From **Global Findex Database**

The Little Data Book on
Financial Inclusion

22

Account	Store money in account
Financial institution account	Savings in the past year
Mobile money account	Credit in the past year
Digital payments	Emergency money

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2022 | THE LITTLE DATA BOOK ON FINANCIAL INCLUSION

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Foreword

By H.M. Queen Máxima of the Netherlands
United Nations Secretary-General's Special Advocate for Inclusive Finance for Development (UNSGSA)

It has been four years since we last had a window into the state of global financial inclusion. This updated edition of the Global Findex Database remains an indispensable tool, providing a fresh opportunity to take stock of what has been achieved and the work ahead.

For many years, I have championed financial technology as a pathway to greater prosperity and financial health. We now have more evidence it is working.

This report shows a global technological revolution has fueled a sharp rise in the use of digital financial services. This includes a jump in digital payments usage from 35 percent in 2014 to 57 percent today in developing economies— deepening financial inclusion. From India to Kenya, the smallest merchants in rural markets and smallholder farmers receive and make payments with the mobile phones in their pockets.

We also learned that millions more women have a financial account, resulting in a narrowing of the gender gap from nine to six percentage points in developing economies, and from seven to four percentage points globally. Still, women remain far less likely to have ID, possess a mobile phone, and use digital payments.

New insights from the Global Findex Database on financial worrying paint a better picture of people's financial health. It also shines a light on how people are becoming more resilient to shocks like job loss, illness, crop failure, or natural disasters. In times of financial stress, people often turn to family and friends for help. But when everyone is under the same stress, such as during a pandemic or a drought, social networks can be unreliable.

Financial inclusion offers more resilience. For instance, research shows that when a woman gets an account, she builds savings, spends more on her children's education, and invests in business opportunities.

The Global Findex 2021 data charts all this progress and more. But it also shows we have reached a turning point.

Most people who can easily open a bank account have done so. The next step is to ensure they can access other services—like payments, savings, credit, and insurance—that truly meet their needs and build resilience. New approaches will also be needed to reach the nearly 30 percent of adults in developing economies who remain unbanked.

To reach them, economies should invest in digital public goods that work for everyone, especially the underserved. More inclusive financial policies to connect rural customers to the internet, government, and the private sector are also key. Digitalizing payment flows for the hundreds of millions of unbanked still receiving payments in cash is one such example.

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Worldwide, people are using mobile phones and apps to pay bills, save money, and run their businesses. This makes it vital to redouble efforts to protect and empower customers, as well as to help them build digital and financial literacy skills.

Congratulations on the new edition of this milestone report. The data it provides will guide our efforts and help make the dream of universal access to finance a reality.

Foreword

By David Malpass
President, World Bank Group

The technological revolution, and the accelerated adoption of digital solutions as a result of the COVID-19 pandemic, are transforming access to finance. As this edition of The Global Findex Database shows, 71 percent of adults in developing economies now have a formal financial account, compared to 42 percent a decade ago when the first edition of the database was published. And the gap in access to finance between men and women in developing economies has fallen from 9 percentage points to 6 percentage points.

This is an important transformation for development. Having a financial account makes it easier, safer, and cheaper to receive wage payments from employers, to send remittances to family members, and to pay for goods and services. Mobile money accounts also make it possible, even for the poor, to save and cope with adverse shocks. And individual accounts give women more say on their household finances.

Importantly, the digital revolution is a powerful tool to improve governance. Social programs can now channel transfers directly to their beneficiaries' mobile phones, reducing leakage and delays. This potential became a reality during the COVID-19 crisis, helping cushion its impact on livelihoods. Digitalization also increases transparency as money flows from a country's budgets to government agencies to people, reducing the scope for corruption.

This edition of The Global Findex Database shows clear advances under way. The share of adults making or receiving digital payments in developing economies grew from 35 percent in 2014 to 57 percent in 2021, outpacing growth in account ownership. In Sub-Saharan Africa, 39 percent of mobile money account holders now use their account to save. And more than one-third of adults in developing economies who paid a utility bill from an account did so for the first time after the start of the COVID-19 pandemic— evidence of the pandemic's impact on digital adoption.

It is critical to build on these encouraging trends, especially given the current headwinds. High inflation, slow economic growth, and food scarcity will affect the poor the most. Expanding their access to finance, reducing the cost of digital transactions, and channeling wage payments and social transfers through accounts will be critically important to mitigate the reversals in development from the ongoing turbulence.

Further supporting this transformation requires decisive action across three areas:

1. **Creating an enabling policy environment.** Progress in access to finance depends on the mobile phone much more than the banking system. Ubiquitous and affordable internet access is therefore a prerequisite to further progress. More progress is also needed on the policy front. The lack of verifiable identity is one of the main reasons why adults remain excluded from financial services. India has pioneered

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a successful model for universal identity, paying due attention to safety and privacy. The interoperability of systems and the availability of a low-cost switch for financial transactions are equally important. Consumer protections and stable regulations are needed to foster safe and fair practices by financial and technology companies.

2. **Promoting the digitalization of payments.** The Global Findex 2021 data show that 865 million account owners in developing economies opened their first financial institution account for the purpose of receiving money from the government. This helped households directly and also helps build digital payment systems. It serves as a foundation to assemble credible social registers, identifying gaps and overlaps along the way. As digital payments become more common and the cost falls, many private businesses will be able to pay their workers and suppliers electronically—and should. The digital revolution offers a chance to increase formal sector employment without making compliance overburdening. At a time of tighter budget constraints, digital payments can help reduce tax avoidance and evasion, broadening the tax base.

3. **Emphasizing access for women and the poor.** The gender gap in access to finance has narrowed, but it still exists. Women, along with the poor, are more likely to lack identification or a mobile phone, to live far from a bank branch, and to need support to open and effectively use a financial account. Policy makers will need to make additional efforts to include underserved population groups in the ongoing transformation. Financial education programs are among the tools to consider, and they are bound to be more effective if they involve peer-to-peer learning, for instance through women's self-help groups.

At the World Bank we are firmly committed to financial inclusion through digitalization. Through country engagements, we are supporting our counterparts in boosting mobile phone networks, removing regulatory barriers to foster access to finance. We are also helping with the adoption of e-government platforms and the modernization of social protection systems.

Improving the knowledge on financial inclusion is part of our contribution, and the Global Findex Database is one of its cornerstones.

Introduction

The *Little Data Book on Financial Inclusion 2022* is a pocket edition of the Global Findex Database 2021. The Global Findex is the world's most comprehensive database on financial inclusion. It is also the only global demand-side data source allowing for global and regional cross-country analysis to provide a rigorous and multidimensional picture of how adults save, borrow, make payments, and manage financial risks. Results from the first survey were published in 2011, and have been followed by subsequent survey results from 2014 and in 2017. The 2021 edition, based on nationally representative surveys of about 128,000 adults in 123 economies, offers a lens into how people accessed and used financial services during the COVID-19 pandemic, when mobility restrictions and health policies drove increased demand for digital services of all kinds.

The Global Findex Database has become a mainstay of global efforts to promote financial inclusion. In addition to being widely cited by policymakers, researchers, and development practitioners, Global Findex data are used to track progress toward the United Nations Sustainable Development Goals.

The database, the full text of the report, and the underlying economy-level data for all figures—along with the questionnaire, the survey methodology, and other relevant materials—are available at http://www.worldbank.org/globalfindex.

The reference citation for the Global Findex Database 2021 data provided in this book is as follows:

Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, and Saniya Ansar. 2022. *The Global Findex Database 2021: Financial Inclusion, Digital Payments and Resilience in the Age of COVID-19.* World Bank: Washington, DC.

Data notes

The data in this book are for 2021 unless otherwise noted in the tables or the glossary.

Regional aggregates include data for low- and middle-income economies only.

Figures in italics are for years or periods other than those specified.

Symbols used:

      ..   indicates that data are not available and the aggregates cannot be calculated because the question was not surveyed.

      ..*   indicates that data are not available and the aggregates cannot be calculated because of too few observations.

0 or 0.0   indicates zero or a value small enough that it would round to zero at the number of decimal places displayed.

      $ indicates current U.S. dollars.

Data are shown for 123 economies. The term *country* (used interchangeably with *economy*) does not imply political independence or official recognition by the World Bank but refers to any economy for which the authorities report separate social or economic statistics.

Regional tables

The country composition of regions as used in this book is based on the World Bank's analytical regions and may differ from common geographic usage.

East Asia and Pacific

Cambodia; China; Indonesia; Lao People's Democratic Republic;* Malaysia; Mongolia; Myanmar;† Philippines; Thailand; Vietnam‡

Europe and Central Asia

Albania; Armenia; Azerbaijan;‡ Belarus;¤ Bosnia and Herzegovina; Bulgaria; Georgia; Kazakhstan; Kosovo; Kyrgyz Republic; Moldova; Montenegro;¤ North Macedonia; Romania; Russian Federation; Serbia; Tajikistan; Türkiye; Turkmenistan;*‡ Ukraine; Uzbekistan

High income

Australia; Austria; Bahrain;¤ Belgium; Canada; Chile; Croatia; Cyprus; Czech Republic; Denmark; Estonia; Finland; France; Germany; Greece; Hong Kong SAR, China; Hungary; Iceland;†*§ Ireland; Israel; Italy; Japan; Republic of Korea; Kuwait;¤ Latvia; Lithuania; Luxembourg;¤ Malta; Netherlands; New Zealand; Norway;† Oman;*§¤ Poland; Portugal; Puerto Rico;†§¤ Qatar;*§¤ Saudi Arabia; Singapore; Slovak Republic; Slovenia; Spain; Sweden; Switzerland;† Taiwan, China; Trinidad and Tobago;*¤ United Arab Emirates; United Kingdom; United States; Uruguay

Latin America and the Caribbean

Argentina; Belize;†§¤ Bolivia; Brazil; Colombia; Costa Rica; Dominican Republic; Ecuador; El Salvador; Guatemala;‡ Haiti;¤ Honduras; Jamaica;§ Mexico;‡ Nicaragua; Panama; Paraguay;* Peru; República Bolivariana de Venezuela

Middle East and North Africa**

Algeria; Djibouti;*§¤ Arab Republic of Egypt; Islamic Republic of Iran; Iraq; Jordan; Lebanon; Libya; †*¤ Morocco;†* Syrian Arab Republic;*§¤ Tunisia;† West Bank and Gaza; Republic of Yemen§†

South Asia

Afghanistan; Bangladesh; Bhutan;†§¤ India; Maldives;†*¤ Nepal; Pakistan; Sri Lanka

Sub-Saharan Africa

Angola;§¤ Benin; Botswana;† Burkina Faso; Burundi;§¤ Cameroon; Central African Republic;*¤ Chad;‡ Comoros;*§‡ Democratic Republic of Congo;‡ Republic of Congo; Côte d'Ivoire;† Eswatini;*§‡ Ethiopia;†‡ Gabon; The Gambia;†*‡ Ghana; Guinea; Kenya; Lesotho;*‡ Liberia;* Madagascar;‡ Malawi; Mali; Mauritania;‡ Mauritius; Mozambique;†* Namibia;† Niger;‡ Nigeria; Rwanda;¤ Senegal; Sierra Leone; Somalia;†§¤ South Africa; South Sudan;†* Sudan;§¤ Tanzania; Togo; Uganda; Zambia; Zimbabwe

† Excluded in 2011 data.
* Excluded in 2014 data.
§ Excluded in 2017 data.
¤ Excluded in 2021 data.
‡ Excluded in 2021, forthcoming in 2023.
** Middle East and North Africa average was not included in 2014 data.

World

Population, age 15+ (millions)	**5,776.6**	GNI per capita ($)	**11,099.2**

Account (% age 15+)

All adults, 2021	76.2
All adults, 2017	68.5
All adults, 2014	61.9
All adults, 2011	50.6

Financial institution account (% age 15+)

All adults, 2021	74.0
Opened first account to receive a wage or government payment	..*

Mobile money account (% age 15+)

All adults, 2021	10.2
All adults, 2017	4.3

Account, by individual characteristics (% age 15+)

Women	74.0
Adults in the poorest 40% of households	71.9
Adults out of the labor force	65.4
Youth (ages 15–24)	65.5

Made or received digital payments in the past year (% age 15+)

All adults, 2021	64.1
All adults, 2017	52.1
Women	60.6
Adults in the poorest 40% of households	57.4
Received a digital payment	42.6
Made a digital payment	58.8
Received a government payment into an account	20.5
Received a private sector wage into an account	20.9
Sent or received a domestic remittance payment using an account	..*
Made a digital utility payment	27.0
Made first digital utility payment during COVID-19	..*
Made a digital merchant payment	..*
Made first digital merchant payment during COVID-19	..*

Storing or saving money in the past year (% age 15+)

Used account to store money for cash management	47.9
Saved any money	48.8
Saved using an account	30.8
Saved using a savings club or a person outside the family	..*

Borrowing in the past year (% age 15+)

Borrowed any money	52.9
Borrowed formally, including using a credit card	29.2
Borrowed from a savings club	..*
Borrowed from family or friends	27.4

Not very difficult to access emergency money in 30 days (% age 15+)

All adults, 2021	59.2
Women	55.3
Adults in the poorest 40% of households	45.5

East Asia & Pacific

Population, age 15+ (millions)	**1,679.1**	GNI per capita ($)	**8,347.2**

Account (% age 15+)

All adults, 2021	80.8
All adults, 2017	70.4
All adults, 2014	68.9
All adults, 2011	55.0

Financial institution account (% age 15+)

All adults, 2021	80.0
Opened first account to receive a wage or government payment	43.6

Mobile money account (% age 15+)

All adults, 2021	5.8
All adults, 2017	1.2

Account, by individual characteristics (% age 15+)

Women	79.0
Adults in the poorest 40% of households	74.7
Adults out of the labor force	48.5
Youth (ages 15–24)	77.0

Made or received digital payments in the past year (% age 15+)

All adults, 2021	76.1
All adults, 2017	57.3
Women	74.2
Adults in the poorest 40% of households	69.2
Received a digital payment	47.5
Made a digital payment	72.8
Received a government payment into an account	13.9
Received a private sector wage into an account	29.8
Sent or received a domestic remittance payment using an account	31.4
Made a digital utility payment	20.8
Made first digital utility payment during COVID-19	5.4
Made a digital merchant payment	66.0
Made first digital merchant payment during COVID-19	11.4

Storing or saving money in the past year (% age 15+)

Used account to store money for cash management	53.1
Saved any money	58.6
Saved using an account	39.6
Saved using a savings club or a person outside the family	6.4

Borrowing in the past year (% age 15+)

Borrowed any money	53.0
Borrowed formally, including using a credit card	33.2
Borrowed from a savings club	1.4
Borrowed from family or friends	27.5

Not very difficult to access emergency money in 30 days (% age 15+)

All adults, 2021	76.6
Women	76.9
Adults in the poorest 40% of households	64.1

Europe & Central Asia

Population, age 15+ (millions)	**331.0**	GNI per capita ($)	**7,704.1**

Account (% age 15+)

All adults, 2021	77.8
All adults, 2017	65.1
All adults, 2014	57.6
All adults, 2011	44.4

Financial institution account (% age 15+)

All adults, 2021	77.2
Opened first account to receive a wage or government payment	38.2

Mobile money account (% age 15+)

All adults, 2021	16.7
All adults, 2017	3.3

Account, by individual characteristics (% age 15+)

Women	74.9
Adults in the poorest 40% of households	71.6
Adults out of the labor force	68.3
Youth (ages 15–24)	73.0

Made or received digital payments in the past year (% age 15+)

All adults, 2021	73.8
All adults, 2017	60.2
Women	70.7
Adults in the poorest 40% of households	66.8
Received a digital payment	57.3
Made a digital payment	67.2
Received a government payment into an account	36.9
Received a private sector wage into an account	22.2
Sent or received a domestic remittance payment using an account	24.8
Made a digital utility payment	38.1
Made first digital utility payment during COVID-19	9.2
Made a digital merchant payment	54.1
Made first digital merchant payment during COVID-19	10.1

Storing or saving money in the past year (% age 15+)

Used account to store money for cash management	39.8
Saved any money	33.4
Saved using an account	13.9
Saved using a savings club or a person outside the family	3.8

Borrowing in the past year (% age 15+)

Borrowed any money	51.4
Borrowed formally, including using a credit card	28.9
Borrowed from a savings club	0.8
Borrowed from family or friends	30.3

Not very difficult to access emergency money in 30 days (% age 15+)

All adults, 2021	63.2
Women	58.4
Adults in the poorest 40% of households	48.1

Latin America & Caribbean

Population, age 15+ (millions)	**452.7**	GNI per capita ($)	**7,174.3**

Account (% age 15+)

All adults, 2021	72.9
All adults, 2017	54.5
All adults, 2014	51.6
All adults, 2011	39.4

Financial institution account (% age 15+)

All adults, 2021	71.0
Opened first account to receive a wage or government payment	39.0

Mobile money account (% age 15+)

All adults, 2021	23.4
All adults, 2017	5.2

Account, by individual characteristics (% age 15+)

Women	69.3
Adults in the poorest 40% of households	67.1
Adults out of the labor force	64.3
Youth (ages 15–24)	66.2

Made or received digital payments in the past year (% age 15+)

All adults, 2021	65.1
All adults, 2017	45.1
Women	60.7
Adults in the poorest 40% of households	57.8
Received a digital payment	41.6
Made a digital payment	58.4
Received a government payment into an account	23.8
Received a private sector wage into an account	15.3
Sent or received a domestic remittance payment using an account	18.2
Made a digital utility payment	30.2
Made first digital utility payment during COVID-19	14.9
Made a digital merchant payment	40.3
Made first digital merchant payment during COVID-19	13.7

Storing or saving money in the past year (% age 15+)

Used account to store money for cash management	31.9
Saved any money	41.4
Saved using an account	19.3
Saved using a savings club or a person outside the family	6.7

Borrowing in the past year (% age 15+)

Borrowed any money	51.6
Borrowed formally, including using a credit card	30.5
Borrowed from a savings club	1.4
Borrowed from family or friends	25.8

Not very difficult to access emergency money in 30 days (% age 15+)

All adults, 2021	47.5
Women	39.3
Adults in the poorest 40% of households	30.7

Middle East & North Africa

Population, age 15+ (millions)	**273.2**	GNI per capita ($)	**3,250.9**

Account (% age 15+)

All adults, 2021	48.1
All adults, 2017	43.4
All adults, 2014	0.0
All adults, 2011	33.0

Financial institution account (% age 15+)

All adults, 2021	46.9
Opened first account to receive a wage or government payment	19.2

Mobile money account (% age 15+)

All adults, 2021	5.8
All adults, 2017	5.8

Account, by individual characteristics (% age 15+)

Women	41.7
Adults in the poorest 40% of households	41.3
Adults out of the labor force	38.7
Youth (ages 15–24)	35.1

Made or received digital payments in the past year (% age 15+)

All adults, 2021	40.2
All adults, 2017	33.3
Women	33.7
Adults in the poorest 40% of households	33.5
Received a digital payment	27.6
Made a digital payment	30.1
Received a government payment into an account	21.7
Received a private sector wage into an account	6.9
Sent or received a domestic remittance payment using an account	4.9
Made a digital utility payment	12.2
Made first digital utility payment during COVID-19	1.5
Made a digital merchant payment	5.7
Made first digital merchant payment during COVID-19	3.8

Storing or saving money in the past year (% age 15+)

Used account to store money for cash management	22.2
Saved any money	35.1
Saved using an account	11.6
Saved using a savings club or a person outside the family	8.9

Borrowing in the past year (% age 15+)

Borrowed any money	51.1
Borrowed formally, including using a credit card	11.3
Borrowed from a savings club	3.7
Borrowed from family or friends	39.2

Not very difficult to access emergency money in 30 days (% age 15+)

All adults, 2021	55.7
Women	51.4
Adults in the poorest 40% of households	39.7

South Asia

Population, age 15+ (millions)	**1,344.7**	GNI per capita ($)	**1,879.2**

Account (% age 15+)

All adults, 2021	67.9
All adults, 2017	69.5
All adults, 2014	46.5
All adults, 2011	32.3

Financial institution account (% age 15+)

All adults, 2021	65.8
Opened first account to receive a wage or government payment	43.4

Mobile money account (% age 15+)

All adults, 2021	11.6
All adults, 2017	4.2

Account, by individual characteristics (% age 15+)

Women	65.8
Adults in the poorest 40% of households	67.5
Adults out of the labor force	61.3
Youth (ages 15–24)	58.0

Made or received digital payments in the past year (% age 15+)

All adults, 2021	33.7
All adults, 2017	27.8
Women	26.5
Adults in the poorest 40% of households	26.1
Received a digital payment	18.7
Made a digital payment	24.9
Received a government payment into an account	10.0
Received a private sector wage into an account	5.4
Sent or received a domestic remittance payment using an account	9.2
Made a digital utility payment	10.7
Made first digital utility payment during COVID-19	7.7
Made a digital merchant payment	9.7
Made first digital merchant payment during COVID-19	6.3

Storing or saving money in the past year (% age 15+)

Used account to store money for cash management	29.5
Saved any money	22.6
Saved using an account	12.3
Saved using a savings club or a person outside the family	8.1

Borrowing in the past year (% age 15+)

Borrowed any money	43.8
Borrowed formally, including using a credit card	12.1
Borrowed from a savings club	2.9
Borrowed from family or friends	31.0

Not very difficult to access emergency money in 30 days (% age 15+)

All adults, 2021	32.5
Women	25.0
Adults in the poorest 40% of households	17.0

Sub-Saharan Africa

Population, age 15+ (millions)	**658.8**	GNI per capita ($)	**1,499.1**

Account (% age 15+)

All adults, 2021	55.1
All adults, 2017	42.6
All adults, 2014	34.3
All adults, 2011	23.3

Financial institution account (% age 15+)

All adults, 2021	39.7
Opened first account to receive a wage or government payment	18.4

Mobile money account (% age 15+)

All adults, 2021	33.2
All adults, 2017	20.8

Account, by individual characteristics (% age 15+)

Women	49.0
Adults in the poorest 40% of households	43.6
Adults out of the labor force	39.6
Youth (ages 15–24)	48.4

Made or received digital payments in the past year (% age 15+)

All adults, 2021	49.5
All adults, 2017	34.3
Women	43.6
Adults in the poorest 40% of households	37.1
Received a digital payment	34.6
Made a digital payment	45.9
Received a government payment into an account	9.1
Received a private sector wage into an account	9.4
Sent or received a domestic remittance payment using an account	35.7
Made a digital utility payment	13.9
Made first digital utility payment during COVID-19	5.0
Made a digital merchant payment	16.3
Made first digital merchant payment during COVID-19	6.5

Storing or saving money in the past year (% age 15+)

Used account to store money for cash management	34.5
Saved any money	55.8
Saved using an account	25.6
Saved using a savings club or a person outside the family	25.0

Borrowing in the past year (% age 15+)

Borrowed any money	55.9
Borrowed formally, including using a credit card	14.4
Borrowed from a savings club	10.5
Borrowed from family or friends	41.1

Not very difficult to access emergency money in 30 days (% age 15+)

All adults, 2021	41.4
Women	35.8
Adults in the poorest 40% of households	28.2

Income group tables

The World Bank's main criterion for classifying economies for operational and analytical purposes is gross national income (GNI) per capita. Each economy for which data are presented in this book is classified as low income, lower middle income, upper middle income, or high income based on its GNI per capita in 2021. Low and middle income economies are sometimes referred to as developing economies. The use of the term is convenient; it is not intended to imply that all economies in the group are experiencing similar development or that other economies have reached a preferred or final stage of development. Classification by income does not necessarily reflect development status. An economy's income classifications remains fixed over the course of the World Bank's fiscal year (ending on June 30) regardless of any revisions during the year to their income per capita data.

Low income economies are those with a GNI per capita of $1,045 or less in July 1, 2021.

Lower middle income economies are those with a GNI per capita between $1,046 and $4,095.

Upper middle income economies are those with a GNI per capita between $4,096 and $12,695.

High income economies are those with a GNI per capita of $12,695 or more.

Low income

Population, age 15+ (millions)	**387.7**	GNI per capita ($)	**688.9**

Account (% age 15+)

All adults, 2021	39.0
All adults, 2017	31.5
All adults, 2014	18.7
All adults, 2011	10.0

Financial institution account (% age 15+)

All adults, 2021	23.9
Opened first account to receive a wage or government payment	10.0

Mobile money account (% age 15+)

All adults, 2021	27.0
All adults, 2017	14.7

Account, by individual characteristics (% age 15+)

Women	34.5
Adults in the poorest 40% of households	29.5
Adults out of the labor force	22.9
Youth (ages 15–24)	37.4

Made or received digital payments in the past year (% age 15+)

All adults, 2021	35.4
All adults, 2017	22.5
Women	31.2
Adults in the poorest 40% of households	25.3
Received a digital payment	22.0
Made a digital payment	32.7
Received a government payment into an account	5.6
Received a private sector wage into an account	5.1
Sent or received a domestic remittance payment using an account	24.3
Made a digital utility payment	10.4
Made first digital utility payment during COVID-19	4.6
Made a digital merchant payment	6.8
Made first digital merchant payment during COVID-19	3.6

Storing or saving money in the past year (% age 15+)

Used account to store money for cash management	21.0
Saved any money	44.0
Saved using an account	17.7
Saved using a savings club or a person outside the family	22.2

Borrowing in the past year (% age 15+)

Borrowed any money	57.6
Borrowed formally, including using a credit card	12.5
Borrowed from a savings club	11.3
Borrowed from family or friends	42.7

Not very difficult to access emergency money in 30 days (% age 15+)

All adults, 2021	41.9
Women	36.8
Adults in the poorest 40% of households	29.5

Middle income

Population, age 15+ (millions)	**4,351.7**	GNI per capita ($)	**5,333.6**

Account (% age 15+)

All adults, 2021	72.4
All adults, 2017	64.9
All adults, 2014	57.3
All adults, 2011	43.3

Financial institution account (% age 15+)

All adults, 2021	70.0
Opened first account to receive a wage or government payment	40.0

Mobile money account (% age 15+)

All adults, 2021	12.1
All adults, 2017	4.6

Account, by individual characteristics (% age 15+)

Women	69.6
Adults in the poorest 40% of households	67.7
Adults out of the labor force	57.6
Youth (ages 15–24)	63.1

Made or received digital payments in the past year (% age 15+)

All adults, 2021	57.5
All adults, 2017	44.9
Women	52.9
Adults in the poorest 40% of households	49.8
Received a digital payment	36.5
Made a digital payment	51.3
Received a government payment into an account	15.4
Received a private sector wage into an account	17.4
Sent or received a domestic remittance payment using an account	21.8
Made a digital utility payment	18.7
Made first digital utility payment during COVID-19	7.1
Made a digital merchant payment	38.1
Made first digital merchant payment during COVID-19	9.2

Storing or saving money in the past year (% age 15+)

Used account to store money for cash management	39.9
Saved any money	42.3
Saved using an account	24.7
Saved using a savings club or a person outside the family	8.4

Borrowing in the past year (% age 15+)

Borrowed any money	49.8
Borrowed formally, including using a credit card	23.3
Borrowed from a savings club	2.6
Borrowed from family or friends	30.3

Not very difficult to access emergency money in 30 days (% age 15+)

All adults, 2021	55.0
Women	50.8
Adults in the poorest 40% of households	40.7

Lower middle income

Population, age 15+ (millions)	**2,343.6**	GNI per capita ($)	**2,280.7**

Account (% age 15+)

All adults, 2021	62.4
All adults, 2017	58.3
All adults, 2014	43.7
All adults, 2011	30.5

Financial institution account (% age 15+)

All adults, 2021	58.5
Opened first account to receive a wage or government payment	34.8

Mobile money account (% age 15+)

All adults, 2021	13.9
All adults, 2017	6.6

Account, by individual characteristics (% age 15+)

Women	59.2
Adults in the poorest 40% of households	58.4
Adults out of the labor force	55.0
Youth (ages 15–24)	53.9

Made or received digital payments in the past year (% age 15+)

All adults, 2021	38.3
All adults, 2017	30.8
Women	32.3
Adults in the poorest 40% of households	30.0
Received a digital payment	23.3
Made a digital payment	30.4
Received a government payment into an account	11.9
Received a private sector wage into an account	6.6
Sent or received a domestic remittance payment using an account	13.8
Made a digital utility payment	12.3
Made first digital utility payment during COVID-19	7.1
Made a digital merchant payment	11.9
Made first digital merchant payment during COVID-19	6.5

Storing or saving money in the past year (% age 15+)

Used account to store money for cash management	29.1
Saved any money	32.5
Saved using an account	14.9
Saved using a savings club or a person outside the family	10.8

Borrowing in the past year (% age 15+)

Borrowed any money	45.8
Borrowed formally, including using a credit card	13.2
Borrowed from a savings club	4.1
Borrowed from family or friends	32.5

Not very difficult to access emergency money in 30 days (% age 15+)

All adults, 2021	40.7
Women	34.4
Adults in the poorest 40% of households	25.8

Upper middle income

Population, age 15+ (millions)	**2,008.1**	GNI per capita ($)	**9,398.9**

Account (% age 15+)

All adults, 2021	84.3
All adults, 2017	72.4
All adults, 2014	70.9
All adults, 2011	56.6

Financial institution account (% age 15+)

All adults, 2021	83.8
Opened first account to receive a wage or government payment	46.0

Mobile money account (% age 15+)

All adults, 2021	9.9
All adults, 2017	2.3

Account, by individual characteristics (% age 15+)

Women	82.3
Adults in the poorest 40% of households	78.8
Adults out of the labor force	68.2
Youth (ages 15–24)	80.6

Made or received digital payments in the past year (% age 15+)

All adults, 2021	80.4
All adults, 2017	60.9
Women	78.2
Adults in the poorest 40% of households	73.5
Received a digital payment	52.5
Made a digital payment	76.4
Received a government payment into an account	19.6
Received a private sector wage into an account	30.3
Sent or received a domestic remittance payment using an account	31.2
Made a digital utility payment	26.4
Made first digital utility payment during COVID-19	7.1
Made a digital merchant payment	68.6
Made first digital merchant payment during COVID-19	12.3

Storing or saving money in the past year (% age 15+)

Used account to store money for cash management	52.9
Saved any money	54.0
Saved using an account	36.5
Saved using a savings club or a person outside the family	5.5

Borrowing in the past year (% age 15+)

Borrowed any money	54.7
Borrowed formally, including using a credit card	35.4
Borrowed from a savings club	0.8
Borrowed from family or friends	27.6

Not very difficult to access emergency money in 30 days (% age 15+)

All adults, 2021	72.2
Women	71.0
Adults in the poorest 40% of households	58.5

Low & middle income

Population, age 15+ (millions)	**4,739.3**	GNI per capita ($)	**4,844.8**

Account (% age 15+)
All adults, 2021	71.4
All adults, 2017	63.0
All adults, 2014	55.0
All adults, 2011	41.7

Financial institution account (% age 15+)
All adults, 2021	68.6
Opened first account to receive a wage or government payment	39.1

Mobile money account (% age 15+)
All adults, 2021	12.5
All adults, 2017	5.2

Account, by individual characteristics (% age 15+)
Women	68.5
Adults in the poorest 40% of households	66.6
Adults out of the labor force	56.5
Youth (ages 15–24)	61.9

Made or received digital payments in the past year (% age 15+)
All adults, 2021	56.8
All adults, 2017	43.6
Women	52.2
Adults in the poorest 40% of households	49.1
Received a digital payment	36.1
Made a digital payment	50.8
Received a government payment into an account	15.1
Received a private sector wage into an account	17.0
Sent or received a domestic remittance payment using an account	21.9
Made a digital utility payment	18.4
Made first digital utility payment during COVID-19	7.0
Made a digital merchant payment	37.2
Made first digital merchant payment during COVID-19	9.0

Storing or saving money in the past year (% age 15+)
Used account to store money for cash management	39.3
Saved any money	42.4
Saved using an account	24.5
Saved using a savings club or a person outside the family	8.8

Borrowing in the past year (% age 15+)
Borrowed any money	50.1
Borrowed formally, including using a credit card	22.9
Borrowed from a savings club	2.9
Borrowed from family or friends	30.7

Not very difficult to access emergency money in 30 days (% age 15+)
All adults, 2021	54.6
Women	50.4
Adults in the poorest 40% of households	40.4

High income

Population, age 15+ (millions)	**1,016.6**	GNI per capita ($)	**43,855.3**

Account (% age 15+)

All adults, 2021	96.4
All adults, 2017	93.7
All adults, 2014	92.8
All adults, 2011	88.2

Financial institution account (% age 15+)

All adults, 2021	96.4
Opened first account to receive a wage or government payment	..*

Mobile money account (% age 15+)

All adults, 2021	..*
All adults, 2017	..*

Account, by individual characteristics (% age 15+)

Women	96.7
Adults in the poorest 40% of households	94.4
Adults out of the labor force	95.2
Youth (ages 15–24)	93.0

Made or received digital payments in the past year (% age 15+)

All adults, 2021	94.6
All adults, 2017	90.5
Women	95.0
Adults in the poorest 40% of households	92.0
Received a digital payment	69.7
Made a digital payment	92.4
Received a government payment into an account	43.2
Received a private sector wage into an account	37.1
Sent or received a domestic remittance payment using an account	..*
Made a digital utility payment	63.4
Made first digital utility payment during COVID-19	..*
Made a digital merchant payment	..*
Made first digital merchant payment during COVID-19	..*

Storing or saving money in the past year (% age 15+)

Used account to store money for cash management	84.5
Saved any money	76.1
Saved using an account	57.9
Saved using a savings club or a person outside the family	..*

Borrowing in the past year (% age 15+)

Borrowed any money	64.9
Borrowed formally, including using a credit card	55.9
Borrowed from a savings club	..*
Borrowed from family or friends	13.7

Not very difficult to access emergency money in 30 days (% age 15+)

All adults, 2021	78.8
Women	76.1
Adults in the poorest 40% of households	67.7

Country tables

Afghanistan

Gender-matched sampling was used during the final stage of selection.

Albania

People living in remote or difficult-to-access rural areas were excluded. The excluded area represents approximately 2 percent of the total population.

Armenia

Settlements near territories disputed with Azerbaijan were not included for security reasons. The excluded area represents approximately 3 percent of the total population.

Burkina Faso

Some communities in the East and Sahel regions were excluded for security reasons. The areas represent 4 percent of the total population.

Cambodia

Koh Kong, Stueng Treng, Otdor Meanchey, and Kep provinces were excluded. These areas represent approximately 3 percent of the total population of Cambodia.

Cameroon

Some arrondissements in the Extreme North region, the Northwest region, and the South West region were excluded for security reasons. Neighborhoods with less than 50 households were also excluded from the sample. The exclusion represents 20 percent of the total population.

Canada

Northwest Territories, Yukon, and Nunavut (representing approximately 0.3 percent of the Canadian population) were excluded.

China

Tibet was excluded from the sample. The excluded areas represent less than 1 percent of the total population of China.

Egypt, Arab Rep.

Frontier governorates (Matruh, Red Sea, New Valley, North Sinai, and South Sinai) were excluded, as they are remote and represent a small proportion of the population of the country. The excluded areas represent less than 2 percent of the total population.

Georgia

South Ossetia and Abkhazia were not included for the safety of the interviewers. In addition, very remote mountainous villages or those with less than 100 inhabitants were also excluded. The excluded areas represent approximately 8 percent of the total population.

Country tables

Ghana

Localities with less than 100 inhabitants were excluded from the sample. The excluded areas represent approximately 4 percent of the total population.

India

Excluded populations living in Northeast states and remote islands and Jammu and Kashmir. The excluded areas represent less than 10 percent of the total population.

Israel

The sample does not include the area of East Jerusalem. This area is included in the sample of West Bank and Gaza.

Japan

For landline random digit dialing, excluded 12 municipalities near the nuclear power plant in Fukushima. These areas were designated as not-to-call districts due to the devastation from the 2011 disasters. The exclusion represents less than 1 percent of the total population of Japan.

Lao PDR

Excluded Xaisomboun Province, Xayaboury Province, and some communes that are unreachable or have security considerations. In addition, during fieldwork Attapu and Houaphan were also excluded due to COVID-19 (COVID-19 red zones). The excluded areas represent approximately 14 percent of the total population.

Malaysia

Labuan and Putrajaya were excluded due to low population. The excluded areas represent approximately 1 percent of the total population.

Mali

The regions of Gao, Kidal, Mopti, and Tombouctou were excluded for security reasons. Quartiers and villages with less than 50 inhabitants were also excluded from the sample. The excluded areas represent 23 percent of the total population.

Moldova

Transnistria (Prednestrovie) excluded for safety of interviewers. The excluded area represents approximately 13 percent of the total population.

Mozambique

Cabo Delgado province, as well as a small number of districts in other provinces, were excluded for security reasons. The excluded areas represent 11 percent of the total population.

Nigeria

The states of Adamawa, Borno, and Yobe were excluded for safety and security reasons. These states represent 7 percent of the total population.

Country tables

Pakistan

Did not include Azad Jammu and Kashmir (AJK) and Gilgit-Baltistan. The excluded area represents approximately 5 percent of the total population. Gender-matched sampling was used during the final stage of selection.

Saudi Arabia

Includes Saudis, Arab expatriates, and non-Arabs who were able to complete the interview in Arabic, English, Urdu, or Hindi.

Singapore

Twenty-eight of 55 Planning Areas were excluded due to zero or small population size, accounting for less than 3 percent of the total population. In addition, individuals living in private condos or landed properties were excluded, representing approximately 20 percent of households in Singapore.

South Sudan

Some areas were excluded due to territorial dispute, security reasons, or inaccessibility. The excluded areas represent approximately 10 percent of the total population. In addition, 40 percent of the primary sampling units (PSUs) were replaced during fieldwork, primarily due to flooding.

Uganda

Three districts in the North region were excluded for security reasons—Kotido, Moroto, and Nakapiripirit. The excluded areas represent 2 percent or less of the total population.

United Arab Emirates

Includes only Emiratis, Arab expatriates, and non-Arabs who were able to complete the interview in Arabic, English, Hindi or Urdu.

West Bank and Gaza

Areas with security concerns close to the Israeli borders, areas that are accessible only to special Israeli permit holders, and areas with population concentrations of less than 1,000 people were excluded. The excluded areas represent less than 2 percent of the total population. The sample includes East Jerusalem.

Afghanistan

South Asia			**Low income**
Population, age 15+ (millions)	**22.6**	GNI per capita ($)	**500.0**

Variable Name	Country data	South Asia	Low income
Account (% age 15+)			
All adults, 2021	9.7	67.9	39.0
All adults, 2017	14.9	69.5	31.5
All adults, 2014	10.0	46.5	18.7
All adults, 2011	9.0	32.3	10.0
Financial institution account (% age 15+)			
All adults, 2021	9.7	65.8	23.9
Opened first account to receive a wage or government payment	4.8	43.4	10.0
Mobile money account (% age 15+)			
All adults, 2021	0.0	11.6	27.0
All adults, 2017	0.9	4.2	14.7
Account, by individual characteristics (% age 15+)			
Women	4.7	65.8	34.5
Adults in the poorest 40% of households	5.9	67.5	29.5
Adults out of the labor force	5.5	61.3	22.9
Youth (ages 15–24)	7.5	58.0	37.4
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	7.9	33.7	35.4
All adults, 2017	10.8	27.8	22.5
Women	4.0	26.5	31.2
Adults in the poorest 40% of households	4.8	26.1	25.3
Received a digital payment	4.3	18.7	22.0
Made a digital payment	4.7	24.9	32.7
Received a government payment into an account	..*	10.0	5.6
Received a private sector wage into an account	..*	5.4	5.1
Sent or received a domestic remittance payment using an account	0.6	9.2	24.3
Made a digital utility payment	4.3	10.7	10.4
Made first digital utility payment during COVID-19	..*	7.7	4.6
Made a digital merchant payment	0.0	9.7	6.8
Made first digital merchant payment during COVID-19	..*	6.3	3.6
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	..*	29.5	21.0
Saved any money	5.6	22.6	44.0
Saved using an account	1.3	12.3	17.7
Saved using a savings club or a person outside the family	1.1	8.1	22.2
Borrowing in the past year (% age 15+)			
Borrowed any money	68.0	43.8	57.6
Borrowed formally, including using a credit card	2.0	12.1	12.5
Borrowed from a savings club	0.1	2.9	11.3
Borrowed from family or friends	60.2	31.0	42.7
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	42.3	32.5	41.9
Women	30.8	25.0	36.8
Adults in the poorest 40% of households	28.9	17.0	29.5

Albania

Europe & Central Asia			**Upper middle income**
Population, age 15+ (millions)	**2.3**	GNI per capita ($)	**5,260.0**

Variable Name	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults, 2021	44.2	77.8	84.3
All adults, 2017	40.0	65.1	72.4
All adults, 2014	38.0	57.6	70.9
All adults, 2011	28.3	44.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	44.2	77.2	83.8
Opened first account to receive a wage or government payment	28.3	38.2	46.0
Mobile money account (% age 15+)			
All adults, 2021	..	16.7	9.9
All adults, 2017	2.4	3.3	2.3
Account, by individual characteristics (% age 15+)			
Women	45.7	74.9	82.3
Adults in the poorest 40% of households	27.3	71.6	78.8
Adults out of the labor force	25.8	68.3	68.2
Youth (ages 15–24)	43.9	73.0	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	34.6	73.8	80.4
All adults, 2017	28.8	60.2	60.9
Women	34.9	70.7	78.2
Adults in the poorest 40% of households	20.3	66.8	73.5
Received a digital payment	27.6	57.3	52.5
Made a digital payment	17.6	67.2	76.4
Received a government payment into an account	13.8	36.9	19.6
Received a private sector wage into an account	14.2	22.2	30.3
Sent or received a domestic remittance payment using an account	7.0	24.8	31.2
Made a digital utility payment	2.9	38.1	26.4
Made first digital utility payment during COVID-19	..*	9.2	7.1
Made a digital merchant payment	12.3	54.1	68.6
Made first digital merchant payment during COVID-19	8.8	10.1	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	24.6	39.8	52.9
Saved any money	31.8	33.4	54.0
Saved using an account	9.7	13.9	36.5
Saved using a savings club or a person outside the family	1.4	3.8	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	42.7	51.4	54.7
Borrowed formally, including using a credit card	13.4	28.9	35.4
Borrowed from a savings club	0.2	0.8	0.8
Borrowed from family or friends	30.0	30.3	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	62.3	63.2	72.2
Women	61.2	58.4	71.0
Adults in the poorest 40% of households	49.3	48.1	58.5

Algeria

Middle East & North Africa		**Lower middle income**	
Population, age 15+ (millions)	**30.4**	GNI per capita ($)	**3,570.0**

Variable Name	Country data	Middle East & North Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	44.1	48.1	62.4
All adults, 2017	42.8	43.4	58.3
All adults, 2014	50.5	0.0	43.7
All adults, 2011	33.3	33.0	30.5
Financial institution account (% age 15+)			
All adults, 2021	44.1	46.9	58.5
Opened first account to receive a wage or government payment	34.9	19.2	34.8
Mobile money account (% age 15+)			
All adults, 2021	..	5.8	13.9
All adults, 2017	..	5.8	6.6
Account, by individual characteristics (% age 15+)			
Women	31.2	41.7	59.2
Adults in the poorest 40% of households	31.9	41.3	58.4
Adults out of the labor force	26.2	38.7	55.0
Youth (ages 15–24)	26.7	35.1	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	33.7	40.2	38.3
All adults, 2017	26.0	33.3	30.8
Women	23.1	33.7	32.3
Adults in the poorest 40% of households	22.1	33.5	30.0
Received a digital payment	29.6	27.6	23.3
Made a digital payment	12.8	30.1	30.4
Received a government payment into an account	24.2	21.7	11.9
Received a private sector wage into an account	5.3	6.9	6.6
Sent or received a domestic remittance payment using an account	7.1	4.9	13.8
Made a digital utility payment	2.3	12.2	12.3
Made first digital utility payment during COVID-19	..*	1.5	7.1
Made a digital merchant payment	5.3	5.7	11.9
Made first digital merchant payment during COVID-19	..*	3.8	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	21.9	22.2	29.1
Saved any money	45.7	35.1	32.5
Saved using an account	16.0	11.6	14.9
Saved using a savings club or a person outside the family	3.6	8.9	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	37.6	51.1	45.8
Borrowed formally, including using a credit card	3.8	11.3	13.2
Borrowed from a savings club	0.9	3.7	4.1
Borrowed from family or friends	30.5	39.2	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	63.7	55.7	40.7
Women	59.0	51.4	34.4
Adults in the poorest 40% of households	47.0	39.7	25.8

Argentina

Latin America & Caribbean			Upper middle income

Population, age 15+ (millions)	**34.3**	GNI per capita ($)	**9,080.0**

Variable Name	Country data	Latin America & the Carib.	Upper middle income
Account (% age 15+)			
All adults, 2021	71.6	72.9	84.3
All adults, 2017	48.7	54.5	72.4
All adults, 2014	50.2	51.6	70.9
All adults, 2011	33.1	39.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	66.3	71.0	83.8
Opened first account to receive a wage or government payment	35.9	39.0	46.0
Mobile money account (% age 15+)			
All adults, 2021	35.1	23.4	9.9
All adults, 2017	2.4	5.2	2.3
Account, by individual characteristics (% age 15+)			
Women	73.8	69.3	82.3
Adults in the poorest 40% of households	65.2	67.1	78.8
Adults out of the labor force	72.2	64.3	68.2
Youth (ages 15–24)	75.4	66.2	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	65.0	65.1	80.4
All adults, 2017	40.2	45.1	60.9
Women	64.4	60.7	78.2
Adults in the poorest 40% of households	59.0	57.8	73.5
Received a digital payment	37.1	41.6	52.5
Made a digital payment	59.1	58.4	76.4
Received a government payment into an account	22.5	23.8	19.6
Received a private sector wage into an account	12.9	15.3	30.3
Sent or received a domestic remittance payment using an account	12.6	18.2	31.2
Made a digital utility payment	25.7	30.2	26.4
Made first digital utility payment during COVID-19	11.0	14.9	7.1
Made a digital merchant payment	44.7	40.3	68.6
Made first digital merchant payment during COVID-19	16.1	13.7	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	27.7	31.9	52.9
Saved any money	38.7	41.4	54.0
Saved using an account	14.3	19.3	36.5
Saved using a savings club or a person outside the family	6.3	6.7	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	51.6	51.6	54.7
Borrowed formally, including using a credit card	32.1	30.5	35.4
Borrowed from a savings club	1.8	1.4	0.8
Borrowed from family or friends	25.7	25.8	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	51.8	47.5	72.2
Women	46.3	39.3	71.0
Adults in the poorest 40% of households	36.8	30.7	58.5

Armenia

Europe & Central Asia		Upper middle income	

Population, age 15+ (millions)	**2.3**	GNI per capita ($)	**4,220.0**

Variable Name	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults, 2021	55.3	77.8	84.3
All adults, 2017	47.8	65.1	72.4
All adults, 2014	17.7	57.6	70.9
All adults, 2011	17.5	44.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	52.2	77.2	83.8
Opened first account to receive a wage or government payment	22.1	38.2	46.0
Mobile money account (% age 15+)			
All adults, 2021	16.7	16.7	9.9
All adults, 2017	9.8	3.3	2.3
Account, by individual characteristics (% age 15+)			
Women	52.2	74.9	82.3
Adults in the poorest 40% of households	45.5	71.6	78.8
Adults out of the labor force	35.3	68.3	68.2
Youth (ages 15–24)	47.6	73.0	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	47.5	73.8	80.4
All adults, 2017	41.5	60.2	60.9
Women	43.3	70.7	78.2
Adults in the poorest 40% of households	35.8	66.8	73.5
Received a digital payment	30.9	57.3	52.5
Made a digital payment	40.3	67.2	76.4
Received a government payment into an account	12.8	36.9	19.6
Received a private sector wage into an account	14.4	22.2	30.3
Sent or received a domestic remittance payment using an account	13.6	24.8	31.2
Made a digital utility payment	28.0	38.1	26.4
Made first digital utility payment during COVID-19	16.2	9.2	7.1
Made a digital merchant payment	15.7	54.1	68.6
Made first digital merchant payment during COVID-19	5.9	10.1	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	22.3	39.8	52.9
Saved any money	38.6	33.4	54.0
Saved using an account	7.3	13.9	36.5
Saved using a savings club or a person outside the family	1.9	3.8	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	57.3	51.4	54.7
Borrowed formally, including using a credit card	28.0	28.9	35.4
Borrowed from a savings club	0.0	0.8	0.8
Borrowed from family or friends	31.3	30.3	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	64.3	63.2	72.2
Women	62.7	58.4	71.0
Adults in the poorest 40% of households	51.4	48.1	58.5

Australia

		High income
Population, age 15+ (millions)	**20.7**	GNI per capita ($) **53,680.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	99.3	96.4
All adults, 2017	99.5	93.7
All adults, 2014	98.9	92.8
All adults, 2011	99.1	88.2
Financial institution account (% age 15+)		
All adults, 2021	99.3	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	100.0	96.7
Adults in the poorest 40% of households	98.3	94.4
Adults out of the labor force	97.9	95.2
Youth (ages 15–24)	100.0	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	98.9	94.6
All adults, 2017	95.9	90.5
Women	99.9	95.0
Adults in the poorest 40% of households	97.5	92.0
Received a digital payment	86.5	69.7
Made a digital payment	97.4	92.4
Received a government payment into an account	56.7	43.2
Received a private sector wage into an account	48.3	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	69.8	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	91.2	84.5
Saved any money	83.0	76.1
Saved using an account	69.2	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	67.0	64.9
Borrowed formally, including using a credit card	57.3	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	16.4	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	84.5	78.8
Women	85.9	76.1
Adults in the poorest 40% of households	73.5	67.7

Austria

Population, age 15+ (millions)	7.6	GNI per capita ($)	48,360.0

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	100.0	96.4
All adults, 2017	98.2	93.7
All adults, 2014	96.7	92.8
All adults, 2011	97.1	88.2
Financial institution account (% age 15+)		
All adults, 2021	100.0	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	100.0	96.7
Adults in the poorest 40% of households	100.0	94.4
Adults out of the labor force	100.0	95.2
Youth (ages 15–24)	100.0	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	99.3	94.6
All adults, 2017	96.1	90.5
Women	98.9	95.0
Adults in the poorest 40% of households	98.8	92.0
Received a digital payment	58.2	69.7
Made a digital payment	99.2	92.4
Received a government payment into an account	35.7	43.2
Received a private sector wage into an account	32.1	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	78.6	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	88.9	84.5
Saved any money	92.0	76.1
Saved using an account	66.7	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	64.0	64.9
Borrowed formally, including using a credit card	56.5	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	14.4	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	85.5	78.8
Women	84.4	76.1
Adults in the poorest 40% of households	86.5	67.7

Bangladesh

South Asia   **Lower middle income**

Population, age 15+ (millions)	120.6	GNI per capita ($)	2,340.0

Variable Name	Country data	South Asia	Lower middle income
Account (% age 15+)			
All adults, 2021	52.8	67.9	62.4
All adults, 2017	50.0	69.5	58.3
All adults, 2014	31.0	46.5	43.7
All adults, 2011	31.7	32.3	30.5
Financial institution account (% age 15+)			
All adults, 2021	37.7	65.8	58.5
Opened first account to receive a wage or government payment	10.0	43.4	34.8
Mobile money account (% age 15+)			
All adults, 2021	29.0	11.6	13.9
All adults, 2017	21.2	4.2	6.6
Account, by individual characteristics (% age 15+)			
Women	43.5	65.8	59.2
Adults in the poorest 40% of households	48.7	67.5	58.4
Adults out of the labor force	46.1	61.3	55.0
Youth (ages 15–24)	47.8	58.0	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	45.3	33.7	38.3
All adults, 2017	34.1	27.8	30.8
Women	33.6	26.5	32.3
Adults in the poorest 40% of households	41.3	26.1	30.0
Received a digital payment	26.3	18.7	23.3
Made a digital payment	40.6	24.9	30.4
Received a government payment into an account	8.7	10.0	11.9
Received a private sector wage into an account	3.5	5.4	6.6
Sent or received a domestic remittance payment using an account	30.4	9.2	13.8
Made a digital utility payment	25.3	10.7	12.3
Made first digital utility payment during COVID-19	15.8	7.7	7.1
Made a digital merchant payment	2.8	9.7	11.9
Made first digital merchant payment during COVID-19	..*	6.3	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	14.7	29.5	29.1
Saved any money	23.4	22.6	32.5
Saved using an account	7.2	12.3	14.9
Saved using a savings club or a person outside the family	8.7	8.1	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	46.1	43.8	45.8
Borrowed formally, including using a credit card	16.3	12.1	13.2
Borrowed from a savings club	4.2	2.9	4.1
Borrowed from family or friends	35.5	31.0	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	37.6	32.5	40.7
Women	27.7	25.0	34.4
Adults in the poorest 40% of households	26.2	17.0	25.8

Belgium

Population, age 15+ (millions)	**9.6**	GNI per capita ($)	**45,810.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	99.0	96.4
All adults, 2017	98.6	93.7
All adults, 2014	98.1	92.8
All adults, 2011	96.3	88.2
Financial institution account (% age 15+)		
All adults, 2021	99.0	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	98.7	96.7
Adults in the poorest 40% of households	97.9	94.4
Adults out of the labor force	98.4	95.2
Youth (ages 15–24)	94.7	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	97.4	94.6
All adults, 2017	97.1	90.5
Women	97.3	95.0
Adults in the poorest 40% of households	95.4	92.0
Received a digital payment	77.0	69.7
Made a digital payment	97.3	92.4
Received a government payment into an account	50.7	43.2
Received a private sector wage into an account	39.2	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	73.7	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	90.7	84.5
Saved any money	71.6	76.1
Saved using an account	57.0	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	56.3	64.9
Borrowed formally, including using a credit card	48.0	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	12.1	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	82.0	78.8
Women	78.4	76.1
Adults in the poorest 40% of households	71.6	67.7

Benin

		Sub-Saharan Africa	Lower middle income
Sub-Saharan Africa			**Lower middle income**
Population, age 15+ (millions)	**7.0**	GNI per capita ($)	**1,280.0**

Variable Name	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	48.6	55.1	62.4
All adults, 2017	38.5	42.6	58.3
All adults, 2014	16.6	34.3	43.7
All adults, 2011	10.5	23.3	30.5
Financial institution account (% age 15+)			
All adults, 2021	23.8	39.7	58.5
Opened first account to receive a wage or government payment	8.0	18.4	34.8
Mobile money account (% age 15+)			
All adults, 2021	36.7	33.2	13.9
All adults, 2017	18.1	20.8	6.6
Account, by individual characteristics (% age 15+)			
Women	39.8	49.0	59.2
Adults in the poorest 40% of households	41.2	43.6	58.4
Adults out of the labor force	35.3	39.6	55.0
Youth (ages 15–24)	40.1	48.4	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	43.7	49.5	38.3
All adults, 2017	28.5	34.3	30.8
Women	37.0	43.6	32.3
Adults in the poorest 40% of households	33.8	37.1	30.0
Received a digital payment	25.1	34.6	23.3
Made a digital payment	42.0	45.9	30.4
Received a government payment into an account	..*	9.1	11.9
Received a private sector wage into an account	4.1	9.4	6.6
Sent or received a domestic remittance payment using an account	33.3	35.7	13.8
Made a digital utility payment	6.1	13.9	12.3
Made first digital utility payment during COVID-19	..*	5.0	7.1
Made a digital merchant payment	4.8	16.3	11.9
Made first digital merchant payment during COVID-19	..*	6.5	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	27.5	34.5	29.1
Saved any money	47.0	55.8	32.5
Saved using an account	12.7	25.6	14.9
Saved using a savings club or a person outside the family	25.9	25.0	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	47.2	55.9	45.8
Borrowed formally, including using a credit card	11.1	14.4	13.2
Borrowed from a savings club	9.2	10.5	4.1
Borrowed from family or friends	29.3	41.1	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	51.9	41.4	40.7
Women	46.5	35.8	34.4
Adults in the poorest 40% of households	43.2	28.2	25.8

Bolivia

Latin America & Caribbean			Lower middle income

Population, age 15+ (millions)	**8.1**	GNI per capita ($)	**3,190.0**

Variable Name	Country data	Latin America & the Carib.	Lower middle income
Account (% age 15+)			
All adults, 2021	68.9	72.9	62.4
All adults, 2017	54.4	54.5	58.3
All adults, 2014	41.8	51.6	43.7
All adults, 2011	28.0	39.4	30.5
Financial institution account (% age 15+)			
All adults, 2021	68.0	71.0	58.5
Opened first account to receive a wage or government payment	29.7	39.0	34.8
Mobile money account (% age 15+)			
All adults, 2021	13.0	23.4	13.9
All adults, 2017	7.1	5.2	6.6
Account, by individual characteristics (% age 15+)			
Women	63.3	69.3	59.2
Adults in the poorest 40% of households	56.3	67.1	58.4
Adults out of the labor force	66.9	64.3	55.0
Youth (ages 15–24)	66.4	66.2	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	55.5	65.1	38.3
All adults, 2017	40.0	45.1	30.8
Women	47.6	60.7	32.3
Adults in the poorest 40% of households	39.6	57.8	30.0
Received a digital payment	31.9	41.6	23.3
Made a digital payment	47.9	58.4	30.4
Received a government payment into an account	17.2	23.8	11.9
Received a private sector wage into an account	8.6	15.3	6.6
Sent or received a domestic remittance payment using an account	17.8	18.2	13.8
Made a digital utility payment	28.8	30.2	12.3
Made first digital utility payment during COVID-19	22.9	14.9	7.1
Made a digital merchant payment	15.1	40.3	11.9
Made first digital merchant payment during COVID-19	8.7	13.7	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	35.3	31.9	29.1
Saved any money	56.0	41.4	32.5
Saved using an account	20.6	19.3	14.9
Saved using a savings club or a person outside the family	16.6	6.7	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	48.2	51.6	45.8
Borrowed formally, including using a credit card	20.0	30.5	13.2
Borrowed from a savings club	8.0	1.4	4.1
Borrowed from family or friends	30.7	25.8	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	62.9	47.5	40.7
Women	52.9	39.3	34.4
Adults in the poorest 40% of households	45.0	30.7	25.8

Bosnia and Herzegovina

Europe & Central Asia			Upper middle income

Population, age 15+ (millions)	**2.8**	GNI per capita ($)	**6,080.0**

Variable Name	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults, 2021	79.3	77.8	84.3
All adults, 2017	58.8	65.1	72.4
All adults, 2014	52.7	57.6	70.9
All adults, 2011	56.2	44.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	79.3	77.2	83.8
Opened first account to receive a wage or government payment	52.9	38.2	46.0
Mobile money account (% age 15+)			
All adults, 2021	..	16.7	9.9
All adults, 2017	..	3.3	2.3
Account, by individual characteristics (% age 15+)			
Women	70.4	74.9	82.3
Adults in the poorest 40% of households	72.3	71.6	78.8
Adults out of the labor force	62.4	68.3	68.2
Youth (ages 15–24)	61.0	73.0	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	66.5	73.8	80.4
All adults, 2017	50.3	60.2	60.9
Women	56.3	70.7	78.2
Adults in the poorest 40% of households	54.3	66.8	73.5
Received a digital payment	54.7	57.3	52.5
Made a digital payment	51.1	67.2	76.4
Received a government payment into an account	26.4	36.9	19.6
Received a private sector wage into an account	28.1	22.2	30.3
Sent or received a domestic remittance payment using an account	8.6	24.8	31.2
Made a digital utility payment	19.7	38.1	26.4
Made first digital utility payment during COVID-19	13.3	9.2	7.1
Made a digital merchant payment	37.7	54.1	68.6
Made first digital merchant payment during COVID-19	11.0	10.1	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	48.3	39.8	52.9
Saved any money	48.8	33.4	54.0
Saved using an account	18.7	13.9	36.5
Saved using a savings club or a person outside the family	4.1	3.8	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	41.9	51.4	54.7
Borrowed formally, including using a credit card	21.3	28.9	35.4
Borrowed from a savings club	0.4	0.8	0.8
Borrowed from family or friends	20.9	30.3	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	63.2	63.2	72.2
Women	58.3	58.4	71.0
Adults in the poorest 40% of households	46.6	48.1	58.5

Brazil

Latin America & Caribbean		**Upper middle income**	
Population, age 15+ (millions)	**168.5**	GNI per capita ($)	**7,800.0**

Variable Name	Country data	Latin America & the Carib.	Upper middle income
Account (% age 15+)			
All adults, 2021	84.0	72.9	84.3
All adults, 2017	70.0	54.5	72.4
All adults, 2014	68.1	51.6	70.9
All adults, 2011	55.9	39.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	83.6	71.0	83.8
Opened first account to receive a wage or government payment	47.0	39.0	46.0
Mobile money account (% age 15+)			
All adults, 2021	27.0	23.4	9.9
All adults, 2017	4.8	5.2	2.3
Account, by individual characteristics (% age 15+)			
Women	80.9	69.3	82.3
Adults in the poorest 40% of households	82.0	67.1	78.8
Adults out of the labor force	77.3	64.3	68.2
Youth (ages 15–24)	79.9	66.2	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	76.5	65.1	80.4
All adults, 2017	57.9	45.1	60.9
Women	72.6	60.7	78.2
Adults in the poorest 40% of households	72.3	57.8	73.5
Received a digital payment	49.8	41.6	52.5
Made a digital payment	70.7	58.4	76.4
Received a government payment into an account	29.5	23.8	19.6
Received a private sector wage into an account	19.1	15.3	30.3
Sent or received a domestic remittance payment using an account	20.1	18.2	31.2
Made a digital utility payment	39.5	30.2	26.4
Made first digital utility payment during COVID-19	17.8	14.9	7.1
Made a digital merchant payment	52.4	40.3	68.6
Made first digital merchant payment during COVID-19	17.9	13.7	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	38.3	31.9	52.9
Saved any money	46.2	41.4	54.0
Saved using an account	25.4	19.3	36.5
Saved using a savings club or a person outside the family	6.2	6.7	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	58.8	51.6	54.7
Borrowed formally, including using a credit card	41.3	30.5	35.4
Borrowed from a savings club	0.5	1.4	0.8
Borrowed from family or friends	24.7	25.8	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	45.2	47.5	72.2
Women	35.5	39.3	71.0
Adults in the poorest 40% of households	27.7	30.7	58.5

Bulgaria

Europe & Central Asia			**Upper middle income**
Population, age 15+ (millions)	**5.9**	GNI per capita ($)	**9,630.0**

Variable Name	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults, 2021	84.0	77.8	84.3
All adults, 2017	72.2	65.1	72.4
All adults, 2014	63.0	57.6	70.9
All adults, 2011	52.8	44.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	84.0	77.2	83.8
Opened first account to receive a wage or government payment	43.1	38.2	46.0
Mobile money account (% age 15+)			
All adults, 2021	..	16.7	9.9
All adults, 2017	..	3.3	2.3
Account, by individual characteristics (% age 15+)			
Women	84.3	74.9	82.3
Adults in the poorest 40% of households	73.9	71.6	78.8
Adults out of the labor force	82.6	68.3	68.2
Youth (ages 15–24)	88.6	73.0	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	75.2	73.8	80.4
All adults, 2017	64.9	60.2	60.9
Women	74.4	70.7	78.2
Adults in the poorest 40% of households	62.2	66.8	73.5
Received a digital payment	53.0	57.3	52.5
Made a digital payment	68.3	67.2	76.4
Received a government payment into an account	28.2	36.9	19.6
Received a private sector wage into an account	26.5	22.2	30.3
Sent or received a domestic remittance payment using an account	15.6	24.8	31.2
Made a digital utility payment	37.0	38.1	26.4
Made first digital utility payment during COVID-19	18.1	9.2	7.1
Made a digital merchant payment	49.1	54.1	68.6
Made first digital merchant payment during COVID-19	11.7	10.1	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	54.0	39.8	52.9
Saved any money	52.3	33.4	54.0
Saved using an account	23.1	13.9	36.5
Saved using a savings club or a person outside the family	6.4	3.8	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	47.8	51.4	54.7
Borrowed formally, including using a credit card	26.4	28.9	35.4
Borrowed from a savings club	0.4	0.8	0.8
Borrowed from family or friends	30.0	30.3	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	68.4	63.2	72.2
Women	63.8	58.4	71.0
Adults in the poorest 40% of households	48.4	48.1	58.5

Burkina Faso

Sub-Saharan Africa			**Low income**
Population, age 15+ (millions)	**11.6**	GNI per capita ($)	**770.0**

Variable Name	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults, 2021	36.1	55.1	39.0
All adults, 2017	43.2	42.6	31.5
All adults, 2014	14.4	34.3	18.7
All adults, 2011	13.4	23.3	10.0
Financial institution account (% age 15+)			
All adults, 2021	21.1	39.7	23.9
Opened first account to receive a wage or government payment	7.7	18.4	10.0
Mobile money account (% age 15+)			
All adults, 2021	24.7	33.2	27.0
All adults, 2017	33.0	20.8	14.7
Account, by individual characteristics (% age 15+)			
Women	30.7	49.0	34.5
Adults in the poorest 40% of households	25.5	43.6	29.5
Adults out of the labor force	28.2	39.6	22.9
Youth (ages 15–24)	35.2	48.4	37.4
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	33.3	49.5	35.4
All adults, 2017	38.9	34.3	22.5
Women	27.4	43.6	31.2
Adults in the poorest 40% of households	23.0	37.1	25.3
Received a digital payment	17.3	34.6	22.0
Made a digital payment	31.1	45.9	32.7
Received a government payment into an account	..*	9.1	5.6
Received a private sector wage into an account	3.7	9.4	5.1
Sent or received a domestic remittance payment using an account	23.2	35.7	24.3
Made a digital utility payment	6.6	13.9	10.4
Made first digital utility payment during COVID-19	..*	5.0	4.6
Made a digital merchant payment	5.4	16.3	6.8
Made first digital merchant payment during COVID-19	..*	6.5	3.6
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	20.9	34.5	21.0
Saved any money	48.0	55.8	44.0
Saved using an account	15.9	25.6	17.7
Saved using a savings club or a person outside the family	19.0	25.0	22.2
Borrowing in the past year (% age 15+)			
Borrowed any money	48.4	55.9	57.6
Borrowed formally, including using a credit card	8.6	14.4	12.5
Borrowed from a savings club	5.4	10.5	11.3
Borrowed from family or friends	35.1	41.1	42.7
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	50.8	41.4	41.9
Women	45.3	35.8	36.8
Adults in the poorest 40% of households	38.5	28.2	29.5

Cambodia

East Asia & Pacific			**Lower middle income**
Population, age 15+ (millions)	**11.5**	GNI per capita ($)	**1,510.0**

Variable Name	Country data	East Asia & Pacific	Lower middle income
Account (% age 15+)			
All adults, 2021	33.4	80.8	62.4
All adults, 2017	21.7	70.4	58.3
All adults, 2014	22.2	68.9	43.7
All adults, 2011	3.7	55.0	30.5
Financial institution account (% age 15+)			
All adults, 2021	32.6	80.0	58.5
Opened first account to receive a wage or government payment	13.0	43.6	34.8
Mobile money account (% age 15+)			
All adults, 2021	6.6	5.8	13.9
All adults, 2017	5.7	1.2	6.6
Account, by individual characteristics (% age 15+)			
Women	32.5	79.0	59.2
Adults in the poorest 40% of households	23.3	74.7	58.4
Adults out of the labor force	31.0	48.5	55.0
Youth (ages 15–24)	27.6	77.0	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	26.1	76.1	38.3
All adults, 2017	15.6	57.3	30.8
Women	23.9	74.2	32.3
Adults in the poorest 40% of households	17.4	69.2	30.0
Received a digital payment	15.1	47.5	23.3
Made a digital payment	19.1	72.8	30.4
Received a government payment into an account	6.6	13.9	11.9
Received a private sector wage into an account	6.3	29.8	6.6
Sent or received a domestic remittance payment using an account	5.0	31.4	13.8
Made a digital utility payment	15.1	20.8	12.3
Made first digital utility payment during COVID-19	14.3	5.4	7.1
Made a digital merchant payment	2.8	66.0	11.9
Made first digital merchant payment during COVID-19	..*	11.4	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	13.1	53.1	29.1
Saved any money	32.2	58.6	32.5
Saved using an account	6.7	39.6	14.9
Saved using a savings club or a person outside the family	5.6	6.4	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	55.0	53.0	45.8
Borrowed formally, including using a credit card	30.9	33.2	13.2
Borrowed from a savings club	2.3	1.4	4.1
Borrowed from family or friends	34.8	27.5	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	58.8	76.6	40.7
Women	52.6	76.9	34.4
Adults in the poorest 40% of households	48.5	64.1	25.8

Cameroon

	Sub-Saharan Africa		Lower middle income
Population, age 15+ (millions)	**15.4**	GNI per capita ($)	**1,520.0**

Variable Name	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	51.7	55.1	62.4
All adults, 2017	34.6	42.6	58.3
All adults, 2014	12.2	34.3	43.7
All adults, 2011	14.8	23.3	30.5
Financial institution account (% age 15+)			
All adults, 2021	23.5	39.7	58.5
Opened first account to receive a wage or government payment	8.2	18.4	34.8
Mobile money account (% age 15+)			
All adults, 2021	42.4	33.2	13.9
All adults, 2017	15.1	20.8	6.6
Account, by individual characteristics (% age 15+)			
Women	49.3	49.0	59.2
Adults in the poorest 40% of households	33.9	43.6	58.4
Adults out of the labor force	37.0	39.6	55.0
Youth (ages 15–24)	48.6	48.4	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	49.9	49.5	38.3
All adults, 2017	28.6	34.3	30.8
Women	47.8	43.6	32.3
Adults in the poorest 40% of households	32.8	37.1	30.0
Received a digital payment	34.1	34.6	23.3
Made a digital payment	47.6	45.9	30.4
Received a government payment into an account	..*	9.1	11.9
Received a private sector wage into an account	9.6	9.4	6.6
Sent or received a domestic remittance payment using an account	39.9	35.7	13.8
Made a digital utility payment	10.5	13.9	12.3
Made first digital utility payment during COVID-19	5.6	5.0	7.1
Made a digital merchant payment	8.9	16.3	11.9
Made first digital merchant payment during COVID-19	..*	6.5	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	29.1	34.5	29.1
Saved any money	59.0	55.8	32.5
Saved using an account	23.5	25.6	14.9
Saved using a savings club or a person outside the family	32.0	25.0	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	58.6	55.9	45.8
Borrowed formally, including using a credit card	11.5	14.4	13.2
Borrowed from a savings club	14.9	10.5	4.1
Borrowed from family or friends	43.5	41.1	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	49.4	41.4	40.7
Women	45.6	35.8	34.4
Adults in the poorest 40% of households	40.4	28.2	25.8

Canada

			High income
Population, age 15+ (millions)	**32.0**	GNI per capita ($)	**43,540.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	99.6	96.4
All adults, 2017	99.7	93.7
All adults, 2014	99.1	92.8
All adults, 2011	95.8	88.2
Financial institution account (% age 15+)		
All adults, 2021	99.6	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	99.5	96.7
Adults in the poorest 40% of households	99.4	94.4
Adults out of the labor force	99.3	95.2
Youth (ages 15–24)	100.0	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	98.3	94.6
All adults, 2017	97.9	90.5
Women	98.4	95.0
Adults in the poorest 40% of households	97.0	92.0
Received a digital payment	81.2	69.7
Made a digital payment	98.1	92.4
Received a government payment into an account	55.5	43.2
Received a private sector wage into an account	38.2	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	64.8	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	92.6	84.5
Saved any money	78.1	76.1
Saved using an account	63.9	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	86.1	64.9
Borrowed formally, including using a credit card	81.0	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	14.0	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	81.6	78.8
Women	76.9	76.1
Adults in the poorest 40% of households	69.9	67.7

Chile

Population, age 15+ (millions)	**15.4**	GNI per capita ($)	**13,120.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	87.1	96.4
All adults, 2017	74.3	93.7
All adults, 2014	63.3	92.8
All adults, 2011	42.2	88.2
Financial institution account (% age 15+)		
All adults, 2021	87.1	96.4
Opened first account to receive a wage or government payment	51.6	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	18.7	..*
Account, by individual characteristics (% age 15+)		
Women	86.6	96.7
Adults in the poorest 40% of households	86.4	94.4
Adults out of the labor force	75.6	95.2
Youth (ages 15–24)	90.0	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	84.3	94.6
All adults, 2017	65.4	90.5
Women	84.1	95.0
Adults in the poorest 40% of households	83.7	92.0
Received a digital payment	71.9	69.7
Made a digital payment	77.6	92.4
Received a government payment into an account	51.0	43.2
Received a private sector wage into an account	34.2	37.1
Sent or received a domestic remittance payment using an account	27.7	..*
Made a digital utility payment	35.8	63.4
Made first digital utility payment during COVID-19	6.0	..*
Made a digital merchant payment	65.4	..*
Made first digital merchant payment during COVID-19	19.2	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	55.8	84.5
Saved any money	58.1	76.1
Saved using an account	31.1	57.9
Saved using a savings club or a person outside the family	4.4	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	43.7	64.9
Borrowed formally, including using a credit card	24.2	55.9
Borrowed from a savings club	1.2	..*
Borrowed from family or friends	20.7	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	57.4	78.8
Women	52.3	76.1
Adults in the poorest 40% of households	46.7	67.7

China

East Asia & Pacific		**Upper middle income**	
Population, age 15+ (millions)	**1,153.8**	GNI per capita ($)	**10,530.0**

Variable Name	Country data	East Asia & Pacific	Upper middle income
Account (% age 15+)			
All adults, 2021	88.7	80.8	84.3
All adults, 2017	79.5	70.4	72.4
All adults, 2014	78.9	68.9	70.9
All adults, 2011	63.8	55.0	56.6
Financial institution account (% age 15+)			
All adults, 2021	88.7	80.0	83.8
Opened first account to receive a wage or government payment	48.7	43.6	46.0
Mobile money account (% age 15+)			
All adults, 2021	..	5.8	9.9
All adults, 2017	..	1.2	2.3
Account, by individual characteristics (% age 15+)			
Women	87.3	79.0	82.3
Adults in the poorest 40% of households	83.1	74.7	78.8
Adults out of the labor force	..	48.5	68.2
Youth (ages 15–24)	88.5	77.0	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	86.2	76.1	80.4
All adults, 2017	66.6	57.3	60.9
Women	84.9	74.2	78.2
Adults in the poorest 40% of households	79.3	69.2	73.5
Received a digital payment	52.3	47.5	52.5
Made a digital payment	84.5	72.8	76.4
Received a government payment into an account	10.8	13.9	19.6
Received a private sector wage into an account	36.0	29.8	30.3
Sent or received a domestic remittance payment using an account	35.1	31.4	31.2
Made a digital utility payment	22.5	20.8	26.4
Made first digital utility payment during COVID-19	4.3	5.4	7.1
Made a digital merchant payment	81.5	66.0	68.6
Made first digital merchant payment during COVID-19	10.9	11.4	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	60.4	53.1	52.9
Saved any money	60.8	58.6	54.0
Saved using an account	44.7	39.6	36.5
Saved using a savings club or a person outside the family	4.7	6.4	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	55.7	53.0	54.7
Borrowed formally, including using a credit card	39.2	33.2	35.4
Borrowed from a savings club	0.1	1.4	0.8
Borrowed from family or friends	26.4	27.5	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	83.7	76.6	72.2
Women	86.3	76.9	71.0
Adults in the poorest 40% of households	71.6	64.1	58.5

Colombia

Latin America & Caribbean			Upper middle income

Population, age 15+ (millions)	39.6	GNI per capita ($)	5,830.0

Variable Name	Country data	Latin America & the Carib.	Upper middle income
Account (% age 15+)			
All adults, 2021	59.7	72.9	84.3
All adults, 2017	45.8	54.5	72.4
All adults, 2014	39.0	51.6	70.9
All adults, 2011	30.4	39.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	55.9	71.0	83.8
Opened first account to receive a wage or government payment	30.6	39.0	46.0
Mobile money account (% age 15+)			
All adults, 2021	21.8	23.4	9.9
All adults, 2017	4.7	5.2	2.3
Account, by individual characteristics (% age 15+)			
Women	56.2	69.3	82.3
Adults in the poorest 40% of households	47.7	67.1	78.8
Adults out of the labor force	47.1	64.3	68.2
Youth (ages 15–24)	50.0	66.2	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	52.1	65.1	80.4
All adults, 2017	37.3	45.1	60.9
Women	48.4	60.7	78.2
Adults in the poorest 40% of households	39.2	57.8	73.5
Received a digital payment	33.0	41.6	52.5
Made a digital payment	42.3	58.4	76.4
Received a government payment into an account	17.8	23.8	19.6
Received a private sector wage into an account	12.8	15.3	30.3
Sent or received a domestic remittance payment using an account	13.9	18.2	31.2
Made a digital utility payment	23.1	30.2	26.4
Made first digital utility payment during COVID-19	15.9	14.9	7.1
Made a digital merchant payment	20.4	40.3	68.6
Made first digital merchant payment during COVID-19	8.5	13.7	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	19.5	31.9	52.9
Saved any money	31.9	41.4	54.0
Saved using an account	13.5	19.3	36.5
Saved using a savings club or a person outside the family	6.2	6.7	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	48.2	51.6	54.7
Borrowed formally, including using a credit card	19.0	30.5	35.4
Borrowed from a savings club	1.8	1.4	0.8
Borrowed from family or friends	29.1	25.8	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	43.9	47.5	72.2
Women	36.9	39.3	71.0
Adults in the poorest 40% of households	24.8	30.7	58.5

Congo, Rep.

Sub-Saharan Africa			**Lower middle income**

Population, age 15+ (millions)	**3.2**	GNI per capita ($)	**1,820.0**

Variable Name	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	47.1	55.1	62.4
All adults, 2017	26.1	42.6	58.3
All adults, 2014	17.1	34.3	43.7
All adults, 2011	10.0	23.3	30.5
Financial institution account (% age 15+)			
All adults, 2021	18.1	39.7	58.5
Opened first account to receive a wage or government payment	5.0	18.4	34.8
Mobile money account (% age 15+)			
All adults, 2021	36.8	33.2	13.9
All adults, 2017	6.2	20.8	6.6
Account, by individual characteristics (% age 15+)			
Women	43.8	49.0	59.2
Adults in the poorest 40% of households	33.5	43.6	58.4
Adults out of the labor force	41.0	39.6	55.0
Youth (ages 15–24)	45.8	48.4	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	44.4	49.5	38.3
All adults, 2017	17.8	34.3	30.8
Women	40.4	43.6	32.3
Adults in the poorest 40% of households	32.0	37.1	30.0
Received a digital payment	22.8	34.6	23.3
Made a digital payment	42.6	45.9	30.4
Received a government payment into an account	..*	9.1	11.9
Received a private sector wage into an account	..*	9.4	6.6
Sent or received a domestic remittance payment using an account	29.0	35.7	13.8
Made a digital utility payment	3.5	13.9	12.3
Made first digital utility payment during COVID-19	..*	5.0	7.1
Made a digital merchant payment	7.6	16.3	11.9
Made first digital merchant payment during COVID-19	..*	6.5	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	25.5	34.5	29.1
Saved any money	45.6	55.8	32.5
Saved using an account	20.3	25.6	14.9
Saved using a savings club or a person outside the family	18.7	25.0	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	41.6	55.9	45.8
Borrowed formally, including using a credit card	10.0	14.4	13.2
Borrowed from a savings club	7.0	10.5	4.1
Borrowed from family or friends	24.4	41.1	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	41.9	41.4	40.7
Women	37.8	35.8	34.4
Adults in the poorest 40% of households	30.1	28.2	25.8

Costa Rica

	Latin America & Caribbean		Upper middle income
Population, age 15+ (millions)	4.0	GNI per capita ($)	11,580.0

Variable Name	Country data	Latin America & the Carib.	Upper middle income
Account (% age 15+)			
All adults, 2021	68.5	72.9	84.3
All adults, 2017	67.8	54.5	72.4
All adults, 2014	64.6	51.6	70.9
All adults, 2011	50.4	39.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	68.5	71.0	83.8
Opened first account to receive a wage or government payment	38.3	39.0	46.0
Mobile money account (% age 15+)			
All adults, 2021	..	23.4	9.9
All adults, 2017	..	5.2	2.3
Account, by individual characteristics (% age 15+)			
Women	61.1	69.3	82.3
Adults in the poorest 40% of households	57.2	67.1	78.8
Adults out of the labor force	59.5	64.3	68.2
Youth (ages 15–24)	77.0	66.2	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	59.2	65.1	80.4
All adults, 2017	59.2	45.1	60.9
Women	52.9	60.7	78.2
Adults in the poorest 40% of households	44.6	57.8	73.5
Received a digital payment	38.3	41.6	52.5
Made a digital payment	52.8	58.4	76.4
Received a government payment into an account	16.6	23.8	19.6
Received a private sector wage into an account	16.6	15.3	30.3
Sent or received a domestic remittance payment using an account	19.0	18.2	31.2
Made a digital utility payment	21.9	30.2	26.4
Made first digital utility payment during COVID-19	8.8	14.9	7.1
Made a digital merchant payment	38.8	40.3	68.6
Made first digital merchant payment during COVID-19	16.0	13.7	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	35.0	31.9	52.9
Saved any money	47.3	41.4	54.0
Saved using an account	21.9	19.3	36.5
Saved using a savings club or a person outside the family	8.2	6.7	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	37.8	51.6	54.7
Borrowed formally, including using a credit card	17.5	30.5	35.4
Borrowed from a savings club	0.6	1.4	0.8
Borrowed from family or friends	20.3	25.8	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	47.2	47.5	72.2
Women	38.9	39.3	71.0
Adults in the poorest 40% of households	32.2	30.7	58.5

Côte d'Ivoire

Sub-Saharan Africa			**Lower middle income**
Population, age 15+ (millions)	**15.4**	GNI per capita ($)	**2,280.0**

Variable Name	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	50.8	55.1	62.4
All adults, 2017	41.3	42.6	58.3
All adults, 2014	34.3	34.3	43.7
All adults, 2011	0.0	23.3	30.5
Financial institution account (% age 15+)			
All adults, 2021	20.6	39.7	58.5
Opened first account to receive a wage or government payment	6.1	18.4	34.8
Mobile money account (% age 15+)			
All adults, 2021	40.4	33.2	13.9
All adults, 2017	34.1	20.8	6.6
Account, by individual characteristics (% age 15+)			
Women	37.4	49.0	59.2
Adults in the poorest 40% of households	44.0	43.6	58.4
Adults out of the labor force	37.0	39.6	55.0
Youth (ages 15–24)	40.0	48.4	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	47.7	49.5	38.3
All adults, 2017	38.3	34.3	30.8
Women	35.0	43.6	32.3
Adults in the poorest 40% of households	41.5	37.1	30.0
Received a digital payment	27.5	34.6	23.3
Made a digital payment	45.9	45.9	30.4
Received a government payment into an account	..*	9.1	11.9
Received a private sector wage into an account	4.6	9.4	6.6
Sent or received a domestic remittance payment using an account	34.2	35.7	13.8
Made a digital utility payment	14.3	13.9	12.3
Made first digital utility payment during COVID-19	4.8	5.0	7.1
Made a digital merchant payment	5.8	16.3	11.9
Made first digital merchant payment during COVID-19	..*	6.5	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	25.9	34.5	29.1
Saved any money	42.8	55.8	32.5
Saved using an account	19.5	25.6	14.9
Saved using a savings club or a person outside the family	17.3	25.0	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	46.2	55.9	45.8
Borrowed formally, including using a credit card	7.7	14.4	13.2
Borrowed from a savings club	4.3	10.5	4.1
Borrowed from family or friends	30.2	41.1	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	49.1	41.4	40.7
Women	42.3	35.8	34.4
Adults in the poorest 40% of households	40.8	28.2	25.8

Croatia

Population, age 15+ (millions)	**3.5**	GNI per capita ($)	**14,810.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	91.8	96.4
All adults, 2017	86.1	93.7
All adults, 2014	86.0	92.8
All adults, 2011	88.4	88.2
Financial institution account (% age 15+)		
All adults, 2021	91.8	96.4
Opened first account to receive a wage or government payment	76.1	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	90.0	96.7
Adults in the poorest 40% of households	84.5	94.4
Adults out of the labor force	85.3	95.2
Youth (ages 15–24)	76.1	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	87.1	94.6
All adults, 2017	83.1	90.5
Women	84.7	95.0
Adults in the poorest 40% of households	77.0	92.0
Received a digital payment	77.3	69.7
Made a digital payment	75.0	92.4
Received a government payment into an account	42.2	43.2
Received a private sector wage into an account	38.4	37.1
Sent or received a domestic remittance payment using an account	19.9	..*
Made a digital utility payment	38.8	63.4
Made first digital utility payment during COVID-19	7.6	..*
Made a digital merchant payment	63.3	..*
Made first digital merchant payment during COVID-19	11.6	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	77.1	84.5
Saved any money	49.0	76.1
Saved using an account	25.2	57.9
Saved using a savings club or a person outside the family	7.2	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	46.5	64.9
Borrowed formally, including using a credit card	33.0	55.9
Borrowed from a savings club	0.2	..*
Borrowed from family or friends	17.1	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	61.4	78.8
Women	60.2	76.1
Adults in the poorest 40% of households	49.8	67.7

Cyprus

			High income
Population, age 15+ (millions)	**1.0**	GNI per capita ($)	**26,490.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	93.1	96.4
All adults, 2017	88.7	93.7
All adults, 2014	90.2	92.8
All adults, 2011	85.2	88.2
Financial institution account (% age 15+)		
All adults, 2021	93.1	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	92.7	96.7
Adults in the poorest 40% of households	90.8	94.4
Adults out of the labor force	84.7	95.2
Youth (ages 15–24)	83.5	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	87.2	94.6
All adults, 2017	80.1	90.5
Women	86.3	95.0
Adults in the poorest 40% of households	80.4	92.0
Received a digital payment	64.0	69.7
Made a digital payment	78.6	92.4
Received a government payment into an account	40.8	43.2
Received a private sector wage into an account	33.0	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	37.4	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	58.1	84.5
Saved any money	45.1	76.1
Saved using an account	28.1	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	49.0	64.9
Borrowed formally, including using a credit card	31.2	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	20.9	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	65.3	78.8
Women	62.0	76.1
Adults in the poorest 40% of households	49.5	67.7

Czech Republic

Population, age 15+ (millions)	**9.0**	GNI per capita ($)	**22,130.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	94.9	96.4
All adults, 2017	81.0	93.7
All adults, 2014	82.2	92.8
All adults, 2011	80.7	88.2
Financial institution account (% age 15+)		
All adults, 2021	94.9	96.4
Opened first account to receive a wage or government payment	60.3	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	93.4	96.7
Adults in the poorest 40% of households	94.9	94.4
Adults out of the labor force	91.2	95.2
Youth (ages 15–24)	96.2	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	94.1	94.6
All adults, 2017	79.6	90.5
Women	92.2	95.0
Adults in the poorest 40% of households	93.0	92.0
Received a digital payment	76.4	69.7
Made a digital payment	93.1	92.4
Received a government payment into an account	42.3	43.2
Received a private sector wage into an account	35.2	37.1
Sent or received a domestic remittance payment using an account	37.3	..*
Made a digital utility payment	67.5	63.4
Made first digital utility payment during COVID-19	2.9	..*
Made a digital merchant payment	87.5	..*
Made first digital merchant payment during COVID-19	12.1	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	84.4	84.5
Saved any money	81.8	76.1
Saved using an account	59.8	57.9
Saved using a savings club or a person outside the family	10.1	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	41.6	64.9
Borrowed formally, including using a credit card	31.3	55.9
Borrowed from a savings club	0.0	..*
Borrowed from family or friends	13.4	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	84.3	78.8
Women	85.4	76.1
Adults in the poorest 40% of households	84.6	67.7

Denmark

		High income
Population, age 15+ (millions)	**4.9**	GNI per capita ($)	**63,010.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	100.0	96.4
All adults, 2017	99.9	93.7
All adults, 2014	100.0	92.8
All adults, 2011	99.7	88.2
Financial institution account (% age 15+)		
All adults, 2021	100.0	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	100.0	96.7
Adults in the poorest 40% of households	100.0	94.4
Adults out of the labor force	100.0	95.2
Youth (ages 15–24)	100.0	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	100.0	94.6
All adults, 2017	99.4	90.5
Women	100.0	95.0
Adults in the poorest 40% of households	100.0	92.0
Received a digital payment	88.9	69.7
Made a digital payment	99.9	92.4
Received a government payment into an account	52.0	43.2
Received a private sector wage into an account	49.4	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	71.7	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	97.8	84.5
Saved any money	84.6	76.1
Saved using an account	67.3	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	62.5	64.9
Borrowed formally, including using a credit card	53.2	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	17.5	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	89.1	78.8
Women	89.2	76.1
Adults in the poorest 40% of households	78.9	67.7

Dominican Republic

Latin America & Caribbean		**Upper middle income**	
Population, age 15+ (millions)	**7.9**	GNI per capita ($)	**7,270.0**

Variable Name	Country data	Latin America & the Carib.	Upper middle income
Account (% age 15+)			
All adults, 2021	51.3	72.9	84.3
All adults, 2017	56.2	54.5	72.4
All adults, 2014	54.1	51.6	70.9
All adults, 2011	38.2	39.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	49.5	71.0	83.8
Opened first account to receive a wage or government payment	21.1	39.0	46.0
Mobile money account (% age 15+)			
All adults, 2021	7.6	23.4	9.9
All adults, 2017	3.9	5.2	2.3
Account, by individual characteristics (% age 15+)			
Women	49.0	69.3	82.3
Adults in the poorest 40% of households	38.9	67.1	78.8
Adults out of the labor force	36.1	64.3	68.2
Youth (ages 15–24)	31.2	66.2	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	38.7	65.1	80.4
All adults, 2017	44.4	45.1	60.9
Women	35.5	60.7	78.2
Adults in the poorest 40% of households	26.1	57.8	73.5
Received a digital payment	27.0	41.6	52.5
Made a digital payment	26.4	58.4	76.4
Received a government payment into an account	16.5	23.8	19.6
Received a private sector wage into an account	9.0	15.3	30.3
Sent or received a domestic remittance payment using an account	12.0	18.2	31.2
Made a digital utility payment	9.7	30.2	26.4
Made first digital utility payment during COVID-19	..*	14.9	7.1
Made a digital merchant payment	13.2	40.3	68.6
Made first digital merchant payment during COVID-19	6.3	13.7	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	20.3	31.9	52.9
Saved any money	37.5	41.4	54.0
Saved using an account	13.2	19.3	36.5
Saved using a savings club or a person outside the family	10.9	6.7	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	45.1	51.6	54.7
Borrowed formally, including using a credit card	21.8	30.5	35.4
Borrowed from a savings club	5.8	1.4	0.8
Borrowed from family or friends	24.7	25.8	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	48.9	47.5	72.2
Women	42.4	39.3	71.0
Adults in the poorest 40% of households	31.0	30.7	58.5

Ecuador

Latin America & Caribbean			**Upper middle income**
Population, age 15+ (millions)	**12.8**	GNI per capita ($)	**5,540.0**

Variable Name	Country data	Latin America & the Carib.	Upper middle income
Account (% age 15+)			
All adults, 2021	64.2	72.9	84.3
All adults, 2017	51.2	54.5	72.4
All adults, 2014	46.2	51.6	70.9
All adults, 2011	36.7	39.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	64.2	71.0	83.8
Opened first account to receive a wage or government payment	28.0	39.0	46.0
Mobile money account (% age 15+)			
All adults, 2021	..	23.4	9.9
All adults, 2017	2.9	5.2	2.3
Account, by individual characteristics (% age 15+)			
Women	57.9	69.3	82.3
Adults in the poorest 40% of households	59.1	67.1	78.8
Adults out of the labor force	48.4	64.3	68.2
Youth (ages 15–24)	54.5	66.2	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	46.9	65.1	80.4
All adults, 2017	31.6	45.1	60.9
Women	40.4	60.7	78.2
Adults in the poorest 40% of households	34.9	57.8	73.5
Received a digital payment	25.0	41.6	52.5
Made a digital payment	39.9	58.4	76.4
Received a government payment into an account	9.5	23.8	19.6
Received a private sector wage into an account	8.4	15.3	30.3
Sent or received a domestic remittance payment using an account	13.9	18.2	31.2
Made a digital utility payment	22.1	30.2	26.4
Made first digital utility payment during COVID-19	17.4	14.9	7.1
Made a digital merchant payment	15.9	40.3	68.6
Made first digital merchant payment during COVID-19	8.0	13.7	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	25.9	31.9	52.9
Saved any money	38.8	41.4	54.0
Saved using an account	13.1	19.3	36.5
Saved using a savings club or a person outside the family	7.3	6.7	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	47.1	51.6	54.7
Borrowed formally, including using a credit card	23.2	30.5	35.4
Borrowed from a savings club	2.0	1.4	0.8
Borrowed from family or friends	28.8	25.8	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	54.5	47.5	72.2
Women	43.9	39.3	71.0
Adults in the poorest 40% of households	39.3	30.7	58.5

Egypt, Arab Rep.

Middle East & North Africa		**Lower middle income**

Population, age 15+ (millions)	67.6	GNI per capita ($)	3,000.0

Variable Name	Country data	Middle East & North Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	27.4	48.1	62.4
All adults, 2017	32.8	43.4	58.3
All adults, 2014	14.1	0.0	43.7
All adults, 2011	9.7	33.0	30.5
Financial institution account (% age 15+)			
All adults, 2021	26.1	46.9	58.5
Opened first account to receive a wage or government payment	17.8	19.2	34.8
Mobile money account (% age 15+)			
All adults, 2021	2.9	5.8	13.9
All adults, 2017	1.8	5.8	6.6
Account, by individual characteristics (% age 15+)			
Women	24.2	41.7	59.2
Adults in the poorest 40% of households	20.0	41.3	58.4
Adults out of the labor force	24.3	38.7	55.0
Youth (ages 15–24)	9.7	35.1	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	20.2	40.2	38.3
All adults, 2017	22.8	33.3	30.8
Women	16.2	33.7	32.3
Adults in the poorest 40% of households	13.4	33.5	30.0
Received a digital payment	16.5	27.6	23.3
Made a digital payment	8.2	30.1	30.4
Received a government payment into an account	12.9	21.7	11.9
Received a private sector wage into an account	2.7	6.9	6.6
Sent or received a domestic remittance payment using an account	2.7	4.9	13.8
Made a digital utility payment	0.3	12.2	12.3
Made first digital utility payment during COVID-19	..*	1.5	7.1
Made a digital merchant payment	3.5	5.7	11.9
Made first digital merchant payment during COVID-19	..*	3.8	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	6.7	22.2	29.1
Saved any money	20.8	35.1	32.5
Saved using an account	4.2	11.6	14.9
Saved using a savings club or a person outside the family	9.9	8.9	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	46.4	51.1	45.8
Borrowed formally, including using a credit card	7.5	11.3	13.2
Borrowed from a savings club	6.0	3.7	4.1
Borrowed from family or friends	37.7	39.2	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	42.7	55.7	40.7
Women	38.1	51.4	34.4
Adults in the poorest 40% of households	23.2	39.7	25.8

El Salvador

Latin America & Caribbean			Lower middle income

Population, age 15+ (millions)	**4.8**	GNI per capita ($)	**3,630.0**

Variable Name	Country data	Latin America & the Carib.	Lower middle income
Account (% age 15+)			
All adults, 2021	35.8	72.9	62.4
All adults, 2017	30.4	54.5	58.3
All adults, 2014	36.7	51.6	43.7
All adults, 2011	13.8	39.4	30.5
Financial institution account (% age 15+)			
All adults, 2021	30.7	71.0	58.5
Opened first account to receive a wage or government payment	10.6	39.0	34.8
Mobile money account (% age 15+)			
All adults, 2021	10.9	23.4	13.9
All adults, 2017	3.5	5.2	6.6
Account, by individual characteristics (% age 15+)			
Women	29.2	69.3	59.2
Adults in the poorest 40% of households	23.1	67.1	58.4
Adults out of the labor force	22.3	64.3	55.0
Youth (ages 15–24)	31.7	66.2	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	27.8	65.1	38.3
All adults, 2017	23.6	45.1	30.8
Women	22.5	60.7	32.3
Adults in the poorest 40% of households	15.9	57.8	30.0
Received a digital payment	20.0	41.6	23.3
Made a digital payment	18.5	58.4	30.4
Received a government payment into an account	13.9	23.8	11.9
Received a private sector wage into an account	5.3	15.3	6.6
Sent or received a domestic remittance payment using an account	5.5	18.2	13.8
Made a digital utility payment	8.3	30.2	12.3
Made first digital utility payment during COVID-19	..*	14.9	7.1
Made a digital merchant payment	9.9	40.3	11.9
Made first digital merchant payment during COVID-19	..*	13.7	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	13.0	31.9	29.1
Saved any money	38.4	41.4	32.5
Saved using an account	8.4	19.3	14.9
Saved using a savings club or a person outside the family	4.1	6.7	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	29.8	51.6	45.8
Borrowed formally, including using a credit card	10.7	30.5	13.2
Borrowed from a savings club	1.3	1.4	4.1
Borrowed from family or friends	16.8	25.8	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	45.1	47.5	40.7
Women	40.7	39.3	34.4
Adults in the poorest 40% of households	33.9	30.7	25.8

Estonia

Population, age 15+ (millions)	**1.1**	GNI per capita ($)	**23,040.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	99.4	96.4
All adults, 2017	98.0	93.7
All adults, 2014	97.7	92.8
All adults, 2011	96.8	88.2
Financial institution account (% age 15+)		
All adults, 2021	99.4	96.4
Opened first account to receive a wage or government payment	72.4	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	99.6	96.7
Adults in the poorest 40% of households	99.5	94.4
Adults out of the labor force	98.2	95.2
Youth (ages 15–24)	100.0	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	98.7	94.6
All adults, 2017	96.8	90.5
Women	99.4	95.0
Adults in the poorest 40% of households	97.8	92.0
Received a digital payment	93.0	69.7
Made a digital payment	97.7	92.4
Received a government payment into an account	56.5	43.2
Received a private sector wage into an account	56.6	37.1
Sent or received a domestic remittance payment using an account	44.1	..*
Made a digital utility payment	72.8	63.4
Made first digital utility payment during COVID-19	0.4	..*
Made a digital merchant payment	95.0	..*
Made first digital merchant payment during COVID-19	4.3	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	94.3	84.5
Saved any money	77.8	76.1
Saved using an account	61.8	57.9
Saved using a savings club or a person outside the family	5.3	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	46.8	64.9
Borrowed formally, including using a credit card	33.6	55.9
Borrowed from a savings club	0.3	..*
Borrowed from family or friends	15.7	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	86.5	78.8
Women	82.9	76.1
Adults in the poorest 40% of households	76.6	67.7

Finland

			High income
Population, age 15+ (millions)	**4.7**	GNI per capita ($)	**50,080.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	99.5	96.4
All adults, 2017	99.8	93.7
All adults, 2014	100.0	92.8
All adults, 2011	99.7	88.2
Financial institution account (% age 15+)		
All adults, 2021	99.5	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	99.1	96.7
Adults in the poorest 40% of households	98.8	94.4
Adults out of the labor force	100.0	95.2
Youth (ages 15–24)	96.5	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	98.5	94.6
All adults, 2017	98.3	90.5
Women	98.5	95.0
Adults in the poorest 40% of households	96.9	92.0
Received a digital payment	80.6	69.7
Made a digital payment	97.7	92.4
Received a government payment into an account	54.3	43.2
Received a private sector wage into an account	41.1	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	79.3	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	97.1	84.5
Saved any money	76.3	76.1
Saved using an account	62.0	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	60.5	64.9
Borrowed formally, including using a credit card	53.0	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	13.4	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	89.3	78.8
Women	89.2	76.1
Adults in the poorest 40% of households	79.1	67.7

France

Population, age 15+ (millions)	55.5	GNI per capita ($)	39,500.0

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	99.2	96.4
All adults, 2017	94.0	93.7
All adults, 2014	96.6	92.8
All adults, 2011	97.0	88.2
Financial institution account (% age 15+)		
All adults, 2021	99.2	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	100.0	96.7
Adults in the poorest 40% of households	98.4	94.4
Adults out of the labor force	98.8	95.2
Youth (ages 15–24)	99.2	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	98.4	94.6
All adults, 2017	92.2	90.5
Women	99.1	95.0
Adults in the poorest 40% of households	97.2	92.0
Received a digital payment	52.2	69.7
Made a digital payment	98.4	92.4
Received a government payment into an account	28.9	43.2
Received a private sector wage into an account	28.4	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	76.6	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	82.6	84.5
Saved any money	72.9	76.1
Saved using an account	53.7	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	52.6	64.9
Borrowed formally, including using a credit card	44.4	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	10.4	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	78.4	78.8
Women	79.1	76.1
Adults in the poorest 40% of households	69.1	67.7

Gabon

Sub-Saharan Africa			Upper middle income
Population, age 15+ (millions)	**1.4**	GNI per capita ($)	**7,030.0**

Variable Name	Country data	Sub-Saharan Africa	Upper middle income
Account (% age 15+)			
All adults, 2021	66.1	55.1	84.3
All adults, 2017	58.6	42.6	72.4
All adults, 2014	33.0	34.3	70.9
All adults, 2011	18.9	23.3	56.6
Financial institution account (% age 15+)			
All adults, 2021	27.6	39.7	83.8
Opened first account to receive a wage or government payment	10.3	18.4	46.0
Mobile money account (% age 15+)			
All adults, 2021	57.5	33.2	9.9
All adults, 2017	43.6	20.8	2.3
Account, by individual characteristics (% age 15+)			
Women	61.3	49.0	82.3
Adults in the poorest 40% of households	58.6	43.6	78.8
Adults out of the labor force	49.9	39.6	68.2
Youth (ages 15–24)	68.1	48.4	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	65.5	49.5	80.4
All adults, 2017	54.0	34.3	60.9
Women	61.0	43.6	78.2
Adults in the poorest 40% of households	58.2	37.1	73.5
Received a digital payment	42.1	34.6	52.5
Made a digital payment	62.3	45.9	76.4
Received a government payment into an account	8.7	9.1	19.6
Received a private sector wage into an account	12.2	9.4	30.3
Sent or received a domestic remittance payment using an account	52.6	35.7	31.2
Made a digital utility payment	29.1	13.9	26.4
Made first digital utility payment during COVID-19	8.7	5.0	7.1
Made a digital merchant payment	17.7	16.3	68.6
Made first digital merchant payment during COVID-19	10.7	6.5	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	35.6	34.5	52.9
Saved any money	61.5	55.8	54.0
Saved using an account	27.5	25.6	36.5
Saved using a savings club or a person outside the family	31.4	25.0	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	57.1	55.9	54.7
Borrowed formally, including using a credit card	12.2	14.4	35.4
Borrowed from a savings club	10.6	10.5	0.8
Borrowed from family or friends	41.4	41.1	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	49.5	41.4	72.2
Women	40.8	35.8	71.0
Adults in the poorest 40% of households	40.3	28.2	58.5

Georgia

	Europe & Central Asia		**Upper middle income**

Population, age 15+ (millions)	**3.0**	GNI per capita ($)	**4,260.0**

Variable Name	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults, 2021	70.5	77.8	84.3
All adults, 2017	61.2	65.1	72.4
All adults, 2014	39.7	57.6	70.9
All adults, 2011	33.0	44.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	70.5	77.2	83.8
Opened first account to receive a wage or government payment	36.2	38.2	46.0
Mobile money account (% age 15+)			
All adults, 2021	8.2	16.7	9.9
All adults, 2017	2.2	3.3	2.3
Account, by individual characteristics (% age 15+)			
Women	70.7	74.9	82.3
Adults in the poorest 40% of households	62.4	71.6	78.8
Adults out of the labor force	61.7	68.3	68.2
Youth (ages 15–24)	54.5	73.0	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	62.2	73.8	80.4
All adults, 2017	53.0	60.2	60.9
Women	64.0	70.7	78.2
Adults in the poorest 40% of households	53.6	66.8	73.5
Received a digital payment	46.9	57.3	52.5
Made a digital payment	46.2	67.2	76.4
Received a government payment into an account	33.0	36.9	19.6
Received a private sector wage into an account	10.4	22.2	30.3
Sent or received a domestic remittance payment using an account	16.4	24.8	31.2
Made a digital utility payment	27.7	38.1	26.4
Made first digital utility payment during COVID-19	9.8	9.2	7.1
Made a digital merchant payment	31.1	54.1	68.6
Made first digital merchant payment during COVID-19	6.4	10.1	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	18.3	39.8	52.9
Saved any money	23.7	33.4	54.0
Saved using an account	8.5	13.9	36.5
Saved using a savings club or a person outside the family	2.3	3.8	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	40.3	51.4	54.7
Borrowed formally, including using a credit card	24.2	28.9	35.4
Borrowed from a savings club	0.8	0.8	0.8
Borrowed from family or friends	20.6	30.3	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	48.9	63.2	72.2
Women	44.2	58.4	71.0
Adults in the poorest 40% of households	35.1	48.1	58.5

Germany

		High income
Population, age 15+ (millions)	**71.6**	GNI per capita ($)	**47,520.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	100.0	96.4
All adults, 2017	99.1	93.7
All adults, 2014	98.8	92.8
All adults, 2011	98.1	88.2
Financial institution account (% age 15+)		
All adults, 2021	100.0	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	100.0	96.7
Adults in the poorest 40% of households	99.9	94.4
Adults out of the labor force	99.9	95.2
Youth (ages 15–24)	100.0	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	99.5	94.6
All adults, 2017	97.8	90.5
Women	99.3	95.0
Adults in the poorest 40% of households	99.8	92.0
Received a digital payment	61.7	69.7
Made a digital payment	99.5	92.4
Received a government payment into an account	31.2	43.2
Received a private sector wage into an account	35.7	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	86.7	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	91.6	84.5
Saved any money	85.6	76.1
Saved using an account	57.1	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	66.4	64.9
Borrowed formally, including using a credit card	54.7	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	15.0	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	79.2	78.8
Women	77.5	76.1
Adults in the poorest 40% of households	70.7	67.7

Ghana

		Country data	Sub-Saharan Africa	Lower middle income
Sub-Saharan Africa			**Lower middle income**	
Population, age 15+ (millions)	**19.5**	GNI per capita ($)		**2,310.0**

Variable Name	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	68.2	55.1	62.4
All adults, 2017	57.7	42.6	58.3
All adults, 2014	40.5	34.3	43.7
All adults, 2011	29.4	23.3	30.5
Financial institution account (% age 15+)			
All adults, 2021	39.2	39.7	58.5
Opened first account to receive a wage or government payment	13.3	18.4	34.8
Mobile money account (% age 15+)			
All adults, 2021	59.7	33.2	13.9
All adults, 2017	38.9	20.8	6.6
Account, by individual characteristics (% age 15+)			
Women	62.6	49.0	59.2
Adults in the poorest 40% of households	54.7	43.6	58.4
Adults out of the labor force	50.1	39.6	55.0
Youth (ages 15–24)	65.2	48.4	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	65.6	49.5	38.3
All adults, 2017	49.5	34.3	30.8
Women	59.4	43.6	32.3
Adults in the poorest 40% of households	53.3	37.1	30.0
Received a digital payment	53.0	34.6	23.3
Made a digital payment	63.6	45.9	30.4
Received a government payment into an account	8.6	9.1	11.9
Received a private sector wage into an account	7.9	9.4	6.6
Sent or received a domestic remittance payment using an account	63.5	35.7	13.8
Made a digital utility payment	8.5	13.9	12.3
Made first digital utility payment during COVID-19	..*	5.0	7.1
Made a digital merchant payment	14.9	16.3	11.9
Made first digital merchant payment during COVID-19	6.6	6.5	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	54.8	34.5	29.1
Saved any money	68.6	55.8	32.5
Saved using an account	45.8	25.6	14.9
Saved using a savings club or a person outside the family	19.6	25.0	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	52.2	55.9	45.8
Borrowed formally, including using a credit card	17.2	14.4	13.2
Borrowed from a savings club	6.6	10.5	4.1
Borrowed from family or friends	38.6	41.1	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	49.1	41.4	40.7
Women	43.6	35.8	34.4
Adults in the poorest 40% of households	30.4	28.2	25.8

Greece

			High income
Population, age 15+ (millions)	**9.3**	GNI per capita ($)	**17,950.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	94.9	96.4
All adults, 2017	85.5	93.7
All adults, 2014	87.5	92.8
All adults, 2011	77.9	88.2
Financial institution account (% age 15+)		
All adults, 2021	94.9	96.4
Opened first account to receive a wage or government payment	56.7	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	93.4	96.7
Adults in the poorest 40% of households	91.6	94.4
Adults out of the labor force	92.4	95.2
Youth (ages 15–24)	90.1	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	91.4	94.6
All adults, 2017	73.7	90.5
Women	88.4	95.0
Adults in the poorest 40% of households	85.5	92.0
Received a digital payment	69.1	69.7
Made a digital payment	88.1	92.4
Received a government payment into an account	48.2	43.2
Received a private sector wage into an account	31.2	37.1
Sent or received a domestic remittance payment using an account	26.8	..*
Made a digital utility payment	60.4	63.4
Made first digital utility payment during COVID-19	7.5	..*
Made a digital merchant payment	77.2	..*
Made first digital merchant payment during COVID-19	12.1	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	69.2	84.5
Saved any money	45.0	76.1
Saved using an account	26.5	57.9
Saved using a savings club or a person outside the family	7.1	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	47.7	64.9
Borrowed formally, including using a credit card	20.1	55.9
Borrowed from a savings club	0.1	..*
Borrowed from family or friends	25.9	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	70.3	78.8
Women	66.5	76.1
Adults in the poorest 40% of households	59.8	67.7

Guinea

Sub-Saharan Africa   **Low income**

Population, age 15+ (millions)	7.5	GNI per capita ($)	960.0

Variable Name	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults, 2021	30.4	55.1	39.0
All adults, 2017	23.5	42.6	31.5
All adults, 2014	7.0	34.3	18.7
All adults, 2011	3.7	23.3	10.0
Financial institution account (% age 15+)			
All adults, 2021	13.8	39.7	23.9
Opened first account to receive a wage or government payment	5.0	18.4	10.0
Mobile money account (% age 15+)			
All adults, 2021	21.5	33.2	27.0
All adults, 2017	13.8	20.8	14.7
Account, by individual characteristics (% age 15+)			
Women	24.0	49.0	34.5
Adults in the poorest 40% of households	23.8	43.6	29.5
Adults out of the labor force	17.1	39.6	22.9
Youth (ages 15–24)	28.0	48.4	37.4
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	27.6	49.5	35.4
All adults, 2017	20.2	34.3	22.5
Women	21.5	43.6	31.2
Adults in the poorest 40% of households	19.6	37.1	25.3
Received a digital payment	16.6	34.6	22.0
Made a digital payment	25.1	45.9	32.7
Received a government payment into an account	..*	9.1	5.6
Received a private sector wage into an account	..*	9.4	5.1
Sent or received a domestic remittance payment using an account	24.4	35.7	24.3
Made a digital utility payment	3.9	13.9	10.4
Made first digital utility payment during COVID-19	..*	5.0	4.6
Made a digital merchant payment	5.6	16.3	6.8
Made first digital merchant payment during COVID-19	..*	6.5	3.6
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	13.6	34.5	21.0
Saved any money	44.7	55.8	44.0
Saved using an account	12.9	25.6	17.7
Saved using a savings club or a person outside the family	21.3	25.0	22.2
Borrowing in the past year (% age 15+)			
Borrowed any money	57.0	55.9	57.6
Borrowed formally, including using a credit card	7.9	14.4	12.5
Borrowed from a savings club	8.8	10.5	11.3
Borrowed from family or friends	42.0	41.1	42.7
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	36.7	41.4	41.9
Women	33.2	35.8	36.8
Adults in the poorest 40% of households	33.2	28.2	29.5

Honduras

Latin America & Caribbean			Lower middle income

Population, age 15+ (millions)	**6.9**	GNI per capita ($)	**2,190.0**

Variable Name	Country data	Latin America & the Carib.	Lower middle income
Account (% age 15+)			
All adults, 2021	37.8	72.9	62.4
All adults, 2017	45.3	54.5	58.3
All adults, 2014	31.5	51.6	43.7
All adults, 2011	20.5	39.4	30.5
Financial institution account (% age 15+)			
All adults, 2021	33.9	71.0	58.5
Opened first account to receive a wage or government payment	12.7	39.0	34.8
Mobile money account (% age 15+)			
All adults, 2021	8.9	23.4	13.9
All adults, 2017	6.2	5.2	6.6
Account, by individual characteristics (% age 15+)			
Women	28.9	69.3	59.2
Adults in the poorest 40% of households	27.0	67.1	58.4
Adults out of the labor force	21.2	64.3	55.0
Youth (ages 15–24)	36.1	66.2	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	31.6	65.1	38.3
All adults, 2017	37.2	45.1	30.8
Women	23.6	60.7	32.3
Adults in the poorest 40% of households	22.4	57.8	30.0
Received a digital payment	14.6	41.6	23.3
Made a digital payment	28.0	58.4	30.4
Received a government payment into an account	4.4	23.8	11.9
Received a private sector wage into an account	5.7	15.3	6.6
Sent or received a domestic remittance payment using an account	10.6	18.2	13.8
Made a digital utility payment	17.9	30.2	12.3
Made first digital utility payment during COVID-19	16.1	14.9	7.1
Made a digital merchant payment	9.6	40.3	11.9
Made first digital merchant payment during COVID-19	..*	13.7	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	15.5	31.9	29.1
Saved any money	28.8	41.4	32.5
Saved using an account	11.5	19.3	14.9
Saved using a savings club or a person outside the family	2.9	6.7	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	37.7	51.6	45.8
Borrowed formally, including using a credit card	11.1	30.5	13.2
Borrowed from a savings club	0.5	1.4	4.1
Borrowed from family or friends	26.1	25.8	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	42.9	47.5	40.7
Women	34.1	39.3	34.4
Adults in the poorest 40% of households	28.4	30.7	25.8

Hong Kong SAR, China

		High income
Population, age 15+ (millions)	**6.5**	GNI per capita ($) **48,560.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	97.8	96.4
All adults, 2017	95.3	93.7
All adults, 2014	96.1	92.8
All adults, 2011	88.7	88.2
Financial institution account (% age 15+)		
All adults, 2021	97.8	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	98.2	96.7
Adults in the poorest 40% of households	96.5	94.4
Adults out of the labor force	94.0	95.2
Youth (ages 15–24)	88.9	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	92.8	94.6
All adults, 2017	84.5	90.5
Women	91.6	95.0
Adults in the poorest 40% of households	86.5	92.0
Received a digital payment	73.0	69.7
Made a digital payment	86.5	92.4
Received a government payment into an account	36.0	43.2
Received a private sector wage into an account	48.7	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	45.3	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	83.2	84.5
Saved any money	67.9	76.1
Saved using an account	59.5	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	73.0	64.9
Borrowed formally, including using a credit card	70.0	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	7.6	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	87.6	78.8
Women	87.6	76.1
Adults in the poorest 40% of households	76.8	67.7

Hungary

High income

Population, age 15+ (millions)	**8.3**	GNI per capita ($)	**15,950.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	88.2	96.4
All adults, 2017	74.9	93.7
All adults, 2014	72.3	92.8
All adults, 2011	72.7	88.2
Financial institution account (% age 15+)		
All adults, 2021	88.2	96.4
Opened first account to receive a wage or government payment	61.7	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	86.9	96.7
Adults in the poorest 40% of households	81.2	94.4
Adults out of the labor force	79.3	95.2
Youth (ages 15–24)	92.5	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	86.4	94.6
All adults, 2017	71.5	90.5
Women	84.6	95.0
Adults in the poorest 40% of households	78.4	92.0
Received a digital payment	75.2	69.7
Made a digital payment	81.4	92.4
Received a government payment into an account	37.3	43.2
Received a private sector wage into an account	44.6	37.1
Sent or received a domestic remittance payment using an account	22.6	..*
Made a digital utility payment	45.3	63.4
Made first digital utility payment during COVID-19	3.8	..*
Made a digital merchant payment	74.6	..*
Made first digital merchant payment during COVID-19	8.2	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	75.2	84.5
Saved any money	58.8	76.1
Saved using an account	31.9	57.9
Saved using a savings club or a person outside the family	7.4	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	29.6	64.9
Borrowed formally, including using a credit card	18.9	55.9
Borrowed from a savings club	0.0	..*
Borrowed from family or friends	11.1	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	75.0	78.8
Women	65.7	76.1
Adults in the poorest 40% of households	62.7	67.7

Iceland

Population, age 15+ (millions)	**0.3**	GNI per capita ($)	**62,410.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	100.0	96.4
All adults, 2017	..	93.7
All adults, 2014	0.0	92.8
All adults, 2011	0.0	88.2
Financial institution account (% age 15+)		
All adults, 2021	100.0	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	100.0	96.7
Adults in the poorest 40% of households	100.0	94.4
Adults out of the labor force	100.0	95.2
Youth (ages 15–24)	100.0	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	99.9	94.6
All adults, 2017	..	90.5
Women	100.0	95.0
Adults in the poorest 40% of households	100.0	92.0
Received a digital payment	89.1	69.7
Made a digital payment	99.8	92.4
Received a government payment into an account	53.1	43.2
Received a private sector wage into an account	44.2	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	69.0	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	96.7	84.5
Saved any money	88.7	76.1
Saved using an account	75.8	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	85.3	64.9
Borrowed formally, including using a credit card	73.4	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	23.6	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	88.3	78.8
Women	85.5	76.1
Adults in the poorest 40% of households	85.7	67.7

India

South Asia		**Lower middle income**	
Population, age 15+ (millions)	**1,019.0**	GNI per capita ($)	**1,910.0**

Variable Name	Country data	South Asia	Lower middle income
Account (% age 15+)			
All adults, 2021	77.5	67.9	62.4
All adults, 2017	79.9	69.5	58.3
All adults, 2014	53.1	46.5	43.7
All adults, 2011	35.2	32.3	30.5
Financial institution account (% age 15+)			
All adults, 2021	77.3	65.8	58.5
Opened first account to receive a wage or government payment	54.3	43.4	34.8
Mobile money account (% age 15+)			
All adults, 2021	10.4	11.6	13.9
All adults, 2017	2.0	4.2	6.6
Account, by individual characteristics (% age 15+)			
Women	77.6	65.8	59.2
Adults in the poorest 40% of households	78.3	67.5	58.4
Adults out of the labor force	72.7	61.3	55.0
Youth (ages 15–24)	67.5	58.0	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	34.9	33.7	38.3
All adults, 2017	28.7	27.8	30.8
Women	28.0	26.5	32.3
Adults in the poorest 40% of households	26.0	26.1	30.0
Received a digital payment	19.4	18.7	23.3
Made a digital payment	24.7	24.9	30.4
Received a government payment into an account	11.4	10.0	11.9
Received a private sector wage into an account	5.9	5.4	6.6
Sent or received a domestic remittance payment using an account	7.1	9.2	13.8
Made a digital utility payment	9.5	10.7	12.3
Made first digital utility payment during COVID-19	..*	7.7	7.1
Made a digital merchant payment	11.9	9.7	11.9
Made first digital merchant payment during COVID-19	7.7	6.3	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	34.5	29.5	29.1
Saved any money	23.5	22.6	32.5
Saved using an account	14.1	12.3	14.9
Saved using a savings club or a person outside the family	8.3	8.1	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	44.8	43.8	45.8
Borrowed formally, including using a credit card	12.8	12.1	13.2
Borrowed from a savings club	2.9	2.9	4.1
Borrowed from family or friends	31.0	31.0	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	31.3	32.5	40.7
Women	23.8	25.0	34.4
Adults in the poorest 40% of households	14.2	17.0	25.8

Indonesia

East Asia & Pacific   **Lower middle income**

Population, age 15+ (millions)	202.6	GNI per capita ($)	3,870.0

Variable Name	Country data	East Asia & Pacific	Lower middle income
Account (% age 15+)			
All adults, 2021	51.8	80.8	62.4
All adults, 2017	48.9	70.4	58.3
All adults, 2014	36.1	68.9	43.7
All adults, 2011	19.6	55.0	30.5
Financial institution account (% age 15+)			
All adults, 2021	50.5	80.0	58.5
Opened first account to receive a wage or government payment	26.2	43.6	34.8
Mobile money account (% age 15+)			
All adults, 2021	9.3	5.8	13.9
All adults, 2017	3.1	1.2	6.6
Account, by individual characteristics (% age 15+)			
Women	52.3	79.0	59.2
Adults in the poorest 40% of households	46.9	74.7	58.4
Adults out of the labor force	39.6	48.5	55.0
Youth (ages 15–24)	54.6	77.0	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	37.2	76.1	38.3
All adults, 2017	34.6	57.3	30.8
Women	38.7	74.2	32.3
Adults in the poorest 40% of households	33.3	69.2	30.0
Received a digital payment	23.0	47.5	23.3
Made a digital payment	29.1	72.8	30.4
Received a government payment into an account	14.4	13.9	11.9
Received a private sector wage into an account	6.5	29.8	6.6
Sent or received a domestic remittance payment using an account	12.2	31.4	13.8
Made a digital utility payment	11.8	20.8	12.3
Made first digital utility payment during COVID-19	8.0	5.4	7.1
Made a digital merchant payment	13.0	66.0	11.9
Made first digital merchant payment during COVID-19	8.5	11.4	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	26.0	53.1	29.1
Saved any money	49.1	58.6	32.5
Saved using an account	20.5	39.6	14.9
Saved using a savings club or a person outside the family	15.9	6.4	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	41.6	53.0	45.8
Borrowed formally, including using a credit card	13.2	33.2	13.2
Borrowed from a savings club	7.4	1.4	4.1
Borrowed from family or friends	28.8	27.5	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	55.7	76.6	40.7
Women	51.9	76.9	34.4
Adults in the poorest 40% of households	45.0	64.1	25.8

Iran, Islamic Rep.

Middle East & North Africa			Lower middle income

Population, age 15+ (millions)	63.2	GNI per capita ($)	3,370.0

Variable Name	Country data	Middle East & North Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	90.0	48.1	62.4
All adults, 2017	94.0	43.4	58.3
All adults, 2014	92.3	0.0	43.7
All adults, 2011	73.7	33.0	30.5
Financial institution account (% age 15+)			
All adults, 2021	89.6	46.9	58.5
Opened first account to receive a wage or government payment	..	19.2	34.8
Mobile money account (% age 15+)			
All adults, 2021	12.4	5.8	13.9
All adults, 2017	26.3	5.8	6.6
Account, by individual characteristics (% age 15+)			
Women	85.1	41.7	59.2
Adults in the poorest 40% of households	87.4	41.3	58.4
Adults out of the labor force	84.0	38.7	55.0
Youth (ages 15–24)	84.7	35.1	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	84.5	40.2	38.3
All adults, 2017	89.8	33.3	30.8
Women	77.0	33.7	32.3
Adults in the poorest 40% of households	80.1	33.5	30.0
Received a digital payment	52.2	27.6	23.3
Made a digital payment	79.6	30.1	30.4
Received a government payment into an account	43.7	21.7	11.9
Received a private sector wage into an account	15.5	6.9	6.6
Sent or received a domestic remittance payment using an account	..	4.9	13.8
Made a digital utility payment	39.0	12.2	12.3
Made first digital utility payment during COVID-19	..	1.5	7.1
Made a digital merchant payment	..	5.7	11.9
Made first digital merchant payment during COVID-19	..	3.8	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	52.7	22.2	29.1
Saved any money	46.7	35.1	32.5
Saved using an account	24.1	11.6	14.9
Saved using a savings club or a person outside the family	..	8.9	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	61.1	51.1	45.8
Borrowed formally, including using a credit card	25.6	11.3	13.2
Borrowed from a savings club	..	3.7	4.1
Borrowed from family or friends	39.8	39.2	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	70.9	55.7	40.7
Women	69.3	51.4	34.4
Adults in the poorest 40% of households	58.8	39.7	25.8

Iraq

Variable Name	Country data	Middle East & North Africa	Upper middle income
Account (% age 15+)			
All adults, 2021	18.6	48.1	84.3
All adults, 2017	22.7	43.4	72.4
All adults, 2014	11.0	0.0	70.9
All adults, 2011	10.6	33.0	56.6
Financial institution account (% age 15+)			
All adults, 2021	15.8	46.9	83.8
Opened first account to receive a wage or government payment	2.1	19.2	46.0
Mobile money account (% age 15+)			
All adults, 2021	4.8	5.8	9.9
All adults, 2017	4.2	5.8	2.3
Account, by individual characteristics (% age 15+)			
Women	14.9	41.7	82.3
Adults in the poorest 40% of households	14.4	41.3	78.8
Adults out of the labor force	12.8	38.7	68.2
Youth (ages 15–24)	12.5	35.1	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	14.2	40.2	80.4
All adults, 2017	19.1	33.3	60.9
Women	11.4	33.7	78.2
Adults in the poorest 40% of households	10.7	33.5	73.5
Received a digital payment	7.6	27.6	52.5
Made a digital payment	10.2	30.1	76.4
Received a government payment into an account	5.0	21.7	19.6
Received a private sector wage into an account	..*	6.9	30.3
Sent or received a domestic remittance payment using an account	3.2	4.9	31.2
Made a digital utility payment	2.4	12.2	26.4
Made first digital utility payment during COVID-19	..*	1.5	7.1
Made a digital merchant payment	6.1	5.7	68.6
Made first digital merchant payment during COVID-19	..*	3.8	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	4.1	22.2	52.9
Saved any money	36.9	35.1	54.0
Saved using an account	2.2	11.6	36.5
Saved using a savings club or a person outside the family	11.7	8.9	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	52.9	51.1	54.7
Borrowed formally, including using a credit card	4.1	11.3	35.4
Borrowed from a savings club	1.1	3.7	0.8
Borrowed from family or friends	44.1	39.2	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	49.6	55.7	72.2
Women	40.5	51.4	71.0
Adults in the poorest 40% of households	36.1	39.7	58.5

Ireland

		High income
Population, age 15+ (millions)	**4.0**	GNI per capita ($)	**65,750.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	99.7	96.4
All adults, 2017	95.3	93.7
All adults, 2014	94.7	92.8
All adults, 2011	93.9	88.2
Financial institution account (% age 15+)		
All adults, 2021	99.7	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	99.5	96.7
Adults in the poorest 40% of households	99.3	94.4
Adults out of the labor force	100.0	95.2
Youth (ages 15–24)	100.0	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	98.2	94.6
All adults, 2017	93.5	90.5
Women	98.5	95.0
Adults in the poorest 40% of households	95.7	92.0
Received a digital payment	66.9	69.7
Made a digital payment	98.0	92.4
Received a government payment into an account	42.3	43.2
Received a private sector wage into an account	34.6	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	70.2	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	89.5	84.5
Saved any money	85.3	76.1
Saved using an account	63.5	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	61.7	64.9
Borrowed formally, including using a credit card	54.1	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	9.8	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	79.7	78.8
Women	77.2	76.1
Adults in the poorest 40% of households	75.2	67.7

Israel

			High income
Population, age 15+ (millions)	**6.7**	GNI per capita ($)	**42,610.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	92.9	96.4
All adults, 2017	92.8	93.7
All adults, 2014	90.0	92.8
All adults, 2011	90.5	88.2
Financial institution account (% age 15+)		
All adults, 2021	92.9	96.4
Opened first account to receive a wage or government payment	69.8	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	91.9	96.7
Adults in the poorest 40% of households	89.0	94.4
Adults out of the labor force	82.4	95.2
Youth (ages 15–24)	71.0	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	91.2	94.6
All adults, 2017	90.8	90.5
Women	90.1	95.0
Adults in the poorest 40% of households	86.8	92.0
Received a digital payment	78.4	69.7
Made a digital payment	87.1	92.4
Received a government payment into an account	53.9	43.2
Received a private sector wage into an account	32.9	37.1
Sent or received a domestic remittance payment using an account	23.9	..*
Made a digital utility payment	51.2	63.4
Made first digital utility payment during COVID-19	4.4	..*
Made a digital merchant payment	81.8	..*
Made first digital merchant payment during COVID-19	10.0	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	84.3	84.5
Saved any money	69.1	76.1
Saved using an account	59.3	57.9
Saved using a savings club or a person outside the family	14.7	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	83.0	64.9
Borrowed formally, including using a credit card	79.5	55.9
Borrowed from a savings club	4.5	..*
Borrowed from family or friends	15.4	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	76.9	78.8
Women	76.2	76.1
Adults in the poorest 40% of households	70.8	67.7

Italy

			High income
Population, age 15+ (millions)	**51.8**	GNI per capita ($)	**32,380.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	97.3	96.4
All adults, 2017	93.8	93.7
All adults, 2014	87.3	92.8
All adults, 2011	71.0	88.2
Financial institution account (% age 15+)		
All adults, 2021	97.3	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	97.1	96.7
Adults in the poorest 40% of households	94.8	94.4
Adults out of the labor force	95.9	95.2
Youth (ages 15–24)	82.8	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	95.8	94.6
All adults, 2017	89.7	90.5
Women	95.1	95.0
Adults in the poorest 40% of households	92.7	92.0
Received a digital payment	55.1	69.7
Made a digital payment	93.0	92.4
Received a government payment into an account	34.1	43.2
Received a private sector wage into an account	27.4	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	65.6	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	83.5	84.5
Saved any money	72.7	76.1
Saved using an account	48.9	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	58.9	64.9
Borrowed formally, including using a credit card	55.0	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	5.1	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	78.2	78.8
Women	71.2	76.1
Adults in the poorest 40% of households	71.2	67.7

Jamaica

Latin America & Caribbean		Upper middle income

Population, age 15+ (millions)	**2.3**	GNI per capita ($)	**4,670.0**

Variable Name	Country data	Latin America & the Carib.	Upper middle income
Account (% age 15+)			
All adults, 2021	73.3	72.9	84.3
All adults, 2017	0.0	54.5	72.4
All adults, 2014	78.5	51.6	70.9
All adults, 2011	71.0	39.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	72.7	71.0	83.8
Opened first account to receive a wage or government payment	27.8	39.0	46.0
Mobile money account (% age 15+)			
All adults, 2021	12.7	23.4	9.9
All adults, 2017	0.0	5.2	2.3
Account, by individual characteristics (% age 15+)			
Women	71.6	69.3	82.3
Adults in the poorest 40% of households	67.7	67.1	78.8
Adults out of the labor force	64.6	64.3	68.2
Youth (ages 15–24)	75.4	66.2	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	49.7	65.1	80.4
All adults, 2017	0.0	45.1	60.9
Women	45.6	60.7	78.2
Adults in the poorest 40% of households	37.6	57.8	73.5
Received a digital payment	32.1	41.6	52.5
Made a digital payment	40.3	58.4	76.4
Received a government payment into an account	15.2	23.8	19.6
Received a private sector wage into an account	10.2	15.3	30.3
Sent or received a domestic remittance payment using an account	19.0	18.2	31.2
Made a digital utility payment	18.2	30.2	26.4
Made first digital utility payment during COVID-19	10.3	14.9	7.1
Made a digital merchant payment	24.9	40.3	68.6
Made first digital merchant payment during COVID-19	7.3	13.7	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	52.2	31.9	52.9
Saved any money	63.5	41.4	54.0
Saved using an account	24.7	19.3	36.5
Saved using a savings club or a person outside the family	25.6	6.7	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	31.8	51.6	54.7
Borrowed formally, including using a credit card	12.0	30.5	35.4
Borrowed from a savings club	5.7	1.4	0.8
Borrowed from family or friends	20.0	25.8	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	53.0	47.5	72.2
Women	45.4	39.3	71.0
Adults in the poorest 40% of households	36.5	30.7	58.5

Japan

			High income
Population, age 15+ (millions)	**110.2**	GNI per capita ($)	**40,810.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	98.5	96.4
All adults, 2017	98.2	93.7
All adults, 2014	96.6	92.8
All adults, 2011	96.4	88.2
Financial institution account (% age 15+)		
All adults, 2021	98.5	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	98.8	96.7
Adults in the poorest 40% of households	98.5	94.4
Adults out of the labor force	97.8	95.2
Youth (ages 15–24)	90.2	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	95.8	94.6
All adults, 2017	95.3	90.5
Women	95.7	95.0
Adults in the poorest 40% of households	94.4	92.0
Received a digital payment	87.3	69.7
Made a digital payment	89.2	92.4
Received a government payment into an account	55.2	43.2
Received a private sector wage into an account	53.9	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	59.1	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	86.8	84.5
Saved any money	81.9	76.1
Saved using an account	63.8	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	64.2	64.9
Borrowed formally, including using a credit card	61.2	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	6.4	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	79.7	78.8
Women	79.2	76.1
Adults in the poorest 40% of households	73.7	67.7

Jordan

Middle East & North Africa		**Upper middle income**	
Population, age 15+ (millions)	**6.9**	GNI per capita ($)	**4,310.0**

Variable Name	Country data	Middle East & North Africa	Upper middle income
Account (% age 15+)			
All adults, 2021	47.1	48.1	84.3
All adults, 2017	42.5	43.4	72.4
All adults, 2014	24.6	0.0	70.9
All adults, 2011	25.5	33.0	56.6
Financial institution account (% age 15+)			
All adults, 2021	43.4	46.9	83.8
Opened first account to receive a wage or government payment	23.2	19.2	46.0
Mobile money account (% age 15+)			
All adults, 2021	10.7	5.8	9.9
All adults, 2017	1.1	5.8	2.3
Account, by individual characteristics (% age 15+)			
Women	34.1	41.7	82.3
Adults in the poorest 40% of households	37.0	41.3	78.8
Adults out of the labor force	38.6	38.7	68.2
Youth (ages 15–24)	28.7	35.1	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	36.4	40.2	80.4
All adults, 2017	32.5	33.3	60.9
Women	24.2	33.7	78.2
Adults in the poorest 40% of households	27.1	33.5	73.5
Received a digital payment	27.0	27.6	52.5
Made a digital payment	20.9	30.1	76.4
Received a government payment into an account	20.3	21.7	19.6
Received a private sector wage into an account	5.8	6.9	30.3
Sent or received a domestic remittance payment using an account	5.6	4.9	31.2
Made a digital utility payment	7.4	12.2	26.4
Made first digital utility payment during COVID-19	..*	1.5	7.1
Made a digital merchant payment	11.9	5.7	68.6
Made first digital merchant payment during COVID-19	7.8	3.8	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	16.3	22.2	52.9
Saved any money	24.1	35.1	54.0
Saved using an account	4.3	11.6	36.5
Saved using a savings club or a person outside the family	10.8	8.9	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	53.5	51.1	54.7
Borrowed formally, including using a credit card	9.9	11.3	35.4
Borrowed from a savings club	2.5	3.7	0.8
Borrowed from family or friends	41.8	39.2	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	51.3	55.7	72.2
Women	49.2	51.4	71.0
Adults in the poorest 40% of households	34.8	39.7	58.5

Kazakhstan

Europe & Central Asia		**Upper middle income**	
Population, age 15+ (millions)	**13.3**	GNI per capita ($)	**8,710.0**

Variable Name	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults, 2021	81.1	77.8	84.3
All adults, 2017	58.7	65.1	72.4
All adults, 2014	53.9	57.6	70.9
All adults, 2011	42.1	44.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	81.1	77.2	83.8
Opened first account to receive a wage or government payment	50.8	38.2	46.0
Mobile money account (% age 15+)			
All adults, 2021	..	16.7	9.9
All adults, 2017	..	3.3	2.3
Account, by individual characteristics (% age 15+)			
Women	83.6	74.9	82.3
Adults in the poorest 40% of households	82.1	71.6	78.8
Adults out of the labor force	71.6	68.3	68.2
Youth (ages 15–24)	73.5	73.0	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	77.9	73.8	80.4
All adults, 2017	53.9	60.2	60.9
Women	81.8	70.7	78.2
Adults in the poorest 40% of households	77.7	66.8	73.5
Received a digital payment	55.3	57.3	52.5
Made a digital payment	66.6	67.2	76.4
Received a government payment into an account	26.4	36.9	19.6
Received a private sector wage into an account	26.1	22.2	30.3
Sent or received a domestic remittance payment using an account	24.6	24.8	31.2
Made a digital utility payment	31.5	38.1	26.4
Made first digital utility payment during COVID-19	8.1	9.2	7.1
Made a digital merchant payment	57.3	54.1	68.6
Made first digital merchant payment during COVID-19	15.1	10.1	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	42.7	39.8	52.9
Saved any money	40.2	33.4	54.0
Saved using an account	19.1	13.9	36.5
Saved using a savings club or a person outside the family	5.5	3.8	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	47.4	51.4	54.7
Borrowed formally, including using a credit card	29.8	28.9	35.4
Borrowed from a savings club	1.7	0.8	0.8
Borrowed from family or friends	25.6	30.3	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	48.1	63.2	72.2
Women	48.2	58.4	71.0
Adults in the poorest 40% of households	38.1	48.1	58.5

Kenya

Sub-Saharan Africa		**Lower middle income**	
Population, age 15+ (millions)	**33.0**	GNI per capita ($)	**1,840.0**

Variable Name	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	79.2	55.1	62.4
All adults, 2017	81.6	42.6	58.3
All adults, 2014	74.7	34.3	43.7
All adults, 2011	42.3	23.3	30.5
Financial institution account (% age 15+)			
All adults, 2021	50.6	39.7	58.5
Opened first account to receive a wage or government payment	22.9	18.4	34.8
Mobile money account (% age 15+)			
All adults, 2021	68.7	33.2	13.9
All adults, 2017	72.9	20.8	6.6
Account, by individual characteristics (% age 15+)			
Women	75.4	49.0	59.2
Adults in the poorest 40% of households	67.4	43.6	58.4
Adults out of the labor force	57.5	39.6	55.0
Youth (ages 15–24)	78.9	48.4	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	77.6	49.5	38.3
All adults, 2017	79.0	34.3	30.8
Women	73.8	43.6	32.3
Adults in the poorest 40% of households	66.6	37.1	30.0
Received a digital payment	56.7	34.6	23.3
Made a digital payment	75.8	45.9	30.4
Received a government payment into an account	12.6	9.1	11.9
Received a private sector wage into an account	18.2	9.4	6.6
Sent or received a domestic remittance payment using an account	49.2	35.7	13.8
Made a digital utility payment	31.5	13.9	12.3
Made first digital utility payment during COVID-19	4.5	5.0	7.1
Made a digital merchant payment	36.8	16.3	11.9
Made first digital merchant payment during COVID-19	11.6	6.5	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	59.3	34.5	29.1
Saved any money	66.8	55.8	32.5
Saved using an account	45.0	25.6	14.9
Saved using a savings club or a person outside the family	31.6	25.0	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	76.2	55.9	45.8
Borrowed formally, including using a credit card	39.7	14.4	13.2
Borrowed from a savings club	19.2	10.5	4.1
Borrowed from family or friends	54.4	41.1	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	47.3	41.4	40.7
Women	43.2	35.8	34.4
Adults in the poorest 40% of households	32.1	28.2	25.8

Korea, Rep.

			High income
Population, age 15+ (millions)	**45.3**	GNI per capita ($)	**32,930.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	98.7	96.4
All adults, 2017	94.9	93.7
All adults, 2014	94.4	92.8
All adults, 2011	93.0	88.2
Financial institution account (% age 15+)		
All adults, 2021	98.7	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	98.7	96.7
Adults in the poorest 40% of households	96.9	94.4
Adults out of the labor force	96.3	95.2
Youth (ages 15–24)	98.6	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	97.9	94.6
All adults, 2017	92.4	90.5
Women	97.7	95.0
Adults in the poorest 40% of households	95.1	92.0
Received a digital payment	85.9	69.7
Made a digital payment	96.2	92.4
Received a government payment into an account	72.7	43.2
Received a private sector wage into an account	50.8	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	68.8	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	86.7	84.5
Saved any money	69.7	76.1
Saved using an account	59.5	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	74.7	64.9
Borrowed formally, including using a credit card	68.6	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	13.2	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	81.0	78.8
Women	77.8	76.1
Adults in the poorest 40% of households	68.5	67.7

Kosovo

		Country data	Europe & Central Asia	Upper middle income
Europe & Central Asia			**Upper middle income**	
Population, age 15+ (millions)	**1.3**	GNI per capita ($)		**4,440.0**

Variable Name	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults, 2021	58.0	77.8	84.3
All adults, 2017	52.3	65.1	72.4
All adults, 2014	47.8	57.6	70.9
All adults, 2011	44.3	44.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	58.0	77.2	83.8
Opened first account to receive a wage or government payment	36.1	38.2	46.0
Mobile money account (% age 15+)			
All adults, 2021	..	16.7	9.9
All adults, 2017	..	3.3	2.3
Account, by individual characteristics (% age 15+)			
Women	47.4	74.9	82.3
Adults in the poorest 40% of households	51.9	71.6	78.8
Adults out of the labor force	46.6	68.3	68.2
Youth (ages 15–24)	44.0	73.0	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	47.6	73.8	80.4
All adults, 2017	38.6	60.2	60.9
Women	36.8	70.7	78.2
Adults in the poorest 40% of households	39.8	66.8	73.5
Received a digital payment	34.3	57.3	52.5
Made a digital payment	32.2	67.2	76.4
Received a government payment into an account	22.1	36.9	19.6
Received a private sector wage into an account	13.1	22.2	30.3
Sent or received a domestic remittance payment using an account	8.1	24.8	31.2
Made a digital utility payment	6.4	38.1	26.4
Made first digital utility payment during COVID-19	..*	9.2	7.1
Made a digital merchant payment	22.0	54.1	68.6
Made first digital merchant payment during COVID-19	11.4	10.1	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	31.2	39.8	52.9
Saved any money	38.2	33.4	54.0
Saved using an account	10.3	13.9	36.5
Saved using a savings club or a person outside the family	3.0	3.8	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	40.7	51.4	54.7
Borrowed formally, including using a credit card	17.6	28.9	35.4
Borrowed from a savings club	0.4	0.8	0.8
Borrowed from family or friends	25.9	30.3	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	71.5	63.2	72.2
Women	66.5	58.4	71.0
Adults in the poorest 40% of households	58.1	48.1	58.5

Kyrgyz Republic

Europe & Central Asia		**Lower middle income**	

Population, age 15+ (millions)	**4.4**	GNI per capita ($)	**1,180.0**

Variable Name	Country data	Europe & Central Asia	Lower middle income
Account (% age 15+)			
All adults, 2021	45.1	77.8	62.4
All adults, 2017	39.9	65.1	58.3
All adults, 2014	18.5	57.6	43.7
All adults, 2011	3.8	44.4	30.5
Financial institution account (% age 15+)			
All adults, 2021	41.0	77.2	58.5
Opened first account to receive a wage or government payment	15.5	38.2	34.8
Mobile money account (% age 15+)			
All adults, 2021			
All adults, 2017	11.4	16.7	13.9
	3.1	3.3	6.6
Account, by individual characteristics (% age 15+)			
Women	43.8	74.9	59.2
Adults in the poorest 40% of households	44.1	71.6	58.4
Adults out of the labor force	38.4	68.3	55.0
Youth (ages 15–24)	36.2	73.0	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	39.4	73.8	38.3
All adults, 2017	36.1	60.2	30.8
Women	38.0	70.7	32.3
Adults in the poorest 40% of households	38.1	66.8	30.0
Received a digital payment	25.4	57.3	23.3
Made a digital payment	26.0	67.2	30.4
Received a government payment into an account	16.5	36.9	11.9
Received a private sector wage into an account	5.7	22.2	6.6
Sent or received a domestic remittance payment using an account	14.5	24.8	13.8
Made a digital utility payment	10.8	38.1	12.3
Made first digital utility payment during COVID-19	7.7	9.2	7.1
Made a digital merchant payment	11.4	54.1	11.9
Made first digital merchant payment during COVID-19	5.8	10.1	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	20.6	39.8	29.1
Saved any money	32.4	33.4	32.5
Saved using an account	7.4	13.9	14.9
Saved using a savings club or a person outside the family	10.2	3.8	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	43.0	51.4	45.8
Borrowed formally, including using a credit card	18.2	28.9	13.2
Borrowed from a savings club	6.9	0.8	4.1
Borrowed from family or friends	27.0	30.3	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	63.3	63.2	40.7
Women	54.2	58.4	34.4
Adults in the poorest 40% of households	49.8	48.1	25.8

Lao PDR

East Asia & Pacific			**Lower middle income**
Population, age 15+ (millions)	**5.0**	GNI per capita ($)	**2,490.0**

Variable Name	Country data	East Asia & Pacific	Lower middle income
Account (% age 15+)			
All adults, 2021	37.3	80.8	62.4
All adults, 2017	29.1	70.4	58.3
All adults, 2014	0.0	68.9	43.7
All adults, 2011	26.8	55.0	30.5
Financial institution account (% age 15+)			
All adults, 2021	37.3	80.0	58.5
Opened first account to receive a wage or government payment	19.6	43.6	34.8
Mobile money account (% age 15+)			
All adults, 2021	5.5	5.8	13.9
All adults, 2017	..	1.2	6.6
Account, by individual characteristics (% age 15+)			
Women	37.9	79.0	59.2
Adults in the poorest 40% of households	22.8	74.7	58.4
Adults out of the labor force	40.3	48.5	55.0
Youth (ages 15–24)	26.4	77.0	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	21.2	76.1	38.3
All adults, 2017	13.3	57.3	30.8
Women	20.2	74.2	32.3
Adults in the poorest 40% of households	9.1	69.2	30.0
Received a digital payment	13.3	47.5	23.3
Made a digital payment	15.9	72.8	30.4
Received a government payment into an account	..*	13.9	11.9
Received a private sector wage into an account	3.9	29.8	6.6
Sent or received a domestic remittance payment using an account	15.8	31.4	13.8
Made a digital utility payment	4.2	20.8	12.3
Made first digital utility payment during COVID-19	..*	5.4	7.1
Made a digital merchant payment	9.0	66.0	11.9
Made first digital merchant payment during COVID-19	..*	11.4	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	21.9	53.1	29.1
Saved any money	56.4	58.6	32.5
Saved using an account	17.2	39.6	14.9
Saved using a savings club or a person outside the family	11.3	6.4	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	41.6	53.0	45.8
Borrowed formally, including using a credit card	9.2	33.2	13.2
Borrowed from a savings club	2.0	1.4	4.1
Borrowed from family or friends	32.4	27.5	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	33.0	76.6	40.7
Women	28.4	76.9	34.4
Adults in the poorest 40% of households	16.8	64.1	25.8

Latvia

Population, age 15+ (millions)	**1.6**	GNI per capita ($)	**17,900.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	96.6	96.4
All adults, 2017	93.2	93.7
All adults, 2014	90.2	92.8
All adults, 2011	89.7	88.2
Financial institution account (% age 15+)		
All adults, 2021	96.6	96.4
Opened first account to receive a wage or government payment	83.1	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	97.6	96.7
Adults in the poorest 40% of households	94.1	94.4
Adults out of the labor force	92.8	95.2
Youth (ages 15–24)	94.3	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	95.3	94.6
All adults, 2017	90.9	90.5
Women	95.8	95.0
Adults in the poorest 40% of households	91.9	92.0
Received a digital payment	82.8	69.7
Made a digital payment	93.0	92.4
Received a government payment into an account	63.4	43.2
Received a private sector wage into an account	37.8	37.1
Sent or received a domestic remittance payment using an account	38.1	..*
Made a digital utility payment	68.5	63.4
Made first digital utility payment during COVID-19	2.7	..*
Made a digital merchant payment	87.6	..*
Made first digital merchant payment during COVID-19	8.4	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	72.0	84.5
Saved any money	69.5	76.1
Saved using an account	42.9	57.9
Saved using a savings club or a person outside the family	4.8	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	38.9	64.9
Borrowed formally, including using a credit card	22.7	55.9
Borrowed from a savings club	0.5	..*
Borrowed from family or friends	16.6	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	78.9	78.8
Women	76.1	76.1
Adults in the poorest 40% of households	68.1	67.7

Lebanon

Middle East & North Africa			Upper middle income

Population, age 15+ (millions)	5.1	GNI per capita ($)	4,660.0

Variable Name	Country data	Middle East & North Africa	Upper middle income
Account (% age 15+)			
All adults, 2021	20.7	48.1	84.3
All adults, 2017	44.8	43.4	72.4
All adults, 2014	46.9	0.0	70.9
All adults, 2011	37.0	33.0	56.6
Financial institution account (% age 15+)			
All adults, 2021	20.7	46.9	83.8
Opened first account to receive a wage or government payment	9.9	19.2	46.0
Mobile money account (% age 15+)			
All adults, 2021	..	5.8	9.9
All adults, 2017	..	5.8	2.3
Account, by individual characteristics (% age 15+)			
Women	16.6	41.7	82.3
Adults in the poorest 40% of households	12.9	41.3	78.8
Adults out of the labor force	10.5	38.7	68.2
Youth (ages 15–24)	7.9	35.1	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	14.0	40.2	80.4
All adults, 2017	33.1	33.3	60.9
Women	11.2	33.7	78.2
Adults in the poorest 40% of households	10.3	33.5	73.5
Received a digital payment	9.7	27.6	52.5
Made a digital payment	5.7	30.1	76.4
Received a government payment into an account	..*	21.7	19.6
Received a private sector wage into an account	4.3	6.9	30.3
Sent or received a domestic remittance payment using an account	0.7	4.9	31.2
Made a digital utility payment	0.6	12.2	26.4
Made first digital utility payment during COVID-19	..*	1.5	7.1
Made a digital merchant payment	2.8	5.7	68.6
Made first digital merchant payment during COVID-19	..*	3.8	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	6.5	22.2	52.9
Saved any money	16.5	35.1	54.0
Saved using an account	2.6	11.6	36.5
Saved using a savings club or a person outside the family	2.3	8.9	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	31.2	51.1	54.7
Borrowed formally, including using a credit card	3.3	11.3	35.4
Borrowed from a savings club	0.5	3.7	0.8
Borrowed from family or friends	24.3	39.2	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	58.1	55.7	72.2
Women	54.7	51.4	71.0
Adults in the poorest 40% of households	39.4	39.7	58.5

Liberia

Sub-Saharan Africa			Low income

Population, age 15+ (millions)	**3.0**	GNI per capita ($)	**600.0**

Variable Name	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults, 2021	51.6	55.1	39.0
All adults, 2017	35.7	42.6	31.5
All adults, 2014	0.0	34.3	18.7
All adults, 2011	18.8	23.3	10.0
Financial institution account (% age 15+)			
All adults, 2021	28.6	39.7	23.9
Opened first account to receive a wage or government payment	13.2	18.4	10.0
Mobile money account (% age 15+)			
All adults, 2021	36.3	33.2	27.0
All adults, 2017	20.8	20.8	14.7
Account, by individual characteristics (% age 15+)			
Women	44.2	49.0	34.5
Adults in the poorest 40% of households	42.1	43.6	29.5
Adults out of the labor force	38.0	39.6	22.9
Youth (ages 15–24)	54.0	48.4	37.4
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	46.1	49.5	35.4
All adults, 2017	27.6	34.3	22.5
Women	39.2	43.6	31.2
Adults in the poorest 40% of households	35.9	37.1	25.3
Received a digital payment	27.5	34.6	22.0
Made a digital payment	42.9	45.9	32.7
Received a government payment into an account	6.3	9.1	5.6
Received a private sector wage into an account	3.8	9.4	5.1
Sent or received a domestic remittance payment using an account	35.0	35.7	24.3
Made a digital utility payment	6.0	13.9	10.4
Made first digital utility payment during COVID-19	..*	5.0	4.6
Made a digital merchant payment	7.2	16.3	6.8
Made first digital merchant payment during COVID-19	..*	6.5	3.6
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	26.3	34.5	21.0
Saved any money	58.1	55.8	44.0
Saved using an account	22.0	25.6	17.7
Saved using a savings club or a person outside the family	38.9	25.0	22.2
Borrowing in the past year (% age 15+)			
Borrowed any money	60.4	55.9	57.6
Borrowed formally, including using a credit card	16.6	14.4	12.5
Borrowed from a savings club	21.2	10.5	11.3
Borrowed from family or friends	41.4	41.1	42.7
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	40.2	41.4	41.9
Women	38.1	35.8	36.8
Adults in the poorest 40% of households	28.3	28.2	29.5

Lithuania

Population, age 15+ (millions)	**2.4**	GNI per capita ($)	**19,620.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	93.5	96.4
All adults, 2017	82.9	93.7
All adults, 2014	77.9	92.8
All adults, 2011	73.8	88.2
Financial institution account (% age 15+)		
All adults, 2021	93.5	96.4
Opened first account to receive a wage or government payment	78.5	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	90.4	96.7
Adults in the poorest 40% of households	91.3	94.4
Adults out of the labor force	86.5	95.2
Youth (ages 15–24)	92.0	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	90.8	94.6
All adults, 2017	77.6	90.5
Women	88.1	95.0
Adults in the poorest 40% of households	87.1	92.0
Received a digital payment	64.7	69.7
Made a digital payment	83.4	92.4
Received a government payment into an account	35.1	43.2
Received a private sector wage into an account	28.2	37.1
Sent or received a domestic remittance payment using an account	20.4	..*
Made a digital utility payment	54.9	63.4
Made first digital utility payment during COVID-19	3.0	..*
Made a digital merchant payment	77.1	..*
Made first digital merchant payment during COVID-19	7.2	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	83.9	84.5
Saved any money	65.6	76.1
Saved using an account	46.9	57.9
Saved using a savings club or a person outside the family	4.3	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	25.4	64.9
Borrowed formally, including using a credit card	11.9	55.9
Borrowed from a savings club	0.1	..*
Borrowed from family or friends	10.6	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	62.5	78.8
Women	59.0	76.1
Adults in the poorest 40% of households	46.7	67.7

Malawi

Sub-Saharan Africa			**Low income**
Population, age 15+ (millions)	**10.9**	GNI per capita ($)	**590.0**

Variable Name	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults, 2021	42.7	55.1	39.0
All adults, 2017	33.7	42.6	31.5
All adults, 2014	18.1	34.3	18.7
All adults, 2011	16.5	23.3	10.0
Financial institution account (% age 15+)			
All adults, 2021	20.2	39.7	23.9
Opened first account to receive a wage or government payment	7.6	18.4	10.0
Mobile money account (% age 15+)			
All adults, 2021	34.3	33.2	27.0
All adults, 2017	20.3	20.8	14.7
Account, by individual characteristics (% age 15+)			
Women	38.1	49.0	34.5
Adults in the poorest 40% of households	33.1	43.6	29.5
Adults out of the labor force	29.0	39.6	22.9
Youth (ages 15–24)	34.8	48.4	37.4
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	40.3	49.5	35.4
All adults, 2017	27.6	34.3	22.5
Women	35.7	43.6	31.2
Adults in the poorest 40% of households	30.6	37.1	25.3
Received a digital payment	23.4	34.6	22.0
Made a digital payment	36.9	45.9	32.7
Received a government payment into an account	3.6	9.1	5.6
Received a private sector wage into an account	6.8	9.4	5.1
Sent or received a domestic remittance payment using an account	28.5	35.7	24.3
Made a digital utility payment	9.2	13.9	10.4
Made first digital utility payment during COVID-19	..*	5.0	4.6
Made a digital merchant payment	7.8	16.3	6.8
Made first digital merchant payment during COVID-19	..*	6.5	3.6
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	23.6	34.5	21.0
Saved any money	52.7	55.8	44.0
Saved using an account	21.3	25.6	17.7
Saved using a savings club or a person outside the family	27.6	25.0	22.2
Borrowing in the past year (% age 15+)			
Borrowed any money	52.9	55.9	57.6
Borrowed formally, including using a credit card	10.1	14.4	12.5
Borrowed from a savings club	17.5	10.5	11.3
Borrowed from family or friends	25.2	41.1	42.7
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	45.8	41.4	41.9
Women	42.1	35.8	36.8
Adults in the poorest 40% of households	33.6	28.2	29.5

Malaysia

East Asia & Pacific			**Upper middle income**
Population, age 15+ (millions)	**24.8**	GNI per capita ($)	**10,570.0**

Variable Name	Country data	East Asia & Pacific	Upper middle income
Account (% age 15+)			
All adults, 2021	88.4	80.8	84.3
All adults, 2017	85.3	70.4	72.4
All adults, 2014	80.7	68.9	70.9
All adults, 2011	66.2	55.0	56.6
Financial institution account (% age 15+)			
All adults, 2021	88.2	80.0	83.8
Opened first account to receive a wage or government payment	61.7	43.6	46.0
Mobile money account (% age 15+)			
All adults, 2021	28.0	5.8	9.9
All adults, 2017	10.9	1.2	2.3
Account, by individual characteristics (% age 15+)			
Women	87.5	79.0	82.3
Adults in the poorest 40% of households	83.0	74.7	78.8
Adults out of the labor force	80.1	48.5	68.2
Youth (ages 15–24)	74.3	77.0	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	79.3	76.1	80.4
All adults, 2017	70.4	57.3	60.9
Women	75.9	74.2	78.2
Adults in the poorest 40% of households	71.1	69.2	73.5
Received a digital payment	63.2	47.5	52.5
Made a digital payment	65.5	72.8	76.4
Received a government payment into an account	44.2	13.9	19.6
Received a private sector wage into an account	32.1	29.8	30.3
Sent or received a domestic remittance payment using an account	25.5	31.4	31.2
Made a digital utility payment	35.8	20.8	26.4
Made first digital utility payment during COVID-19	12.5	5.4	7.1
Made a digital merchant payment	50.3	66.0	68.6
Made first digital merchant payment during COVID-19	21.5	11.4	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	66.2	53.1	52.9
Saved any money	70.3	58.6	54.0
Saved using an account	49.1	39.6	36.5
Saved using a savings club or a person outside the family	4.9	6.4	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	32.1	53.0	54.7
Borrowed formally, including using a credit card	15.1	33.2	35.4
Borrowed from a savings club	2.0	1.4	0.8
Borrowed from family or friends	15.4	27.5	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	61.2	76.6	72.2
Women	60.2	76.9	71.0
Adults in the poorest 40% of households	48.1	64.1	58.5

Mali

Sub-Saharan Africa			**Low income**
Population, age 15+ (millions)	**10.7**	GNI per capita ($)	**830.0**

Variable Name	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults, 2021	43.5	55.1	39.0
All adults, 2017	35.4	42.6	31.5
All adults, 2014	20.1	34.3	18.7
All adults, 2011	8.2	23.3	10.0
Financial institution account (% age 15+)			
All adults, 2021	28.4	39.7	23.9
Opened first account to receive a wage or government payment	10.9	18.4	10.0
Mobile money account (% age 15+)			
All adults, 2021	29.4	33.2	27.0
All adults, 2017	24.4	20.8	14.7
Account, by individual characteristics (% age 15+)			
Women	41.2	49.0	34.5
Adults in the poorest 40% of households	37.5	43.6	29.5
Adults out of the labor force	32.0	39.6	22.9
Youth (ages 15–24)	41.3	48.4	37.4
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	38.1	49.5	35.4
All adults, 2017	31.0	34.3	22.5
Women	36.7	43.6	31.2
Adults in the poorest 40% of households	30.6	37.1	25.3
Received a digital payment	27.6	34.6	22.0
Made a digital payment	34.0	45.9	32.7
Received a government payment into an account	9.4	9.1	5.6
Received a private sector wage into an account	7.1	9.4	5.1
Sent or received a domestic remittance payment using an account	25.4	35.7	24.3
Made a digital utility payment	8.2	13.9	10.4
Made first digital utility payment during COVID-19	..*	5.0	4.6
Made a digital merchant payment	11.0	16.3	6.8
Made first digital merchant payment during COVID-19	7.8	6.5	3.6
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	18.6	34.5	21.0
Saved any money	56.5	55.8	44.0
Saved using an account	18.6	25.6	17.7
Saved using a savings club or a person outside the family	30.4	25.0	22.2
Borrowing in the past year (% age 15+)			
Borrowed any money	48.6	55.9	57.6
Borrowed formally, including using a credit card	12.8	14.4	12.5
Borrowed from a savings club	11.9	10.5	11.3
Borrowed from family or friends	35.1	41.1	42.7
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	32.2	41.4	41.9
Women	27.5	35.8	36.8
Adults in the poorest 40% of households	19.8	28.2	29.5

Malta

Population, age 15+ (millions)	**0.4**	GNI per capita ($)	**26,410.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	96.4	96.4
All adults, 2017	97.4	93.7
All adults, 2014	96.3	92.8
All adults, 2011	95.3	88.2
Financial institution account (% age 15+)		
All adults, 2021	96.4	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	95.3	96.7
Adults in the poorest 40% of households	93.3	94.4
Adults out of the labor force	94.7	95.2
Youth (ages 15–24)	94.4	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	90.7	94.6
All adults, 2017	88.8	90.5
Women	88.9	95.0
Adults in the poorest 40% of households	83.9	92.0
Received a digital payment	69.4	69.7
Made a digital payment	85.8	92.4
Received a government payment into an account	44.6	43.2
Received a private sector wage into an account	31.8	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	45.8	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	87.0	84.5
Saved any money	70.6	76.1
Saved using an account	45.6	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	48.2	64.9
Borrowed formally, including using a credit card	38.9	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	13.0	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	81.0	78.8
Women	76.8	76.1
Adults in the poorest 40% of households	72.2	67.7

Mauritius

Population, age 15+ (millions)	1.1	GNI per capita ($)	10,230.0

Variable Name	Country data	Sub-Saharan Africa	Upper middle income
Account (% age 15+)			
All adults, 2021	90.5	55.1	84.3
All adults, 2017	89.8	42.6	72.4
All adults, 2014	82.2	34.3	70.9
All adults, 2011	80.1	23.3	56.6
Financial institution account (% age 15+)			
All adults, 2021	90.0	39.7	83.8
Opened first account to receive a wage or government payment	50.9	18.4	46.0
Mobile money account (% age 15+)			
All adults, 2021	15.9	33.2	9.9
All adults, 2017	5.6	20.8	2.3
Account, by individual characteristics (% age 15+)			
Women	89.4	49.0	82.3
Adults in the poorest 40% of households	90.6	43.6	78.8
Adults out of the labor force	82.8	39.6	68.2
Youth (ages 15–24)	83.6	48.4	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	80.1	49.5	80.4
All adults, 2017	68.5	34.3	60.9
Women	75.1	43.6	78.2
Adults in the poorest 40% of households	73.8	37.1	73.5
Received a digital payment	66.9	34.6	52.5
Made a digital payment	64.3	45.9	76.4
Received a government payment into an account	34.8	9.1	19.6
Received a private sector wage into an account	32.1	9.4	30.3
Sent or received a domestic remittance payment using an account	19.2	35.7	31.2
Made a digital utility payment	16.4	13.9	26.4
Made first digital utility payment during COVID-19	5.6	5.0	7.1
Made a digital merchant payment	49.1	16.3	68.6
Made first digital merchant payment during COVID-19	13.2	6.5	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	68.2	34.5	52.9
Saved any money	55.2	55.8	54.0
Saved using an account	29.2	25.6	36.5
Saved using a savings club or a person outside the family	8.5	25.0	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	38.5	55.9	54.7
Borrowed formally, including using a credit card	20.3	14.4	35.4
Borrowed from a savings club	0.9	10.5	0.8
Borrowed from family or friends	20.5	41.1	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	62.9	41.4	72.2
Women	58.7	35.8	71.0
Adults in the poorest 40% of households	48.7	28.2	58.5

Moldova

Europe & Central Asia			**Upper middle income**	
Population, age 15+ (millions)	**2.2**	GNI per capita ($)		**4,520.0**

Variable Name	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults, 2021	64.2	77.8	84.3
All adults, 2017	43.8	65.1	72.4
All adults, 2014	17.8	57.6	70.9
All adults, 2011	18.1	44.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	64.2	77.2	83.8
Opened first account to receive a wage or government payment	34.9	38.2	46.0
Mobile money account (% age 15+)			
All adults, 2021	..	16.7	9.9
All adults, 2017	..	3.3	2.3
Account, by individual characteristics (% age 15+)			
Women	62.9	74.9	82.3
Adults in the poorest 40% of households	54.4	71.6	78.8
Adults out of the labor force	44.1	68.3	68.2
Youth (ages 15–24)	63.9	73.0	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	59.8	73.8	80.4
All adults, 2017	40.4	60.2	60.9
Women	59.6	70.7	78.2
Adults in the poorest 40% of households	49.0	66.8	73.5
Received a digital payment	49.2	57.3	52.5
Made a digital payment	47.5	67.2	76.4
Received a government payment into an account	20.4	36.9	19.6
Received a private sector wage into an account	29.8	22.2	30.3
Sent or received a domestic remittance payment using an account	8.5	24.8	31.2
Made a digital utility payment	17.9	38.1	26.4
Made first digital utility payment during COVID-19	7.5	9.2	7.1
Made a digital merchant payment	37.8	54.1	68.6
Made first digital merchant payment during COVID-19	9.7	10.1	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	34.5	39.8	52.9
Saved any money	52.6	33.4	54.0
Saved using an account	8.0	13.9	36.5
Saved using a savings club or a person outside the family	8.1	3.8	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	45.5	51.4	54.7
Borrowed formally, including using a credit card	13.2	28.9	35.4
Borrowed from a savings club	0.4	0.8	0.8
Borrowed from family or friends	32.2	30.3	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	65.2	63.2	72.2
Women	63.1	58.4	71.0
Adults in the poorest 40% of households	52.9	48.1	58.5

Mongolia

East Asia & Pacific   **Lower middle income**

Population, age 15+ (millions)	**2.3**	GNI per capita ($)	**3,740.0**

Variable Name	Country data	East Asia & Pacific	Lower middle income
Account (% age 15+)			
All adults, 2021	98.5	80.8	62.4
All adults, 2017	93.0	70.4	58.3
All adults, 2014	91.8	68.9	43.7
All adults, 2011	77.7	55.0	30.5
Financial institution account (% age 15+)			
All adults, 2021	98.2	80.0	58.5
Opened first account to receive a wage or government payment	64.5	43.6	34.8
Mobile money account (% age 15+)			
All adults, 2021	58.8	5.8	13.9
All adults, 2017	21.9	1.2	6.6
Account, by individual characteristics (% age 15+)			
Women	99.0	79.0	59.2
Adults in the poorest 40% of households	98.3	74.7	58.4
Adults out of the labor force	96.7	48.5	55.0
Youth (ages 15–24)	95.4	77.0	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	97.4	76.1	38.3
All adults, 2017	85.3	57.3	30.8
Women	98.6	74.2	32.3
Adults in the poorest 40% of households	97.5	69.2	30.0
Received a digital payment	93.3	47.5	23.3
Made a digital payment	90.8	72.8	30.4
Received a government payment into an account	88.1	13.9	11.9
Received a private sector wage into an account	35.6	29.8	6.6
Sent or received a domestic remittance payment using an account	43.7	31.4	13.8
Made a digital utility payment	44.2	20.8	12.3
Made first digital utility payment during COVID-19	13.2	5.4	7.1
Made a digital merchant payment	86.1	66.0	11.9
Made first digital merchant payment during COVID-19	22.3	11.4	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	62.2	53.1	29.1
Saved any money	44.8	58.6	32.5
Saved using an account	29.2	39.6	14.9
Saved using a savings club or a person outside the family	7.5	6.4	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	52.5	53.0	45.8
Borrowed formally, including using a credit card	35.5	33.2	13.2
Borrowed from a savings club	0.7	1.4	4.1
Borrowed from family or friends	27.0	27.5	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	68.4	76.6	40.7
Women	64.0	76.9	34.4
Adults in the poorest 40% of households	56.6	64.1	25.8

Morocco

Middle East & North Africa		**Lower middle income**	
Population, age 15+ (millions)	**27.0**	GNI per capita ($)	**3,020.0**

Variable Name	Country data	Middle East & North Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	44.4	48.1	62.4
All adults, 2017	28.6	43.4	58.3
All adults, 2014	0.0	0.0	43.7
All adults, 2011	0.0	33.0	30.5
Financial institution account (% age 15+)			
All adults, 2021	42.2	46.9	58.5
Opened first account to receive a wage or government payment	21.6	19.2	34.8
Mobile money account (% age 15+)			
All adults, 2021			
All adults, 2017	6.3	5.8	13.9
	0.6	5.8	6.6
Account, by individual characteristics (% age 15+)			
Women	32.7	41.7	59.2
Adults in the poorest 40% of households	33.9	41.3	58.4
Adults out of the labor force	36.7	38.7	55.0
Youth (ages 15–24)	35.9	35.1	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	30.3	40.2	38.3
All adults, 2017	16.7	33.3	30.8
Women	21.3	33.7	32.3
Adults in the poorest 40% of households	20.4	33.5	30.0
Received a digital payment	21.4	27.6	23.3
Made a digital payment	20.3	30.1	30.4
Received a government payment into an account	12.4	21.7	11.9
Received a private sector wage into an account	6.8	6.9	6.6
Sent or received a domestic remittance payment using an account	10.1	4.9	13.8
Made a digital utility payment	5.8	12.2	12.3
Made first digital utility payment during COVID-19	..*	1.5	7.1
Made a digital merchant payment	10.0	5.7	11.9
Made first digital merchant payment during COVID-19	..*	3.8	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	13.9	22.2	29.1
Saved any money	34.7	35.1	32.5
Saved using an account	7.6	11.6	14.9
Saved using a savings club or a person outside the family	12.4	8.9	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	57.0	51.1	45.8
Borrowed formally, including using a credit card	5.1	11.3	13.2
Borrowed from a savings club	5.3	3.7	4.1
Borrowed from family or friends	48.7	39.2	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	49.3	55.7	40.7
Women	41.9	51.4	34.4
Adults in the poorest 40% of households	34.9	39.7	25.8

Mozambique

Sub-Saharan Africa   **Low income**

Population, age 15+ (millions)	**17.5**	GNI per capita ($)	**470.0**

Variable Name	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults, 2021	49.5	55.1	39.0
All adults, 2017	41.7	42.6	31.5
All adults, 2014	0.0	34.3	18.7
All adults, 2011	0.0	23.3	10.0
Financial institution account (% age 15+)			
All adults, 2021	38.6	39.7	23.9
Opened first account to receive a wage or government payment	19.0	18.4	10.0
Mobile money account (% age 15+)			
All adults, 2021	29.4	33.2	27.0
All adults, 2017	21.9	20.8	14.7
Account, by individual characteristics (% age 15+)			
Women	38.7	49.0	34.5
Adults in the poorest 40% of households	34.5	43.6	29.5
Adults out of the labor force	34.5	39.6	22.9
Youth (ages 15–24)	49.4	48.4	37.4
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	42.3	49.5	35.4
All adults, 2017	34.1	34.3	22.5
Women	31.5	43.6	31.2
Adults in the poorest 40% of households	26.7	37.1	25.3
Received a digital payment	23.8	34.6	22.0
Made a digital payment	39.4	45.9	32.7
Received a government payment into an account	8.6	9.1	5.6
Received a private sector wage into an account	5.2	9.4	5.1
Sent or received a domestic remittance payment using an account	22.6	35.7	24.3
Made a digital utility payment	16.0	13.9	10.4
Made first digital utility payment during COVID-19	4.3	5.0	4.6
Made a digital merchant payment	13.0	16.3	6.8
Made first digital merchant payment during COVID-19	4.0	6.5	3.6
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	24.6	34.5	21.0
Saved any money	43.1	55.8	44.0
Saved using an account	17.0	25.6	17.7
Saved using a savings club or a person outside the family	24.5	25.0	22.2
Borrowing in the past year (% age 15+)			
Borrowed any money	44.7	55.9	57.6
Borrowed formally, including using a credit card	15.0	14.4	12.5
Borrowed from a savings club	11.9	10.5	11.3
Borrowed from family or friends	29.3	41.1	42.7
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	40.9	41.4	41.9
Women	31.9	35.8	36.8
Adults in the poorest 40% of households	29.9	28.2	29.5

Myanmar

East Asia & Pacific			**Lower middle income**
Population, age 15+ (millions)	**40.5**	GNI per capita ($)	**1,340.0**

Variable Name	Country data	East Asia & Pacific	Lower middle income
Account (% age 15+)			
All adults, 2021	47.8	80.8	62.4
All adults, 2017	26.0	70.4	58.3
All adults, 2014	22.8	68.9	43.7
All adults, 2011	0.0	55.0	30.5
Financial institution account (% age 15+)			
All adults, 2021	36.1	80.0	58.5
Opened first account to receive a wage or government payment	12.9	43.6	34.8
Mobile money account (% age 15+)			
All adults, 2021	29.0	5.8	13.9
All adults, 2017	0.7	1.2	6.6
Account, by individual characteristics (% age 15+)			
Women	46.2	79.0	59.2
Adults in the poorest 40% of households	33.0	74.7	58.4
Adults out of the labor force	49.7	48.5	55.0
Youth (ages 15–24)	55.7	77.0	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	39.9	76.1	38.3
All adults, 2017	7.7	57.3	30.8
Women	36.7	74.2	32.3
Adults in the poorest 40% of households	25.8	69.2	30.0
Received a digital payment	20.8	47.5	23.3
Made a digital payment	37.2	72.8	30.4
Received a government payment into an account	2.5	13.9	11.9
Received a private sector wage into an account	8.7	29.8	6.6
Sent or received a domestic remittance payment using an account	23.4	31.4	13.8
Made a digital utility payment	3.5	20.8	12.3
Made first digital utility payment during COVID-19	..*	5.4	7.1
Made a digital merchant payment	16.3	66.0	11.9
Made first digital merchant payment during COVID-19	9.9	11.4	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	22.7	53.1	29.1
Saved any money	41.9	58.6	32.5
Saved using an account	12.8	39.6	14.9
Saved using a savings club or a person outside the family	6.1	6.4	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	33.1	53.0	45.8
Borrowed formally, including using a credit card	9.9	33.2	13.2
Borrowed from a savings club	1.3	1.4	4.1
Borrowed from family or friends	23.0	27.5	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	72.2	76.6	40.7
Women	72.3	76.9	34.4
Adults in the poorest 40% of households	58.3	64.1	25.8

Namibia

Sub-Saharan Africa			Upper middle income

Population, age 15+ (millions)	**1.6**	GNI per capita ($)	**4,550.0**

Variable Name	Country data	Sub-Saharan Africa	Upper middle income
Account (% age 15+)			
All adults, 2021	71.3	55.1	84.3
All adults, 2017	80.6	42.6	72.4
All adults, 2014	58.8	34.3	70.9
All adults, 2011	0.0	23.3	56.6
Financial institution account (% age 15+)			
All adults, 2021	65.6	39.7	83.8
Opened first account to receive a wage or government payment	35.3	18.4	46.0
Mobile money account (% age 15+)			
All adults, 2021	42.6	33.2	9.9
All adults, 2017	43.4	20.8	2.3
Account, by individual characteristics (% age 15+)			
Women	69.3	49.0	82.3
Adults in the poorest 40% of households	56.4	43.6	78.8
Adults out of the labor force	57.4	39.6	68.2
Youth (ages 15–24)	55.6	48.4	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	66.4	49.5	80.4
All adults, 2017	71.4	34.3	60.9
Women	64.3	43.6	78.2
Adults in the poorest 40% of households	49.0	37.1	73.5
Received a digital payment	50.5	34.6	52.5
Made a digital payment	58.5	45.9	76.4
Received a government payment into an account	21.7	9.1	19.6
Received a private sector wage into an account	17.4	9.4	30.3
Sent or received a domestic remittance payment using an account	46.1	35.7	31.2
Made a digital utility payment	18.8	13.9	26.4
Made first digital utility payment during COVID-19	8.3	5.0	7.1
Made a digital merchant payment	31.7	16.3	68.6
Made first digital merchant payment during COVID-19	13.8	6.5	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	48.9	34.5	52.9
Saved any money	56.3	55.8	54.0
Saved using an account	36.3	25.6	36.5
Saved using a savings club or a person outside the family	17.3	25.0	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	68.0	55.9	54.7
Borrowed formally, including using a credit card	23.4	14.4	35.4
Borrowed from a savings club	8.7	10.5	0.8
Borrowed from family or friends	50.2	41.1	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	34.8	41.4	72.2
Women	32.3	35.8	71.0
Adults in the poorest 40% of households	20.8	28.2	58.5

Nepal

	South Asia		Lower middle income
Population, age 15+ (millions)	**20.7**	GNI per capita ($)	**1,190.0**

Variable Name	Country data	South Asia	Lower middle income
Account (% age 15+)			
All adults, 2021	54.0	67.9	62.4
All adults, 2017	45.4	69.5	58.3
All adults, 2014	33.8	46.5	43.7
All adults, 2011	25.3	32.3	30.5
Financial institution account (% age 15+)			
All adults, 2021	52.8	65.8	58.5
Opened first account to receive a wage or government payment	21.6	43.4	34.8
Mobile money account (% age 15+)			
All adults, 2021	6.1	11.6	13.9
All adults, 2017	..	4.2	6.6
Account, by individual characteristics (% age 15+)			
Women	49.9	65.8	59.2
Adults in the poorest 40% of households	44.6	67.5	58.4
Adults out of the labor force	51.9	61.3	55.0
Youth (ages 15–24)	42.2	58.0	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	28.6	33.7	38.3
All adults, 2017	16.3	27.8	30.8
Women	22.9	26.5	32.3
Adults in the poorest 40% of households	20.9	26.1	30.0
Received a digital payment	19.4	18.7	23.3
Made a digital payment	18.8	24.9	30.4
Received a government payment into an account	10.0	10.0	11.9
Received a private sector wage into an account	3.8	5.4	6.6
Sent or received a domestic remittance payment using an account	15.6	9.2	13.8
Made a digital utility payment	5.4	10.7	12.3
Made first digital utility payment during COVID-19	..*	7.7	7.1
Made a digital merchant payment	5.4	9.7	11.9
Made first digital merchant payment during COVID-19	..*	6.3	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	29.8	29.5	29.1
Saved any money	34.8	22.6	32.5
Saved using an account	16.8	12.3	14.9
Saved using a savings club or a person outside the family	14.5	8.1	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	54.0	43.8	45.8
Borrowed formally, including using a credit card	14.9	12.1	13.2
Borrowed from a savings club	5.4	2.9	4.1
Borrowed from family or friends	41.8	31.0	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	55.4	32.5	40.7
Women	52.7	25.0	34.4
Adults in the poorest 40% of households	39.5	17.0	25.8

Netherlands

			High income
Population, age 15+ (millions)	**14.7**	GNI per capita ($)	**51,070.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	99.7	96.4
All adults, 2017	99.6	93.7
All adults, 2014	99.3	92.8
All adults, 2011	98.7	88.2
Financial institution account (% age 15+)		
All adults, 2021	99.7	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	99.5	96.7
Adults in the poorest 40% of households	99.3	94.4
Adults out of the labor force	99.2	95.2
Youth (ages 15–24)	98.2	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	98.8	94.6
All adults, 2017	97.7	90.5
Women	98.8	95.0
Adults in the poorest 40% of households	97.5	92.0
Received a digital payment	76.1	69.7
Made a digital payment	98.0	92.4
Received a government payment into an account	41.8	43.2
Received a private sector wage into an account	45.2	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	65.9	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	87.0	84.5
Saved any money	80.8	76.1
Saved using an account	65.7	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	43.9	64.9
Borrowed formally, including using a credit card	34.4	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	10.2	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	77.5	78.8
Women	74.3	76.1
Adults in the poorest 40% of households	66.2	67.7

New Zealand

Population, age 15+ (millions)	**4.1**	GNI per capita ($)	**41,480.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	98.8	96.4
All adults, 2017	99.2	93.7
All adults, 2014	99.5	92.8
All adults, 2011	99.4	88.2
Financial institution account (% age 15+)		
All adults, 2021	98.8	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	99.2	96.7
Adults in the poorest 40% of households	96.9	94.4
Adults out of the labor force	97.2	95.2
Youth (ages 15–24)	94.5	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	97.6	94.6
All adults, 2017	97.3	90.5
Women	98.8	95.0
Adults in the poorest 40% of households	95.4	92.0
Received a digital payment	85.2	69.7
Made a digital payment	97.2	92.4
Received a government payment into an account	51.6	43.2
Received a private sector wage into an account	45.3	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	67.7	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	91.5	84.5
Saved any money	85.8	76.1
Saved using an account	69.3	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	69.9	64.9
Borrowed formally, including using a credit card	60.4	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	15.2	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	85.0	78.8
Women	83.4	76.1
Adults in the poorest 40% of households	76.7	67.7

Nicaragua

Latin America & Caribbean			**Lower middle income**
Population, age 15+ (millions)	**4.7**	GNI per capita ($)	**1,770.0**

Variable Name	Country data	Latin America & the Carib.	Lower middle income
Account (% age 15+)			
All adults, 2021	26.0	72.9	62.4
All adults, 2017	30.9	54.5	58.3
All adults, 2014	19.4	51.6	43.7
All adults, 2011	14.2	39.4	30.5
Financial institution account (% age 15+)			
All adults, 2021	23.2	71.0	58.5
Opened first account to receive a wage or government payment	5.3	39.0	34.8
Mobile money account (% age 15+)			
All adults, 2021	6.6	23.4	13.9
All adults, 2017	3.9	5.2	6.6
Account, by individual characteristics (% age 15+)			
Women	21.6	69.3	59.2
Adults in the poorest 40% of households	21.4	67.1	58.4
Adults out of the labor force	15.5	64.3	55.0
Youth (ages 15–24)	29.6	66.2	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	21.4	65.1	38.3
All adults, 2017	24.6	45.1	30.8
Women	18.8	60.7	32.3
Adults in the poorest 40% of households	18.2	57.8	30.0
Received a digital payment	10.2	41.6	23.3
Made a digital payment	17.8	58.4	30.4
Received a government payment into an account	4.3	23.8	11.9
Received a private sector wage into an account	2.9	15.3	6.6
Sent or received a domestic remittance payment using an account	9.9	18.2	13.8
Made a digital utility payment	9.5	30.2	12.3
Made first digital utility payment during COVID-19	..*	14.9	7.1
Made a digital merchant payment	6.8	40.3	11.9
Made first digital merchant payment during COVID-19	..*	13.7	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	9.0	31.9	29.1
Saved any money	37.2	41.4	32.5
Saved using an account	7.3	19.3	14.9
Saved using a savings club or a person outside the family	6.5	6.7	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	38.3	51.6	45.8
Borrowed formally, including using a credit card	12.4	30.5	13.2
Borrowed from a savings club	2.0	1.4	4.1
Borrowed from family or friends	23.7	25.8	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	57.2	47.5	40.7
Women	52.9	39.3	34.4
Adults in the poorest 40% of households	43.2	30.7	25.8

Nigeria

Sub-Saharan Africa   **Lower middle income**

Population, age 15+ (millions)	116.5	GNI per capita ($)		2,000.0

Variable Name	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	45.3	55.1	62.4
All adults, 2017	39.7	42.6	58.3
All adults, 2014	44.4	34.3	43.7
All adults, 2011	29.7	23.3	30.5
Financial institution account (% age 15+)			
All adults, 2021	45.1	39.7	58.5
Opened first account to receive a wage or government payment	17.9	18.4	34.8
Mobile money account (% age 15+)			
All adults, 2021	8.7	33.2	13.9
All adults, 2017	5.6	20.8	6.6
Account, by individual characteristics (% age 15+)			
Women	35.0	49.0	59.2
Adults in the poorest 40% of households	32.7	43.6	58.4
Adults out of the labor force	27.1	39.6	55.0
Youth (ages 15–24)	34.9	48.4	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	33.7	49.5	38.3
All adults, 2017	29.7	34.3	30.8
Women	22.6	43.6	32.3
Adults in the poorest 40% of households	20.0	37.1	30.0
Received a digital payment	25.4	34.6	23.3
Made a digital payment	29.4	45.9	30.4
Received a government payment into an account	..*	9.1	11.9
Received a private sector wage into an account	6.7	9.4	6.6
Sent or received a domestic remittance payment using an account	31.3	35.7	13.8
Made a digital utility payment	6.9	13.9	12.3
Made first digital utility payment during COVID-19	..*	5.0	7.1
Made a digital merchant payment	9.1	16.3	11.9
Made first digital merchant payment during COVID-19	..*	6.5	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	30.6	34.5	29.1
Saved any money	55.5	55.8	32.5
Saved using an account	17.9	25.6	14.9
Saved using a savings club or a person outside the family	24.7	25.0	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	54.4	55.9	45.8
Borrowed formally, including using a credit card	7.0	14.4	13.2
Borrowed from a savings club	5.5	10.5	4.1
Borrowed from family or friends	44.7	41.1	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	36.5	41.4	40.7
Women	28.4	35.8	34.4
Adults in the poorest 40% of households	22.7	28.2	25.8

North Macedonia

Europe & Central Asia		Upper middle income

Population, age 15+ (millions)	**1.7**	GNI per capita ($)	**5,690.0**

Variable Name	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults, 2021	85.3	77.8	84.3
All adults, 2017	76.6	65.1	72.4
All adults, 2014	71.8	57.6	70.9
All adults, 2011	73.7	44.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	85.3	77.2	83.8
Opened first account to receive a wage or government payment	63.3	38.2	46.0
Mobile money account (% age 15+)			
All adults, 2021	..	16.7	9.9
All adults, 2017	..	3.3	2.3
Account, by individual characteristics (% age 15+)			
Women	79.9	74.9	82.3
Adults in the poorest 40% of households	77.7	71.6	78.8
Adults out of the labor force	76.3	68.3	68.2
Youth (ages 15–24)	74.0	73.0	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	74.3	73.8	80.4
All adults, 2017	65.8	60.2	60.9
Women	68.6	70.7	78.2
Adults in the poorest 40% of households	62.6	66.8	73.5
Received a digital payment	48.5	57.3	52.5
Made a digital payment	65.8	67.2	76.4
Received a government payment into an account	25.5	36.9	19.6
Received a private sector wage into an account	23.1	22.2	30.3
Sent or received a domestic remittance payment using an account	10.4	24.8	31.2
Made a digital utility payment	39.6	38.1	26.4
Made first digital utility payment during COVID-19	23.1	9.2	7.1
Made a digital merchant payment	44.8	54.1	68.6
Made first digital merchant payment during COVID-19	11.3	10.1	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	42.8	39.8	52.9
Saved any money	38.4	33.4	54.0
Saved using an account	14.8	13.9	36.5
Saved using a savings club or a person outside the family	1.7	3.8	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	42.9	51.4	54.7
Borrowed formally, including using a credit card	22.1	28.9	35.4
Borrowed from a savings club	0.0	0.8	0.8
Borrowed from family or friends	25.1	30.3	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	57.7	63.2	72.2
Women	54.6	58.4	71.0
Adults in the poorest 40% of households	41.2	48.1	58.5

Norway

			High income

Population, age 15+ (millions)	**4.5**	GNI per capita ($)	**77,880.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	99.5	96.4
All adults, 2017	99.7	93.7
All adults, 2014	100.0	92.8
All adults, 2011	0.0	88.2
Financial institution account (% age 15+)		
All adults, 2021	99.5	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	100.0	96.7
Adults in the poorest 40% of households	98.7	94.4
Adults out of the labor force	98.4	95.2
Youth (ages 15–24)	96.4	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	99.5	94.6
All adults, 2017	99.1	90.5
Women	100.0	95.0
Adults in the poorest 40% of households	98.7	92.0
Received a digital payment	89.8	69.7
Made a digital payment	99.4	92.4
Received a government payment into an account	65.3	43.2
Received a private sector wage into an account	40.6	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	68.6	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	94.6	84.5
Saved any money	87.1	76.1
Saved using an account	80.9	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	78.4	64.9
Borrowed formally, including using a credit card	66.8	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	19.3	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	88.8	78.8
Women	90.9	76.1
Adults in the poorest 40% of households	79.3	67.7

Pakistan

South Asia			**Lower middle income**

Population, age 15+ (millions)	**144.0**	GNI per capita ($)	**1,460.0**

Variable Name	Country data	South Asia	Lower middle income
Account (% age 15+)			
All adults, 2021	21.0	67.9	62.4
All adults, 2017	21.3	69.5	58.3
All adults, 2014	13.0	46.5	43.7
All adults, 2011	10.3	32.3	30.5
Financial institution account (% age 15+)			
All adults, 2021	16.3	65.8	58.5
Opened first account to receive a wage or government payment	4.7	43.4	34.8
Mobile money account (% age 15+)			
All adults, 2021	8.5	11.6	13.9
All adults, 2017	6.9	4.2	6.6
Account, by individual characteristics (% age 15+)			
Women	13.5	65.8	59.2
Adults in the poorest 40% of households	17.6	67.5	58.4
Adults out of the labor force	14.6	61.3	55.0
Youth (ages 15–24)	18.1	58.0	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	17.6	33.7	38.3
All adults, 2017	17.7	27.8	30.8
Women	11.3	26.5	32.3
Adults in the poorest 40% of households	15.1	26.1	30.0
Received a digital payment	8.1	18.7	23.3
Made a digital payment	14.9	24.9	30.4
Received a government payment into an account	..*	10.0	11.9
Received a private sector wage into an account	2.8	5.4	6.6
Sent or received a domestic remittance payment using an account	6.4	9.2	13.8
Made a digital utility payment	7.1	10.7	12.3
Made first digital utility payment during COVID-19	..*	7.7	7.1
Made a digital merchant payment	1.1	9.7	11.9
Made first digital merchant payment during COVID-19	..*	6.3	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	7.9	29.5	29.1
Saved any money	13.9	22.6	32.5
Saved using an account	2.8	12.3	14.9
Saved using a savings club or a person outside the family	5.9	8.1	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	30.2	43.8	45.8
Borrowed formally, including using a credit card	3.6	12.1	13.2
Borrowed from a savings club	1.9	2.9	4.1
Borrowed from family or friends	21.9	31.0	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	29.9	32.5	40.7
Women	23.4	25.0	34.4
Adults in the poorest 40% of households	22.0	17.0	25.8

Panama

Latin America & Caribbean		**Upper middle income**	
Population, age 15+ (millions)	3.2	GNI per capita ($)	12,420.0

Variable Name	Country data	Latin America & the Carib.	Upper middle income
Account (% age 15+)			
All adults, 2021	45.0	72.9	84.3
All adults, 2017	46.5	54.5	72.4
All adults, 2014	43.7	51.6	70.9
All adults, 2011	24.9	39.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	45.0	71.0	83.8
Opened first account to receive a wage or government payment	18.7	39.0	46.0
Mobile money account (% age 15+)			
All adults, 2021	..	23.4	9.9
All adults, 2017	3.5	5.2	2.3
Account, by individual characteristics (% age 15+)			
Women	43.1	69.3	82.3
Adults in the poorest 40% of households	32.4	67.1	78.8
Adults out of the labor force	33.6	64.3	68.2
Youth (ages 15–24)	40.4	66.2	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	36.4	65.1	80.4
All adults, 2017	35.0	45.1	60.9
Women	37.0	60.7	78.2
Adults in the poorest 40% of households	24.6	57.8	73.5
Received a digital payment	24.1	41.6	52.5
Made a digital payment	29.2	58.4	76.4
Received a government payment into an account	11.4	23.8	19.6
Received a private sector wage into an account	9.9	15.3	30.3
Sent or received a domestic remittance payment using an account	12.7	18.2	31.2
Made a digital utility payment	12.4	30.2	26.4
Made first digital utility payment during COVID-19	7.7	14.9	7.1
Made a digital merchant payment	19.3	40.3	68.6
Made first digital merchant payment during COVID-19	9.2	13.7	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	26.2	31.9	52.9
Saved any money	37.7	41.4	54.0
Saved using an account	15.1	19.3	36.5
Saved using a savings club or a person outside the family	8.8	6.7	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	29.4	51.6	54.7
Borrowed formally, including using a credit card	10.4	30.5	35.4
Borrowed from a savings club	2.3	1.4	0.8
Borrowed from family or friends	17.5	25.8	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	37.4	47.5	72.2
Women	32.2	39.3	71.0
Adults in the poorest 40% of households	22.6	30.7	58.5

Paraguay

Latin America & Caribbean		**Upper middle income**	
Population, age 15+ (millions)	**5.1**	GNI per capita ($)	**5,150.0**

Variable Name	Country data	Latin America & the Carib.	Upper middle income
Account (% age 15+)			
All adults, 2021	54.4	72.9	84.3
All adults, 2017	48.6	54.5	72.4
All adults, 2014	0.0	51.6	70.9
All adults, 2011	21.7	39.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	27.1	71.0	83.8
Opened first account to receive a wage or government payment	7.7	39.0	46.0
Mobile money account (% age 15+)			
All adults, 2021	37.7	23.4	9.9
All adults, 2017	28.9	5.2	2.3
Account, by individual characteristics (% age 15+)			
Women	55.3	69.3	82.3
Adults in the poorest 40% of households	47.8	67.1	78.8
Adults out of the labor force	44.9	64.3	68.2
Youth (ages 15–24)	45.5	66.2	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	51.2	65.1	80.4
All adults, 2017	44.6	45.1	60.9
Women	50.5	60.7	78.2
Adults in the poorest 40% of households	45.0	57.8	73.5
Received a digital payment	31.1	41.6	52.5
Made a digital payment	41.2	58.4	76.4
Received a government payment into an account	19.0	23.8	19.6
Received a private sector wage into an account	5.8	15.3	30.3
Sent or received a domestic remittance payment using an account	14.8	18.2	31.2
Made a digital utility payment	7.6	30.2	26.4
Made first digital utility payment during COVID-19	..*	14.9	7.1
Made a digital merchant payment	10.0	40.3	68.6
Made first digital merchant payment during COVID-19	..*	13.7	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	13.0	31.9	52.9
Saved any money	23.2	41.4	54.0
Saved using an account	7.4	19.3	36.5
Saved using a savings club or a person outside the family	1.7	6.7	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	34.8	51.6	54.7
Borrowed formally, including using a credit card	13.8	30.5	35.4
Borrowed from a savings club	0.3	1.4	0.8
Borrowed from family or friends	22.2	25.8	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	44.0	47.5	72.2
Women	43.0	39.3	71.0
Adults in the poorest 40% of households	30.0	30.7	58.5

Peru

Latin America & Caribbean			Upper middle income

Population, age 15+ (millions)	24.8	GNI per capita ($)	6,060.0

Variable Name	Country data	Latin America & the Carib.	Upper middle income
Account (% age 15+)			
All adults, 2021	57.5	72.9	84.3
All adults, 2017	42.6	54.5	72.4
All adults, 2014	29.0	51.6	70.9
All adults, 2011	20.5	39.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	56.3	71.0	83.8
Opened first account to receive a wage or government payment	28.9	39.0	46.0
Mobile money account (% age 15+)			
All adults, 2021	14.3	23.4	9.9
All adults, 2017	2.6	5.2	2.3
Account, by individual characteristics (% age 15+)			
Women	53.0	69.3	82.3
Adults in the poorest 40% of households	45.5	67.1	78.8
Adults out of the labor force	33.5	64.3	68.2
Youth (ages 15–24)	46.6	66.2	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	49.1	65.1	80.4
All adults, 2017	33.9	45.1	60.9
Women	44.2	60.7	78.2
Adults in the poorest 40% of households	38.0	57.8	73.5
Received a digital payment	34.4	41.6	52.5
Made a digital payment	37.9	58.4	76.4
Received a government payment into an account	19.9	23.8	19.6
Received a private sector wage into an account	11.6	15.3	30.3
Sent or received a domestic remittance payment using an account	18.5	18.2	31.2
Made a digital utility payment	20.7	30.2	26.4
Made first digital utility payment during COVID-19	14.1	14.9	7.1
Made a digital merchant payment	21.8	40.3	68.6
Made first digital merchant payment during COVID-19	10.3	13.7	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	26.9	31.9	52.9
Saved any money	34.7	41.4	54.0
Saved using an account	15.3	19.3	36.5
Saved using a savings club or a person outside the family	5.2	6.7	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	41.5	51.6	54.7
Borrowed formally, including using a credit card	22.1	30.5	35.4
Borrowed from a savings club	1.4	1.4	0.8
Borrowed from family or friends	23.3	25.8	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	58.4	47.5	72.2
Women	52.4	39.3	71.0
Adults in the poorest 40% of households	40.2	30.7	58.5

Philippines

East Asia & Pacific			**Lower middle income**

Population, age 15+ (millions)	**76.7**	GNI per capita ($)	**3,430.0**

Variable Name	Country data	East Asia & Pacific	Lower middle income
Account (% age 15+)			
All adults, 2021	51.4	80.8	62.4
All adults, 2017	34.5	70.4	58.3
All adults, 2014	31.3	68.9	43.7
All adults, 2011	26.6	55.0	30.5
Financial institution account (% age 15+)			
All adults, 2021	46.0	80.0	58.5
Opened first account to receive a wage or government payment	19.2	43.6	34.8
Mobile money account (% age 15+)			
All adults, 2021	21.7	5.8	13.9
All adults, 2017	4.5	1.2	6.6
Account, by individual characteristics (% age 15+)			
Women	47.4	79.0	59.2
Adults in the poorest 40% of households	34.0	74.7	58.4
Adults out of the labor force	40.1	48.5	55.0
Youth (ages 15–24)	40.2	77.0	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	43.5	76.1	38.3
All adults, 2017	25.1	57.3	30.8
Women	39.3	74.2	32.3
Adults in the poorest 40% of households	27.9	69.2	30.0
Received a digital payment	28.5	47.5	23.3
Made a digital payment	38.5	72.8	30.4
Received a government payment into an account	10.0	13.9	11.9
Received a private sector wage into an account	11.8	29.8	6.6
Sent or received a domestic remittance payment using an account	21.0	31.4	13.8
Made a digital utility payment	17.9	20.8	12.3
Made first digital utility payment during COVID-19	11.0	5.4	7.1
Made a digital merchant payment	18.5	66.0	11.9
Made first digital merchant payment during COVID-19	10.5	11.4	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	24.9	53.1	29.1
Saved any money	54.4	58.6	32.5
Saved using an account	20.8	39.6	14.9
Saved using a savings club or a person outside the family	7.2	6.4	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	57.8	53.0	45.8
Borrowed formally, including using a credit card	18.8	33.2	13.2
Borrowed from a savings club	3.8	1.4	4.1
Borrowed from family or friends	40.8	27.5	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	50.3	76.6	40.7
Women	42.7	76.9	34.4
Adults in the poorest 40% of households	31.3	64.1	25.8

Poland

Population, age 15+ (millions)	32.2	GNI per capita ($)	15,260.0

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	95.7	96.4
All adults, 2017	86.7	93.7
All adults, 2014	77.9	92.8
All adults, 2011	70.2	88.2
Financial institution account (% age 15+)		
All adults, 2021	95.7	96.4
Opened first account to receive a wage or government payment	66.8	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	95.7	96.7
Adults in the poorest 40% of households	93.9	94.4
Adults out of the labor force	91.4	95.2
Youth (ages 15–24)	98.1	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	93.2	94.6
All adults, 2017	81.9	90.5
Women	92.4	95.0
Adults in the poorest 40% of households	89.0	92.0
Received a digital payment	66.6	69.7
Made a digital payment	91.4	92.4
Received a government payment into an account	31.0	43.2
Received a private sector wage into an account	40.4	37.1
Sent or received a domestic remittance payment using an account	24.9	..*
Made a digital utility payment	69.5	63.4
Made first digital utility payment during COVID-19	7.9	..*
Made a digital merchant payment	84.4	..*
Made first digital merchant payment during COVID-19	5.6	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	77.1	84.5
Saved any money	58.8	76.1
Saved using an account	36.4	57.9
Saved using a savings club or a person outside the family	1.7	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	46.0	64.9
Borrowed formally, including using a credit card	31.9	55.9
Borrowed from a savings club	0.2	..*
Borrowed from family or friends	19.3	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	81.7	78.8
Women	78.5	76.1
Adults in the poorest 40% of households	70.0	67.7

Portugal

			High income
Population, age 15+ (millions)	**9.0**	GNI per capita ($)	**21,810.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	92.6	96.4
All adults, 2017	92.3	93.7
All adults, 2014	87.4	92.8
All adults, 2011	81.2	88.2
Financial institution account (% age 15+)		
All adults, 2021	92.6	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	90.2	96.7
Adults in the poorest 40% of households	87.6	94.4
Adults out of the labor force	84.4	95.2
Youth (ages 15–24)	78.2	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	90.6	94.6
All adults, 2017	86.3	90.5
Women	88.2	95.0
Adults in the poorest 40% of households	83.7	92.0
Received a digital payment	66.0	69.7
Made a digital payment	87.5	92.4
Received a government payment into an account	34.8	43.2
Received a private sector wage into an account	38.3	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	60.6	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	66.8	84.5
Saved any money	63.3	76.1
Saved using an account	42.7	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	37.4	64.9
Borrowed formally, including using a credit card	30.4	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	8.2	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	68.8	78.8
Women	60.4	76.1
Adults in the poorest 40% of households	55.9	67.7

Romania

Europe & Central Asia		**Upper middle income**	
Population, age 15+ (millions)	**16.3**	GNI per capita ($)	**12,630.0**

Variable Name	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults, 2021	69.1	77.8	84.3
All adults, 2017	57.8	65.1	72.4
All adults, 2014	60.8	57.6	70.9
All adults, 2011	44.6	44.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	69.1	77.2	83.8
Opened first account to receive a wage or government payment	46.7	38.2	46.0
Mobile money account (% age 15+)			
All adults, 2021	..	16.7	9.9
All adults, 2017	3.0	3.3	2.3
Account, by individual characteristics (% age 15+)			
Women	65.7	74.9	82.3
Adults in the poorest 40% of households	57.1	71.6	78.8
Adults out of the labor force	53.9	68.3	68.2
Youth (ages 15–24)	71.9	73.0	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	63.5	73.8	80.4
All adults, 2017	47.2	60.2	60.9
Women	61.4	70.7	78.2
Adults in the poorest 40% of households	50.2	66.8	73.5
Received a digital payment	46.2	57.3	52.5
Made a digital payment	56.1	67.2	76.4
Received a government payment into an account	22.6	36.9	19.6
Received a private sector wage into an account	22.8	22.2	30.3
Sent or received a domestic remittance payment using an account	13.7	24.8	31.2
Made a digital utility payment	20.5	38.1	26.4
Made first digital utility payment during COVID-19	4.4	9.2	7.1
Made a digital merchant payment	46.8	54.1	68.6
Made first digital merchant payment during COVID-19	12.9	10.1	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	41.8	39.8	52.9
Saved any money	44.9	33.4	54.0
Saved using an account	18.7	13.9	36.5
Saved using a savings club or a person outside the family	6.7	3.8	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	41.4	51.4	54.7
Borrowed formally, including using a credit card	19.1	28.9	35.4
Borrowed from a savings club	0.8	0.8	0.8
Borrowed from family or friends	25.6	30.3	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	61.3	63.2	72.2
Women	52.0	58.4	71.0
Adults in the poorest 40% of households	49.2	48.1	58.5

Russian Federation

Europe & Central Asia			**Upper middle income**
Population, age 15+ (millions)	**117.6**	GNI per capita ($)	**10,740.0**

Variable Name	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults, 2021	89.7	77.8	84.3
All adults, 2017	75.8	65.1	72.4
All adults, 2014	67.4	57.6	70.9
All adults, 2011	48.2	44.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	88.7	77.2	83.8
Opened first account to receive a wage or government payment	41.1	38.2	46.0
Mobile money account (% age 15+)			
All adults, 2021	32.9	16.7	9.9
All adults, 2017	..	3.3	2.3
Account, by individual characteristics (% age 15+)			
Women	90.1	74.9	82.3
Adults in the poorest 40% of households	85.8	71.6	78.8
Adults out of the labor force	85.4	68.3	68.2
Youth (ages 15–24)	93.5	73.0	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	87.4	73.8	80.4
All adults, 2017	70.5	60.2	60.9
Women	87.7	70.7	78.2
Adults in the poorest 40% of households	83.0	66.8	73.5
Received a digital payment	74.1	57.3	52.5
Made a digital payment	82.4	67.2	76.4
Received a government payment into an account	50.2	36.9	19.6
Received a private sector wage into an account	28.9	22.2	30.3
Sent or received a domestic remittance payment using an account	36.0	24.8	31.2
Made a digital utility payment	51.6	38.1	26.4
Made first digital utility payment during COVID-19	8.3	9.2	7.1
Made a digital merchant payment	71.0	54.1	68.6
Made first digital merchant payment during COVID-19	6.7	10.1	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	56.0	39.8	52.9
Saved any money	37.3	33.4	54.0
Saved using an account	18.8	13.9	36.5
Saved using a savings club or a person outside the family	1.5	3.8	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	51.0	51.4	54.7
Borrowed formally, including using a credit card	30.8	28.9	35.4
Borrowed from a savings club	0.1	0.8	0.8
Borrowed from family or friends	28.4	30.3	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	73.8	63.2	72.2
Women	72.0	58.4	71.0
Adults in the poorest 40% of households	60.1	48.1	58.5

Saudi Arabia

High income

Population, age 15+ (millions)	**26.2**	GNI per capita ($)	**22,270.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	74.3	96.4
All adults, 2017	71.7	93.7
All adults, 2014	69.4	92.8
All adults, 2011	46.4	88.2
Financial institution account (% age 15+)		
All adults, 2021	74.3	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	63.5	96.7
Adults in the poorest 40% of households	66.6	94.4
Adults out of the labor force	50.0	95.2
Youth (ages 15–24)	70.5	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	73.5	94.6
All adults, 2017	61.2	90.5
Women	62.7	95.0
Adults in the poorest 40% of households	65.4	92.0
Received a digital payment	56.8	69.7
Made a digital payment	72.1	92.4
Received a government payment into an account	24.8	43.2
Received a private sector wage into an account	35.0	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	38.6	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	59.0	84.5
Saved any money	63.0	76.1
Saved using an account	35.5	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	59.7	64.9
Borrowed formally, including using a credit card	32.4	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	35.8	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	82.3	78.8
Women	82.2	76.1
Adults in the poorest 40% of households	69.1	67.7

Senegal

Sub-Saharan Africa   **Lower middle income**

Population, age 15+ (millions)	9.6	GNI per capita ($)	1,430.0

Variable Name	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	56.0	55.1	62.4
All adults, 2017	42.3	42.6	58.3
All adults, 2014	15.4	34.3	43.7
All adults, 2011	5.8	23.3	30.5
Financial institution account (% age 15+)			
All adults, 2021	28.1	39.7	58.5
Opened first account to receive a wage or government payment	5.5	18.4	34.8
Mobile money account (% age 15+)			
All adults, 2021	44.9	33.2	13.9
All adults, 2017	31.8	20.8	6.6
Account, by individual characteristics (% age 15+)			
Women	50.3	49.0	59.2
Adults in the poorest 40% of households	48.2	43.6	58.4
Adults out of the labor force	41.2	39.6	55.0
Youth (ages 15–24)	47.8	48.4	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	53.0	49.5	38.3
All adults, 2017	39.5	34.3	30.8
Women	47.4	43.6	32.3
Adults in the poorest 40% of households	43.9	37.1	30.0
Received a digital payment	35.3	34.6	23.3
Made a digital payment	50.5	45.9	30.4
Received a government payment into an account	7.0	9.1	11.9
Received a private sector wage into an account	7.9	9.4	6.6
Sent or received a domestic remittance payment using an account	42.1	35.7	13.8
Made a digital utility payment	15.2	13.9	12.3
Made first digital utility payment during COVID-19	7.8	5.0	7.1
Made a digital merchant payment	11.6	16.3	11.9
Made first digital merchant payment during COVID-19	7.4	6.5	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	29.1	34.5	29.1
Saved any money	58.5	55.8	32.5
Saved using an account	32.9	25.6	14.9
Saved using a savings club or a person outside the family	28.9	25.0	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	51.8	55.9	45.8
Borrowed formally, including using a credit card	12.9	14.4	13.2
Borrowed from a savings club	12.9	10.5	4.1
Borrowed from family or friends	31.3	41.1	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	40.5	41.4	40.7
Women	31.3	35.8	34.4
Adults in the poorest 40% of households	33.0	28.2	25.8

Serbia

Europe & Central Asia		**Upper middle income**	
Population, age 15+ (millions)	**5.8**	GNI per capita ($)	**7,430.0**

Variable Name	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults, 2021	89.4	77.8	84.3
All adults, 2017	71.4	65.1	72.4
All adults, 2014	83.1	57.6	70.9
All adults, 2011	62.2	44.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	89.4	77.2	83.8
Opened first account to receive a wage or government payment	70.1	38.2	46.0
Mobile money account (% age 15+)			
All adults, 2021	..	16.7	9.9
All adults, 2017	..	3.3	2.3
Account, by individual characteristics (% age 15+)			
Women	89.8	74.9	82.3
Adults in the poorest 40% of households	84.3	71.6	78.8
Adults out of the labor force	81.8	68.3	68.2
Youth (ages 15–24)	69.4	73.0	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	87.5	73.8	80.4
All adults, 2017	66.1	60.2	60.9
Women	88.9	70.7	78.2
Adults in the poorest 40% of households	82.7	66.8	73.5
Received a digital payment	84.4	57.3	52.5
Made a digital payment	59.1	67.2	76.4
Received a government payment into an account	78.1	36.9	19.6
Received a private sector wage into an account	32.5	22.2	30.3
Sent or received a domestic remittance payment using an account	13.3	24.8	31.2
Made a digital utility payment	25.9	38.1	26.4
Made first digital utility payment during COVID-19	10.4	9.2	7.1
Made a digital merchant payment	45.4	54.1	68.6
Made first digital merchant payment during COVID-19	13.5	10.1	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	48.4	39.8	52.9
Saved any money	42.3	33.4	54.0
Saved using an account	18.9	13.9	36.5
Saved using a savings club or a person outside the family	4.5	3.8	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	50.1	51.4	54.7
Borrowed formally, including using a credit card	20.6	28.9	35.4
Borrowed from a savings club	0.9	0.8	0.8
Borrowed from family or friends	28.5	30.3	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	62.0	63.2	72.2
Women	56.6	58.4	71.0
Adults in the poorest 40% of households	41.6	48.1	58.5

Sierra Leone

Sub-Saharan Africa			**Low income**

Population, age 15+ (millions)	4.8	GNI per capita ($)	510.0

Variable Name	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults, 2021	28.8	55.1	39.0
All adults, 2017	19.8	42.6	31.5
All adults, 2014	15.6	34.3	18.7
All adults, 2011	15.3	23.3	10.0
Financial institution account (% age 15+)			
All adults, 2021	13.8	39.7	23.9
Opened first account to receive a wage or government payment	4.0	18.4	10.0
Mobile money account (% age 15+)			
All adults, 2021	19.0	33.2	27.0
All adults, 2017	11.0	20.8	14.7
Account, by individual characteristics (% age 15+)			
Women	24.8	49.0	34.5
Adults in the poorest 40% of households	20.7	43.6	29.5
Adults out of the labor force	28.7	39.6	22.9
Youth (ages 15–24)	24.9	48.4	37.4
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	27.0	49.5	35.4
All adults, 2017	15.6	34.3	22.5
Women	23.0	43.6	31.2
Adults in the poorest 40% of households	17.7	37.1	25.3
Received a digital payment	15.2	34.6	22.0
Made a digital payment	24.6	45.9	32.7
Received a government payment into an account	2.1	9.1	5.6
Received a private sector wage into an account	..*	9.4	5.1
Sent or received a domestic remittance payment using an account	25.1	35.7	24.3
Made a digital utility payment	6.2	13.9	10.4
Made first digital utility payment during COVID-19	..*	5.0	4.6
Made a digital merchant payment	3.3	16.3	6.8
Made first digital merchant payment during COVID-19	..*	6.5	3.6
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	12.8	34.5	21.0
Saved any money	47.9	55.8	44.0
Saved using an account	11.1	25.6	17.7
Saved using a savings club or a person outside the family	32.5	25.0	22.2
Borrowing in the past year (% age 15+)			
Borrowed any money	53.7	55.9	57.6
Borrowed formally, including using a credit card	5.6	14.4	12.5
Borrowed from a savings club	14.3	10.5	11.3
Borrowed from family or friends	39.0	41.1	42.7
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	36.0	41.4	41.9
Women	34.0	35.8	36.8
Adults in the poorest 40% of households	26.7	28.2	29.5

Singapore

Population, age 15+ (millions)	**5.0**	GNI per capita ($)	**55,010.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	97.5	96.4
All adults, 2017	97.9	93.7
All adults, 2014	96.4	92.8
All adults, 2011	98.2	88.2
Financial institution account (% age 15+)		
All adults, 2021	97.2	96.4
Opened first account to receive a wage or government payment	24.3	..*
Mobile money account (% age 15+)		
All adults, 2021	30.6	..*
All adults, 2017	9.5	..*
Account, by individual characteristics (% age 15+)		
Women	96.9	96.7
Adults in the poorest 40% of households	95.5	94.4
Adults out of the labor force	93.9	95.2
Youth (ages 15–24)	94.4	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	94.8	94.6
All adults, 2017	90.1	90.5
Women	93.0	95.0
Adults in the poorest 40% of households	91.8	92.0
Received a digital payment	77.7	69.7
Made a digital payment	91.0	92.4
Received a government payment into an account	24.7	43.2
Received a private sector wage into an account	53.4	37.1
Sent or received a domestic remittance payment using an account	45.3	..*
Made a digital utility payment	52.0	63.4
Made first digital utility payment during COVID-19	10.7	..*
Made a digital merchant payment	83.0	..*
Made first digital merchant payment during COVID-19	24.6	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	93.0	84.5
Saved any money	85.5	76.1
Saved using an account	60.5	57.9
Saved using a savings club or a person outside the family	3.5	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	46.2	64.9
Borrowed formally, including using a credit card	44.4	55.9
Borrowed from a savings club	0.3	..*
Borrowed from family or friends	1.9	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	75.7	78.8
Women	77.2	76.1
Adults in the poorest 40% of households	68.2	67.7

Slovak Republic

		High income
Population, age 15+ (millions)	**4.6**	GNI per capita ($)	**18,920.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	95.6	96.4
All adults, 2017	84.2	93.7
All adults, 2014	77.2	92.8
All adults, 2011	79.6	88.2
Financial institution account (% age 15+)		
All adults, 2021	95.6	96.4
Opened first account to receive a wage or government payment	72.8	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	94.0	96.7
Adults in the poorest 40% of households	90.8	94.4
Adults out of the labor force	92.7	95.2
Youth (ages 15–24)	96.1	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	94.6	94.6
All adults, 2017	81.5	90.5
Women	93.0	95.0
Adults in the poorest 40% of households	88.2	92.0
Received a digital payment	82.9	69.7
Made a digital payment	92.7	92.4
Received a government payment into an account	49.5	43.2
Received a private sector wage into an account	39.8	37.1
Sent or received a domestic remittance payment using an account	32.5	..*
Made a digital utility payment	69.8	63.4
Made first digital utility payment during COVID-19	7.0	..*
Made a digital merchant payment	81.3	..*
Made first digital merchant payment during COVID-19	7.0	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	78.7	84.5
Saved any money	78.5	76.1
Saved using an account	58.9	57.9
Saved using a savings club or a person outside the family	11.0	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	45.4	64.9
Borrowed formally, including using a credit card	34.4	55.9
Borrowed from a savings club	0.5	..*
Borrowed from family or friends	15.0	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	84.2	78.8
Women	79.1	76.1
Adults in the poorest 40% of households	68.6	67.7

Slovenia

Population, age 15+ (millions)	**1.8**	GNI per capita ($)	**25,340.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	99.0	96.4
All adults, 2017	97.5	93.7
All adults, 2014	97.2	92.8
All adults, 2011	97.1	88.2
Financial institution account (% age 15+)		
All adults, 2021	99.0	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	98.2	96.7
Adults in the poorest 40% of households	97.6	94.4
Adults out of the labor force	97.9	95.2
Youth (ages 15–24)	100.0	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	97.0	94.6
All adults, 2017	95.7	90.5
Women	95.3	95.0
Adults in the poorest 40% of households	92.7	92.0
Received a digital payment	90.4	69.7
Made a digital payment	93.6	92.4
Received a government payment into an account	56.6	43.2
Received a private sector wage into an account	43.3	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	63.5	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	71.6	84.5
Saved any money	64.9	76.1
Saved using an account	39.8	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	53.9	64.9
Borrowed formally, including using a credit card	42.4	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	16.8	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	77.8	78.8
Women	70.6	76.1
Adults in the poorest 40% of households	61.3	67.7

South Africa

Sub-Saharan Africa			Upper middle income

Population, age 15+ (millions)	**42.2**	GNI per capita ($)	**6,010.0**

Variable Name	Country data	Sub-Saharan Africa	Upper middle income
Account (% age 15+)			
All adults, 2021	85.4	55.1	84.3
All adults, 2017	69.2	42.6	72.4
All adults, 2014	70.3	34.3	70.9
All adults, 2011	53.6	23.3	56.6
Financial institution account (% age 15+)			
All adults, 2021	84.1	39.7	83.8
Opened first account to receive a wage or government payment	60.1	18.4	46.0
Mobile money account (% age 15+)			
All adults, 2021	36.6	33.2	9.9
All adults, 2017	19.0	20.8	2.3
Account, by individual characteristics (% age 15+)			
Women	86.2	49.0	82.3
Adults in the poorest 40% of households	77.8	43.6	78.8
Adults out of the labor force	77.4	39.6	68.2
Youth (ages 15–24)	79.1	48.4	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	80.8	49.5	80.4
All adults, 2017	60.1	34.3	60.9
Women	82.1	43.6	78.2
Adults in the poorest 40% of households	69.5	37.1	73.5
Received a digital payment	66.0	34.6	52.5
Made a digital payment	70.5	45.9	76.4
Received a government payment into an account	34.7	9.1	19.6
Received a private sector wage into an account	27.1	9.4	30.3
Sent or received a domestic remittance payment using an account	41.6	35.7	31.2
Made a digital utility payment	22.5	13.9	26.4
Made first digital utility payment during COVID-19	8.2	5.0	7.1
Made a digital merchant payment	54.1	16.3	68.6
Made first digital merchant payment during COVID-19	20.2	6.5	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	58.0	34.5	52.9
Saved any money	62.3	55.8	54.0
Saved using an account	40.5	25.6	36.5
Saved using a savings club or a person outside the family	26.4	25.0	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	60.4	55.9	54.7
Borrowed formally, including using a credit card	19.0	14.4	35.4
Borrowed from a savings club	14.2	10.5	0.8
Borrowed from family or friends	44.5	41.1	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	39.9	41.4	72.2
Women	36.7	35.8	71.0
Adults in the poorest 40% of households	24.1	28.2	58.5

South Sudan

Sub-Saharan Africa			Low income
Population, age 15+ (millions)	**6.6**	GNI per capita ($)	**0.0**

Variable Name	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults, 2021	5.8	55.1	39.0
All adults, 2017	8.6	42.6	31.5
All adults, 2014	0.0	34.3	18.7
All adults, 2011	0.0	23.3	10.0
Financial institution account (% age 15+)			
All adults, 2021	5.5	39.7	23.9
Opened first account to receive a wage or government payment	1.3	18.4	10.0
Mobile money account (% age 15+)			
All adults, 2021	0.8	33.2	27.0
All adults, 2017	..	20.8	14.7
Account, by individual characteristics (% age 15+)			
Women	4.2	49.0	34.5
Adults in the poorest 40% of households	4.0	43.6	29.5
Adults out of the labor force	4.2	39.6	22.9
Youth (ages 15–24)	6.0	48.4	37.4
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	4.8	49.5	35.4
All adults, 2017	7.3	34.3	22.5
Women	3.2	43.6	31.2
Adults in the poorest 40% of households	3.7	37.1	25.3
Received a digital payment	2.4	34.6	22.0
Made a digital payment	3.5	45.9	32.7
Received a government payment into an account	..*	9.1	5.6
Received a private sector wage into an account	..*	9.4	5.1
Sent or received a domestic remittance payment using an account	3.8	35.7	24.3
Made a digital utility payment	..*	13.9	10.4
Made first digital utility payment during COVID-19	..*	5.0	4.6
Made a digital merchant payment	0.6	16.3	6.8
Made first digital merchant payment during COVID-19	..*	6.5	3.6
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	..*	34.5	21.0
Saved any money	17.2	55.8	44.0
Saved using an account	1.7	25.6	17.7
Saved using a savings club or a person outside the family	10.6	25.0	22.2
Borrowing in the past year (% age 15+)			
Borrowed any money	36.9	55.9	57.6
Borrowed formally, including using a credit card	2.6	14.4	12.5
Borrowed from a savings club	5.7	10.5	11.3
Borrowed from family or friends	28.8	41.1	42.7
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	16.5	41.4	41.9
Women	15.3	35.8	36.8
Adults in the poorest 40% of households	9.6	28.2	29.5

Spain

			High income
Population, age 15+ (millions)	**40.5**	GNI per capita ($)	**27,360.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	98.3	96.4
All adults, 2017	93.8	93.7
All adults, 2014	97.6	92.8
All adults, 2011	93.3	88.2
Financial institution account (% age 15+)		
All adults, 2021	98.3	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	97.5	96.7
Adults in the poorest 40% of households	97.9	94.4
Adults out of the labor force	99.8	95.2
Youth (ages 15–24)	96.8	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	97.5	94.6
All adults, 2017	90.5	90.5
Women	96.2	95.0
Adults in the poorest 40% of households	97.7	92.0
Received a digital payment	55.0	69.7
Made a digital payment	97.1	92.4
Received a government payment into an account	37.3	43.2
Received a private sector wage into an account	23.9	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	60.5	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	82.7	84.5
Saved any money	78.1	76.1
Saved using an account	53.5	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	57.9	64.9
Borrowed formally, including using a credit card	51.9	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	10.4	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	78.1	78.8
Women	76.8	76.1
Adults in the poorest 40% of households	69.2	67.7

Sri Lanka

South Asia		**Lower middle income**	
Population, age 15+ (millions)	**16.7**	GNI per capita ($)	**3,720.0**

Variable Name	Country data	South Asia	Lower middle income
Account (% age 15+)			
All adults, 2021	89.3	67.9	62.4
All adults, 2017	73.6	69.5	58.3
All adults, 2014	82.7	46.5	43.7
All adults, 2011	68.5	32.3	30.5
Financial institution account (% age 15+)			
All adults, 2021	88.9	65.8	58.5
Opened first account to receive a wage or government payment	35.2	43.4	34.8
Mobile money account (% age 15+)			
All adults, 2021			
All adults, 2017	3.1	11.6	13.9
	2.4	4.2	6.6
Account, by individual characteristics (% age 15+)			
Women	89.3	65.8	59.2
Adults in the poorest 40% of households	87.1	67.5	58.4
Adults out of the labor force	88.6	61.3	55.0
Youth (ages 15–24)	86.4	58.0	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	55.1	33.7	38.3
All adults, 2017	47.2	27.8	30.8
Women	47.5	26.5	32.3
Adults in the poorest 40% of households	48.8	26.1	30.0
Received a digital payment	29.7	18.7	23.3
Made a digital payment	43.5	24.9	30.4
Received a government payment into an account	13.8	10.0	11.9
Received a private sector wage into an account	12.3	5.4	6.6
Sent or received a domestic remittance payment using an account	10.1	9.2	13.8
Made a digital utility payment	20.3	10.7	12.3
Made first digital utility payment during COVID-19	16.9	7.7	7.1
Made a digital merchant payment	18.1	9.7	11.9
Made first digital merchant payment during COVID-19	9.6	6.3	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	51.0	29.5	29.1
Saved any money	46.0	22.6	32.5
Saved using an account	33.9	12.3	14.9
Saved using a savings club or a person outside the family	11.7	8.1	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	41.9	43.8	45.8
Borrowed formally, including using a credit card	21.5	12.1	13.2
Borrowed from a savings club	3.5	2.9	4.1
Borrowed from family or friends	22.5	31.0	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	47.8	32.5	40.7
Women	45.1	25.0	34.4
Adults in the poorest 40% of households	36.3	17.0	25.8

Sweden

		High income
Population, age 15+ (millions)	**8.5**	GNI per capita ($) **54,290.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	99.7	96.4
All adults, 2017	99.7	93.7
All adults, 2014	99.7	92.8
All adults, 2011	99.0	88.2
Financial institution account (% age 15+)		
All adults, 2021	99.7	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	100.0	96.7
Adults in the poorest 40% of households	99.2	94.4
Adults out of the labor force	99.9	95.2
Youth (ages 15–24)	100.0	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	99.1	94.6
All adults, 2017	98.3	90.5
Women	98.7	95.0
Adults in the poorest 40% of households	97.8	92.0
Received a digital payment	91.4	69.7
Made a digital payment	98.4	92.4
Received a government payment into an account	64.3	43.2
Received a private sector wage into an account	42.9	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	72.5	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	97.1	84.5
Saved any money	87.0	76.1
Saved using an account	79.7	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	56.9	64.9
Borrowed formally, including using a credit card	48.7	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	11.8	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	93.7	78.8
Women	91.5	76.1
Adults in the poorest 40% of households	87.8	67.7

Switzerland

Population, age 15+ (millions)	**7.3**	GNI per capita ($)	**82,620.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	99.5	96.4
All adults, 2017	98.4	93.7
All adults, 2014	98.0	92.8
All adults, 2011	0.0	88.2
Financial institution account (% age 15+)		
All adults, 2021	99.5	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	99.0	96.7
Adults in the poorest 40% of households	99.5	94.4
Adults out of the labor force	99.1	95.2
Youth (ages 15–24)	100.0	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	98.2	94.6
All adults, 2017	96.5	90.5
Women	98.0	95.0
Adults in the poorest 40% of households	98.6	92.0
Received a digital payment	46.0	69.7
Made a digital payment	98.0	92.4
Received a government payment into an account	21.0	43.2
Received a private sector wage into an account	29.1	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	76.1	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	89.8	84.5
Saved any money	82.7	76.1
Saved using an account	56.2	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	68.5	64.9
Borrowed formally, including using a credit card	61.4	55.9
Borrowed from a savings club		
Borrowed from family or friends	..	..*
	6.1	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	72.7	78.8
Women	70.6	76.1
Adults in the poorest 40% of households	67.0	67.7

Taiwan, China

Population, age 15+ (millions)	**20.6**	GNI per capita ($)	**0.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	94.7	96.4
All adults, 2017	94.2	93.7
All adults, 2014	91.4	92.8
All adults, 2011	87.3	88.2
Financial institution account (% age 15+)		
All adults, 2021	94.7	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	93.6	96.7
Adults in the poorest 40% of households	93.0	94.4
Adults out of the labor force	88.6	95.2
Youth (ages 15–24)	83.2	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	87.7	94.6
All adults, 2017	77.1	90.5
Women	84.9	95.0
Adults in the poorest 40% of households	86.5	92.0
Received a digital payment	64.5	69.7
Made a digital payment	80.7	92.4
Received a government payment into an account	39.5	43.2
Received a private sector wage into an account	36.9	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	35.8	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	88.5	84.5
Saved any money	75.0	76.1
Saved using an account	67.8	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	66.6	64.9
Borrowed formally, including using a credit card	61.9	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	9.7	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	88.2	78.8
Women	86.0	76.1
Adults in the poorest 40% of households	81.0	67.7

Tajikistan

Europe & Central Asia		**Lower middle income**	
Population, age 15+ (millions)	**6.0**	GNI per capita ($)	**1,050.0**

Variable Name	Country data	Europe & Central Asia	Lower middle income
Account (% age 15+)			
All adults, 2021	39.5	77.8	62.4
All adults, 2017	47.0	65.1	58.3
All adults, 2014	11.5	57.6	43.7
All adults, 2011	2.5	44.4	30.5
Financial institution account (% age 15+)			
All adults, 2021	38.9	77.2	58.5
Opened first account to receive a wage or government payment	10.3	38.2	34.8
Mobile money account (% age 15+)			
All adults, 2021	2.1	16.7	13.9
All adults, 2017	..	3.3	6.6
Account, by individual characteristics (% age 15+)			
Women	39.4	74.9	59.2
Adults in the poorest 40% of households	38.2	71.6	58.4
Adults out of the labor force	33.7	68.3	55.0
Youth (ages 15–24)	18.1	73.0	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	33.1	73.8	38.3
All adults, 2017	43.9	60.2	30.8
Women	33.6	70.7	32.3
Adults in the poorest 40% of households	32.1	66.8	30.0
Received a digital payment	19.9	57.3	23.3
Made a digital payment	22.8	67.2	30.4
Received a government payment into an account	16.0	36.9	11.9
Received a private sector wage into an account	2.4	22.2	6.6
Sent or received a domestic remittance payment using an account	5.3	24.8	13.8
Made a digital utility payment	13.6	38.1	12.3
Made first digital utility payment during COVID-19	12.3	9.2	7.1
Made a digital merchant payment	4.0	54.1	11.9
Made first digital merchant payment during COVID-19	..*	10.1	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	7.6	39.8	29.1
Saved any money	18.3	33.4	32.5
Saved using an account	1.8	13.9	14.9
Saved using a savings club or a person outside the family	2.3	3.8	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	31.8	51.4	45.8
Borrowed formally, including using a credit card	12.6	28.9	13.2
Borrowed from a savings club	0.8	0.8	4.1
Borrowed from family or friends	19.9	30.3	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	59.0	63.2	40.7
Women	50.4	58.4	34.4
Adults in the poorest 40% of households	40.2	48.1	25.8

Tanzania

Sub-Saharan Africa		**Lower middle income**	
Population, age 15+ (millions)	**33.7**	GNI per capita ($)	**1,080.0**

Variable Name	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	52.4	55.1	62.4
All adults, 2017	46.8	42.6	58.3
All adults, 2014	39.8	34.3	43.7
All adults, 2011	17.3	23.3	30.5
Financial institution account (% age 15+)			
All adults, 2021	23.3	39.7	58.5
Opened first account to receive a wage or government payment	6.6	18.4	34.8
Mobile money account (% age 15+)			
All adults, 2021	44.6	33.2	13.9
All adults, 2017	38.5	20.8	6.6
Account, by individual characteristics (% age 15+)			
Women	46.0	49.0	59.2
Adults in the poorest 40% of households	39.0	43.6	58.4
Adults out of the labor force	36.9	39.6	55.0
Youth (ages 15–24)	49.9	48.4	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	50.2	49.5	38.3
All adults, 2017	43.0	34.3	30.8
Women	44.4	43.6	32.3
Adults in the poorest 40% of households	36.7	37.1	30.0
Received a digital payment	28.0	34.6	23.3
Made a digital payment	48.4	45.9	30.4
Received a government payment into an account	..*	9.1	11.9
Received a private sector wage into an account	3.9	9.4	6.6
Sent or received a domestic remittance payment using an account	34.3	35.7	13.8
Made a digital utility payment	20.9	13.9	12.3
Made first digital utility payment during COVID-19	4.4	5.0	7.1
Made a digital merchant payment	4.5	16.3	11.9
Made first digital merchant payment during COVID-19	..*	6.5	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	22.8	34.5	29.1
Saved any money	49.5	55.8	32.5
Saved using an account	22.1	25.6	14.9
Saved using a savings club or a person outside the family	18.6	25.0	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	47.0	55.9	45.8
Borrowed formally, including using a credit card	13.3	14.4	13.2
Borrowed from a savings club	9.1	10.5	4.1
Borrowed from family or friends	29.2	41.1	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	47.7	41.4	40.7
Women	38.3	35.8	34.4
Adults in the poorest 40% of households	33.9	28.2	25.8

Thailand

East Asia & Pacific			**Upper middle income**
Population, age 15+ (millions)	**58.2**	GNI per capita ($)	**7,070.0**

Variable Name	Country data	East Asia & Pacific	Upper middle income
Account (% age 15+)			
All adults, 2021	95.6	80.8	84.3
All adults, 2017	81.6	70.4	72.4
All adults, 2014	78.1	68.9	70.9
All adults, 2011	72.7	55.0	56.6
Financial institution account (% age 15+)			
All adults, 2021	94.1	80.0	83.8
Opened first account to receive a wage or government payment	56.9	43.6	46.0
Mobile money account (% age 15+)			
All adults, 2021	60.0	5.8	9.9
All adults, 2017	8.3	1.2	2.3
Account, by individual characteristics (% age 15+)			
Women	92.7	79.0	82.3
Adults in the poorest 40% of households	97.7	74.7	78.8
Adults out of the labor force	94.0	48.5	68.2
Youth (ages 15–24)	97.0	77.0	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	92.0	76.1	80.4
All adults, 2017	62.3	57.3	60.9
Women	88.1	74.2	78.2
Adults in the poorest 40% of households	91.9	69.2	73.5
Received a digital payment	83.5	47.5	52.5
Made a digital payment	80.1	72.8	76.4
Received a government payment into an account	73.8	13.9	19.6
Received a private sector wage into an account	32.7	29.8	30.3
Sent or received a domestic remittance payment using an account	52.6	31.4	31.2
Made a digital utility payment	31.2	20.8	26.4
Made first digital utility payment during COVID-19	10.4	5.4	7.1
Made a digital merchant payment	63.3	66.0	68.6
Made first digital merchant payment during COVID-19	30.5	11.4	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	67.5	53.1	52.9
Saved any money	67.1	58.6	54.0
Saved using an account	54.2	39.6	36.5
Saved using a savings club or a person outside the family	8.6	6.4	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	55.9	53.0	54.7
Borrowed formally, including using a credit card	30.4	33.2	35.4
Borrowed from a savings club	3.1	1.4	0.8
Borrowed from family or friends	32.8	27.5	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	61.0	76.6	72.2
Women	56.9	76.9	71.0
Adults in the poorest 40% of households	41.5	64.1	58.5

Togo

Sub-Saharan Africa			Low income

Population, age 15+ (millions)	**4.9**	GNI per capita ($)	**920.0**

Variable Name	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults, 2021	49.6	55.1	39.0
All adults, 2017	45.3	42.6	31.5
All adults, 2014	18.3	34.3	18.7
All adults, 2011	10.2	23.3	10.0
Financial institution account (% age 15+)			
All adults, 2021	24.9	39.7	23.9
Opened first account to receive a wage or government payment	7.8	18.4	10.0
Mobile money account (% age 15+)			
All adults, 2021	36.5	33.2	27.0
All adults, 2017	21.5	20.8	14.7
Account, by individual characteristics (% age 15+)			
Women	44.3	49.0	34.5
Adults in the poorest 40% of households	39.0	43.6	29.5
Adults out of the labor force	33.7	39.6	22.9
Youth (ages 15–24)	42.3	48.4	37.4
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	43.7	49.5	35.4
All adults, 2017	31.3	34.3	22.5
Women	38.8	43.6	31.2
Adults in the poorest 40% of households	33.7	37.1	25.3
Received a digital payment	25.3	34.6	22.0
Made a digital payment	42.0	45.9	32.7
Received a government payment into an account	7.1	9.1	5.6
Received a private sector wage into an account	3.8	9.4	5.1
Sent or received a domestic remittance payment using an account	28.0	35.7	24.3
Made a digital utility payment	7.2	13.9	10.4
Made first digital utility payment during COVID-19	..*	5.0	4.6
Made a digital merchant payment	2.8	16.3	6.8
Made first digital merchant payment during COVID-19	..*	6.5	3.6
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	27.8	34.5	21.0
Saved any money	54.8	55.8	44.0
Saved using an account	18.4	25.6	17.7
Saved using a savings club or a person outside the family	30.0	25.0	22.2
Borrowing in the past year (% age 15+)			
Borrowed any money	49.1	55.9	57.6
Borrowed formally, including using a credit card	8.2	14.4	12.5
Borrowed from a savings club	12.5	10.5	11.3
Borrowed from family or friends	34.0	41.1	42.7
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	50.6	41.4	41.9
Women	47.9	35.8	36.8
Adults in the poorest 40% of households	39.6	28.2	29.5

Tunisia

Middle East & North Africa			**Lower middle income**
Population, age 15+ (millions)	**8.9**	GNI per capita ($)	**3,300.0**

Variable Name	Country data	Middle East & North Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	36.9	48.1	62.4
All adults, 2017	36.9	43.4	58.3
All adults, 2014	27.4	0.0	43.7
All adults, 2011	0.0	33.0	30.5
Financial institution account (% age 15+)			
All adults, 2021	35.7	46.9	58.5
Opened first account to receive a wage or government payment	21.1	19.2	34.8
Mobile money account (% age 15+)			
All adults, 2021	3.7	5.8	13.9
All adults, 2017	2.0	5.8	6.6
Account, by individual characteristics (% age 15+)			
Women	28.7	41.7	59.2
Adults in the poorest 40% of households	32.0	41.3	58.4
Adults out of the labor force	29.2	38.7	55.0
Youth (ages 15–24)	24.3	35.1	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	27.7	40.2	38.3
All adults, 2017	29.4	33.3	30.8
Women	21.0	33.7	32.3
Adults in the poorest 40% of households	22.6	33.5	30.0
Received a digital payment	19.7	27.6	23.3
Made a digital payment	15.5	30.1	30.4
Received a government payment into an account	13.0	21.7	11.9
Received a private sector wage into an account	5.0	6.9	6.6
Sent or received a domestic remittance payment using an account	5.1	4.9	13.8
Made a digital utility payment	5.5	12.2	12.3
Made first digital utility payment during COVID-19	..*	1.5	7.1
Made a digital merchant payment	6.7	5.7	11.9
Made first digital merchant payment during COVID-19	..*	3.8	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	17.9	22.2	29.1
Saved any money	44.7	35.1	32.5
Saved using an account	14.8	11.6	14.9
Saved using a savings club or a person outside the family	3.1	8.9	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	50.6	51.1	45.8
Borrowed formally, including using a credit card	10.3	11.3	13.2
Borrowed from a savings club	0.7	3.7	4.1
Borrowed from family or friends	41.0	39.2	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	57.9	55.7	40.7
Women	54.0	51.4	34.4
Adults in the poorest 40% of households	37.1	39.7	25.8

Türkiye

Europe & Central Asia		**Upper middle income**	
Population, age 15+ (millions)	**64.1**	GNI per capita ($)	**9,040.0**

Variable Name	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults, 2021	74.1	77.8	84.3
All adults, 2017	68.6	65.1	72.4
All adults, 2014	56.7	57.6	70.9
All adults, 2011	57.6	44.4	56.6
Financial institution account (% age 15+)			
All adults, 2021	73.4	77.2	83.8
Opened first account to receive a wage or government payment	35.4	38.2	46.0
Mobile money account (% age 15+)			
All adults, 2021	18.3	16.7	9.9
All adults, 2017	16.4	3.3	2.3
Account, by individual characteristics (% age 15+)			
Women	62.5	74.9	82.3
Adults in the poorest 40% of households	61.4	71.6	78.8
Adults out of the labor force	63.3	68.3	68.2
Youth (ages 15–24)	72.7	73.0	80.6
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	67.6	73.8	80.4
All adults, 2017	63.8	60.2	60.9
Women	54.9	70.7	78.2
Adults in the poorest 40% of households	53.6	66.8	73.5
Received a digital payment	46.6	57.3	52.5
Made a digital payment	61.7	67.2	76.4
Received a government payment into an account	26.0	36.9	19.6
Received a private sector wage into an account	20.2	22.2	30.3
Sent or received a domestic remittance payment using an account	22.2	24.8	31.2
Made a digital utility payment	34.8	38.1	26.4
Made first digital utility payment during COVID-19	11.0	9.2	7.1
Made a digital merchant payment	44.8	54.1	68.6
Made first digital merchant payment during COVID-19	15.1	10.1	12.3
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	25.0	39.8	52.9
Saved any money	20.4	33.4	54.0
Saved using an account	9.8	13.9	36.5
Saved using a savings club or a person outside the family	4.1	3.8	5.5
Borrowing in the past year (% age 15+)			
Borrowed any money	65.0	51.4	54.7
Borrowed formally, including using a credit card	38.0	28.9	35.4
Borrowed from a savings club	1.0	0.8	0.8
Borrowed from family or friends	40.8	30.3	27.6
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	41.1	63.2	72.2
Women	31.2	58.4	71.0
Adults in the poorest 40% of households	21.8	48.1	58.5

Uganda

Sub-Saharan Africa   **Low income**

Population, age 15+ (millions)	24.7	GNI per capita ($)	800.0

Variable Name	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults, 2021	65.9	55.1	39.0
All adults, 2017	59.2	42.6	31.5
All adults, 2014	44.4	34.3	18.7
All adults, 2011	20.5	23.3	10.0
Financial institution account (% age 15+)			
All adults, 2021	36.6	39.7	23.9
Opened first account to receive a wage or government payment	15.0	18.4	10.0
Mobile money account (% age 15+)			
All adults, 2021	53.8	33.2	27.0
All adults, 2017	50.6	20.8	14.7
Account, by individual characteristics (% age 15+)			
Women	65.1	49.0	34.5
Adults in the poorest 40% of households	51.4	43.6	29.5
Adults out of the labor force	49.1	39.6	22.9
Youth (ages 15–24)	62.7	48.4	37.4
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	62.6	49.5	35.4
All adults, 2017	54.7	34.3	22.5
Women	62.0	43.6	31.2
Adults in the poorest 40% of households	45.4	37.1	25.3
Received a digital payment	43.1	34.6	22.0
Made a digital payment	60.6	45.9	32.7
Received a government payment into an account	8.1	9.1	5.6
Received a private sector wage into an account	10.3	9.4	5.1
Sent or received a domestic remittance payment using an account	48.6	35.7	24.3
Made a digital utility payment	21.4	13.9	10.4
Made first digital utility payment during COVID-19	7.8	5.0	4.6
Made a digital merchant payment	10.3	16.3	6.8
Made first digital merchant payment during COVID-19	5.5	6.5	3.6
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	41.6	34.5	21.0
Saved any money	70.8	55.8	44.0
Saved using an account	38.6	25.6	17.7
Saved using a savings club or a person outside the family	33.4	25.0	22.2
Borrowing in the past year (% age 15+)			
Borrowed any money	75.1	55.9	57.6
Borrowed formally, including using a credit card	29.0	14.4	12.5
Borrowed from a savings club	20.9	10.5	11.3
Borrowed from family or friends	57.4	41.1	42.7
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	48.7	41.4	41.9
Women	47.9	35.8	36.8
Adults in the poorest 40% of households	30.7	28.2	29.5

Ukraine

		Europe & Central Asia	Lower middle income
Europe & Central Asia			**Lower middle income**
Population, age 15+ (millions)	**37.1**	GNI per capita ($)	**3,570.0**

Variable Name	Country data	Europe & Central Asia	Lower middle income
Account (% age 15+)			
All adults, 2021	83.6	77.8	62.4
All adults, 2017	62.9	65.1	58.3
All adults, 2014	52.7	57.6	43.7
All adults, 2011	41.3	44.4	30.5
Financial institution account (% age 15+)			
All adults, 2021	83.6	77.2	58.5
Opened first account to receive a wage or government payment	47.2	38.2	34.8
Mobile money account (% age 15+)			
All adults, 2021	..	16.7	13.9
All adults, 2017	..	3.3	6.6
Account, by individual characteristics (% age 15+)			
Women	80.7	74.9	59.2
Adults in the poorest 40% of households	79.7	71.6	58.4
Adults out of the labor force	75.1	68.3	55.0
Youth (ages 15–24)	90.9	73.0	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	81.3	73.8	38.3
All adults, 2017	60.7	60.2	30.8
Women	77.9	70.7	32.3
Adults in the poorest 40% of households	76.4	66.8	30.0
Received a digital payment	62.3	57.3	23.3
Made a digital payment	75.4	67.2	30.4
Received a government payment into an account	40.5	36.9	11.9
Received a private sector wage into an account	19.6	22.2	6.6
Sent or received a domestic remittance payment using an account	26.6	24.8	13.8
Made a digital utility payment	42.1	38.1	12.3
Made first digital utility payment during COVID-19	10.1	9.2	7.1
Made a digital merchant payment	58.5	54.1	11.9
Made first digital merchant payment during COVID-19	8.3	10.1	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	39.0	39.8	29.1
Saved any money	35.2	33.4	32.5
Saved using an account	10.5	13.9	14.9
Saved using a savings club or a person outside the family	4.9	3.8	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	56.5	51.4	45.8
Borrowed formally, including using a credit card	34.1	28.9	13.2
Borrowed from a savings club	0.4	0.8	4.1
Borrowed from family or friends	32.2	30.3	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	75.3	63.2	40.7
Women	67.8	58.4	34.4
Adults in the poorest 40% of households	60.9	48.1	25.8

United Arab Emirates

			High income
Population, age 15+ (millions)	**8.4**	GNI per capita ($)	**39,410.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	85.7	96.4
All adults, 2017	88.2	93.7
All adults, 2014	83.7	92.8
All adults, 2011	59.7	88.2
Financial institution account (% age 15+)		
All adults, 2021	84.6	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	13.3	..*
All adults, 2017	21.3	..*
Account, by individual characteristics (% age 15+)		
Women	86.7	96.7
Adults in the poorest 40% of households	83.4	94.4
Adults out of the labor force	86.7	95.2
Youth (ages 15–24)	79.4	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	76.6	94.6
All adults, 2017	84.0	90.5
Women	76.5	95.0
Adults in the poorest 40% of households	73.6	92.0
Received a digital payment	17.9	69.7
Made a digital payment	75.1	92.4
Received a government payment into an account	5.5	43.2
Received a private sector wage into an account	12.9	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	15.1	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	53.1	84.5
Saved any money	33.6	76.1
Saved using an account	10.8	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	43.5	64.9
Borrowed formally, including using a credit card	23.9	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	23.0	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	58.9	78.8
Women	69.3	76.1
Adults in the poorest 40% of households	39.7	67.7

United Kingdom

Population, age 15+ (millions)	**55.3**	GNI per capita ($)	**39,970.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	99.8	96.4
All adults, 2017	96.4	93.7
All adults, 2014	98.9	92.8
All adults, 2011	97.2	88.2
Financial institution account (% age 15+)		
All adults, 2021	99.8	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	99.9	96.7
Adults in the poorest 40% of households	99.6	94.4
Adults out of the labor force	99.4	95.2
Youth (ages 15–24)	100.0	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	99.2	94.6
All adults, 2017	95.6	90.5
Women	99.3	95.0
Adults in the poorest 40% of households	99.3	92.0
Received a digital payment	67.0	69.7
Made a digital payment	98.6	92.4
Received a government payment into an account	54.1	43.2
Received a private sector wage into an account	20.7	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	67.9	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	86.9	84.5
Saved any money	81.8	76.1
Saved using an account	61.0	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	61.8	64.9
Borrowed formally, including using a credit card	55.0	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	5.2	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	86.0	78.8
Women	87.2	76.1
Adults in the poorest 40% of households	84.1	67.7

United States

			High income
Population, age 15+ (millions)	**269.0**	GNI per capita ($)	**64,140.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	95.0	96.4
All adults, 2017	93.1	93.7
All adults, 2014	93.6	92.8
All adults, 2011	88.0	88.2
Financial institution account (% age 15+)		
All adults, 2021	95.0	96.4
Opened first account to receive a wage or government payment	..	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	96.8	96.7
Adults in the poorest 40% of households	91.2	94.4
Adults out of the labor force	94.6	95.2
Youth (ages 15–24)	93.8	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	93.0	94.6
All adults, 2017	91.1	90.5
Women	95.7	95.0
Adults in the poorest 40% of households	88.6	92.0
Received a digital payment	69.4	69.7
Made a digital payment	91.3	92.4
Received a government payment into an account	41.4	43.2
Received a private sector wage into an account	36.0	37.1
Sent or received a domestic remittance payment using an account	..	..*
Made a digital utility payment	60.5	63.4
Made first digital utility payment during COVID-19	..	..*
Made a digital merchant payment	..	..*
Made first digital merchant payment during COVID-19	..	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	86.3	84.5
Saved any money	78.6	76.1
Saved using an account	64.9	57.9
Saved using a savings club or a person outside the family	..	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	76.2	64.9
Borrowed formally, including using a credit card	66.2	55.9
Borrowed from a savings club	..	..*
Borrowed from family or friends	18.1	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	76.1	78.8
Women	71.0	76.1
Adults in the poorest 40% of households	58.4	67.7

Uruguay

Population, age 15+ (millions)	**2.8**	GNI per capita ($)	**15,740.0**

Variable Name	Country data	High income
Account (% age 15+)		
All adults, 2021	74.1	96.4
All adults, 2017	63.9	93.7
All adults, 2014	45.6	92.8
All adults, 2011	23.5	88.2
Financial institution account (% age 15+)		
All adults, 2021	74.1	96.4
Opened first account to receive a wage or government payment	37.3	..*
Mobile money account (% age 15+)		
All adults, 2021	..	..*
All adults, 2017	..	..*
Account, by individual characteristics (% age 15+)		
Women	75.7	96.7
Adults in the poorest 40% of households	63.2	94.4
Adults out of the labor force	63.9	95.2
Youth (ages 15–24)	59.5	93.0
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	68.0	94.6
All adults, 2017	59.3	90.5
Women	68.9	95.0
Adults in the poorest 40% of households	56.9	92.0
Received a digital payment	43.8	69.7
Made a digital payment	60.1	92.4
Received a government payment into an account	25.2	43.2
Received a private sector wage into an account	20.4	37.1
Sent or received a domestic remittance payment using an account	7.5	..*
Made a digital utility payment	27.0	63.4
Made first digital utility payment during COVID-19	6.5	..*
Made a digital merchant payment	50.4	..*
Made first digital merchant payment during COVID-19	11.1	..*
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	32.0	84.5
Saved any money	37.9	76.1
Saved using an account	15.1	57.9
Saved using a savings club or a person outside the family	2.4	..*
Borrowing in the past year (% age 15+)		
Borrowed any money	55.8	64.9
Borrowed formally, including using a credit card	42.0	55.9
Borrowed from a savings club	0.2	..*
Borrowed from family or friends	17.6	13.7
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	53.8	78.8
Women	49.8	76.1
Adults in the poorest 40% of households	32.6	67.7

Uzbekistan

Europe & Central Asia		**Lower middle income**	
Population, age 15+ (millions)	**24.4**	GNI per capita ($)	**1,740.0**

Variable Name	Country data	Europe & Central Asia	Lower middle income
Account (% age 15+)			
All adults, 2021	44.1	77.8	62.4
All adults, 2017	37.1	65.1	58.3
All adults, 2014	40.7	57.6	43.7
All adults, 2011	22.5	44.4	30.5
Financial institution account (% age 15+)			
All adults, 2021	44.1	77.2	58.5
Opened first account to receive a wage or government payment	6.8	38.2	34.8
Mobile money account (% age 15+)			
All adults, 2021	..	16.7	13.9
All adults, 2017	..	3.3	6.6
Account, by individual characteristics (% age 15+)			
Women	38.8	74.9	59.2
Adults in the poorest 40% of households	41.5	71.6	58.4
Adults out of the labor force	34.4	68.3	55.0
Youth (ages 15–24)	24.4	73.0	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	41.7	73.8	38.3
All adults, 2017	34.2	60.2	30.8
Women	35.9	70.7	32.3
Adults in the poorest 40% of households	38.7	66.8	30.0
Received a digital payment	24.6	57.3	23.3
Made a digital payment	39.3	67.2	30.4
Received a government payment into an account	21.3	36.9	11.9
Received a private sector wage into an account	2.6	22.2	6.6
Sent or received a domestic remittance payment using an account	3.3	24.8	13.8
Made a digital utility payment	15.7	38.1	12.3
Made first digital utility payment during COVID-19	7.4	9.2	7.1
Made a digital merchant payment	32.6	54.1	11.9
Made first digital merchant payment during COVID-19	13.1	10.1	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	10.8	39.8	29.1
Saved any money	27.9	33.4	32.5
Saved using an account	2.6	13.9	14.9
Saved using a savings club or a person outside the family	7.9	3.8	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	30.3	51.4	45.8
Borrowed formally, including using a credit card	7.5	28.9	13.2
Borrowed from a savings club	2.8	0.8	4.1
Borrowed from family or friends	21.5	30.3	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	62.6	63.2	40.7
Women	55.1	58.4	34.4
Adults in the poorest 40% of households	48.5	48.1	25.8

Venezuela, RB

Latin America & Caribbean

Population, age 15+ (millions)	**20.7**	GNI per capita ($)	**0.0**

Variable Name	Country data	Latin America & the Carib.
Account (% age 15+)		
All adults, 2021	84.4	72.9
All adults, 2017	73.5	54.5
All adults, 2014	57.0	51.6
All adults, 2011	44.1	39.4
Financial institution account (% age 15+)		
All adults, 2021	84.0	71.0
Opened first account to receive a wage or government payment	59.2	39.0
Mobile money account (% age 15+)		
All adults, 2021	30.3	23.4
All adults, 2017	11.0	5.2
Account, by individual characteristics (% age 15+)		
Women	79.7	69.3
Adults in the poorest 40% of households	78.2	67.1
Adults out of the labor force	72.2	64.3
Youth (ages 15–24)	62.2	66.2
Made or received digital payments in the past year (% age 15+)		
All adults, 2021	81.2	65.1
All adults, 2017	68.8	45.1
Women	75.4	60.7
Adults in the poorest 40% of households	73.6	57.8
Received a digital payment	55.6	41.6
Made a digital payment	79.2	58.4
Received a government payment into an account	29.2	23.8
Received a private sector wage into an account	18.4	15.3
Sent or received a domestic remittance payment using an account	34.4	18.2
Made a digital utility payment	26.0	30.2
Made first digital utility payment during COVID-19	4.2	14.9
Made a digital merchant payment	67.3	40.3
Made first digital merchant payment during COVID-19	6.8	13.7
Storing or saving money in the past year (% age 15+)		
Used account to store money for cash management	40.9	31.9
Saved any money	37.3	41.4
Saved using an account	10.4	19.3
Saved using a savings club or a person outside the family	8.8	6.7
Borrowing in the past year (% age 15+)		
Borrowed any money	44.0	51.6
Borrowed formally, including using a credit card	11.1	30.5
Borrowed from a savings club	2.3	1.4
Borrowed from family or friends	34.8	25.8
Not very difficult to access emergency money in 30 days (% age 15+)		
All adults, 2021	44.6	47.5
Women	35.1	39.3
Adults in the poorest 40% of households	31.5	30.7

West Bank and Gaza

Middle East & North Africa			Lower middle income

Population, age 15+ (millions)	**3.0**	GNI per capita ($)	**3,700.0**

Variable Name	Country data	Middle East & North Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	33.6	48.1	62.4
All adults, 2017	25.0	43.4	58.3
All adults, 2014	24.2	0.0	43.7
All adults, 2011	19.4	33.0	30.5
Financial institution account (% age 15+)			
All adults, 2021	33.2	46.9	58.5
Opened first account to receive a wage or government payment	17.0	19.2	34.8
Mobile money account (% age 15+)			
All adults, 2021	2.3	5.8	13.9
All adults, 2017	..	5.8	6.6
Account, by individual characteristics (% age 15+)			
Women	25.9	41.7	59.2
Adults in the poorest 40% of households	17.4	41.3	58.4
Adults out of the labor force	23.6	38.7	55.0
Youth (ages 15–24)	18.3	35.1	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	21.0	40.2	38.3
All adults, 2017	14.2	33.3	30.8
Women	14.9	33.7	32.3
Adults in the poorest 40% of households	9.7	33.5	30.0
Received a digital payment	13.7	27.6	23.3
Made a digital payment	13.7	30.1	30.4
Received a government payment into an account	10.0	21.7	11.9
Received a private sector wage into an account	3.6	6.9	6.6
Sent or received a domestic remittance payment using an account	3.0	4.9	13.8
Made a digital utility payment	4.9	12.2	12.3
Made first digital utility payment during COVID-19	..*	1.5	7.1
Made a digital merchant payment	5.7	5.7	11.9
Made first digital merchant payment during COVID-19	..*	3.8	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	10.8	22.2	29.1
Saved any money	28.0	35.1	32.5
Saved using an account	7.0	11.6	14.9
Saved using a savings club or a person outside the family	11.3	8.9	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	41.7	51.1	45.8
Borrowed formally, including using a credit card	5.0	11.3	13.2
Borrowed from a savings club	1.8	3.7	4.1
Borrowed from family or friends	33.9	39.2	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	59.7	55.7	40.7
Women	59.0	51.4	34.4
Adults in the poorest 40% of households	30.3	39.7	25.8

Zambia

Sub-Saharan Africa			Lower middle income

Population, age 15+ (millions)	**10.3**	GNI per capita ($)	**1,160.0**

Variable Name	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	48.5	55.1	62.4
All adults, 2017	45.9	42.6	58.3
All adults, 2014	35.6	34.3	43.7
All adults, 2011	21.4	23.3	30.5
Financial institution account (% age 15+)			
All adults, 2021	23.8	39.7	58.5
Opened first account to receive a wage or government payment	11.4	18.4	34.8
Mobile money account (% age 15+)			
All adults, 2021	41.6	33.2	13.9
All adults, 2017	27.8	20.8	6.6
Account, by individual characteristics (% age 15+)			
Women	45.0	49.0	59.2
Adults in the poorest 40% of households	32.9	43.6	58.4
Adults out of the labor force	32.7	39.6	55.0
Youth (ages 15–24)	44.5	48.4	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	46.4	49.5	38.3
All adults, 2017	38.7	34.3	30.8
Women	44.0	43.6	32.3
Adults in the poorest 40% of households	28.6	37.1	30.0
Received a digital payment	28.8	34.6	23.3
Made a digital payment	44.4	45.9	30.4
Received a government payment into an account	7.0	9.1	11.9
Received a private sector wage into an account	6.2	9.4	6.6
Sent or received a domestic remittance payment using an account	32.0	35.7	13.8
Made a digital utility payment	17.1	13.9	12.3
Made first digital utility payment during COVID-19	8.6	5.0	7.1
Made a digital merchant payment	8.4	16.3	11.9
Made first digital merchant payment during COVID-19	..*	6.5	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	32.4	34.5	29.1
Saved any money	50.1	55.8	32.5
Saved using an account	29.0	25.6	14.9
Saved using a savings club or a person outside the family	16.5	25.0	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	59.3	55.9	45.8
Borrowed formally, including using a credit card	14.8	14.4	13.2
Borrowed from a savings club	9.6	10.5	4.1
Borrowed from family or friends	43.1	41.1	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	21.2	41.4	40.7
Women	17.6	35.8	34.4
Adults in the poorest 40% of households	9.7	28.2	25.8

Zimbabwe

Sub-Saharan Africa		**Lower middle income**	
Population, age 15+ (millions)	8.6	GNI per capita ($)	1,140.0

Variable Name	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults, 2021	59.7	55.1	62.4
All adults, 2017	55.3	42.6	58.3
All adults, 2014	32.4	34.3	43.7
All adults, 2011	39.7	23.3	30.5
Financial institution account (% age 15+)			
All adults, 2021	29.2	39.7	58.5
Opened first account to receive a wage or government payment	18.8	18.4	34.8
Mobile money account (% age 15+)			
All adults, 2021	50.6	33.2	13.9
All adults, 2017	48.6	20.8	6.6
Account, by individual characteristics (% age 15+)			
Women	54.0	49.0	59.2
Adults in the poorest 40% of households	46.9	43.6	58.4
Adults out of the labor force	48.4	39.6	55.0
Youth (ages 15–24)	49.6	48.4	53.9
Made or received digital payments in the past year (% age 15+)			
All adults, 2021	57.7	49.5	38.3
All adults, 2017	52.5	34.3	30.8
Women	52.1	43.6	32.3
Adults in the poorest 40% of households	45.1	37.1	30.0
Received a digital payment	33.2	34.6	23.3
Made a digital payment	55.7	45.9	30.4
Received a government payment into an account	7.8	9.1	11.9
Received a private sector wage into an account	9.8	9.4	6.6
Sent or received a domestic remittance payment using an account	26.6	35.7	13.8
Made a digital utility payment	15.6	13.9	12.3
Made first digital utility payment during COVID-19	1.3	5.0	7.1
Made a digital merchant payment	47.6	16.3	11.9
Made first digital merchant payment during COVID-19	6.4	6.5	6.5
Storing or saving money in the past year (% age 15+)			
Used account to store money for cash management	27.5	34.5	29.1
Saved any money	52.0	55.8	32.5
Saved using an account	12.0	25.6	14.9
Saved using a savings club or a person outside the family	24.2	25.0	10.8
Borrowing in the past year (% age 15+)			
Borrowed any money	53.1	55.9	45.8
Borrowed formally, including using a credit card	7.2	14.4	13.2
Borrowed from a savings club	9.5	10.5	4.1
Borrowed from family or friends	42.3	41.1	32.5
Not very difficult to access emergency money in 30 days (% age 15+)			
All adults, 2021	32.3	41.4	40.7
Women	30.0	35.8	34.4
Adults in the poorest 40% of households	20.0	28.2	25.8

Glossary

Account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution (see *financial institution account*), or report personally using a mobile money service in the past year (see *mobile money account*).

Borrowed any money (% age 15+): The percentage of respondents who report borrowing any money (by themselves or together with someone else) for any reason and from any source in the past year.

Borrowed formally, including using a credit card (% age 15+): The percentage of respondents who report borrowing any money from a bank or another type of financial institution or from a mobile money service or via a credit card.

Borrowed from a savings club (% age 15+): The percentage of respondents who report borrowing any money from an informal savings club in the past year.

Borrowed from family or friends (% age 15+): The percentage of respondents who report borrowing any money from family, relatives, or friends in the past year.

Not very difficult to access emergency money in 30 days (% age 15+): The percentage of respondents who say it is possible and not difficult at all or somewhat difficult to come up with 1/20 of gross national income (GNI) per capita in local currency units in 30 days.

Financial institution account (% age 15+): The percentage of respondents who report having an account (by themselves or together with someone else) at a bank, credit union, microfinance institution, or post office that falls under prudential regulation by a government body.[1]

Made a digital payment (% age 15+): The percentage of respondents who report using a debit or credit card, a mobile phone, or mobile money to make a payment from an account; or who report using the internet to pay bills or to buy something online or in a store in the past year. This includes respondents who report paying bills or sending remittances directly from a financial institution account or through a mobile money account in the past year.

Made a digital merchant payment (% age 15+): The percentage of respondents who report using a debit or credit card, or a mobile phone, to make a purchase in-store, or to pay online for an internet purchase.

Made first digital merchant payment during COVID-19 (% age 15+): The percentage of respondents who report that the first time they used a debit or credit card, or a mobile phone, to make a purchase in-store or to pay online for an internet purchase, happened after COVID-19 started.

Made a digital utility payment (% age 15+): The percentage of respondents who report personally making regular payments for water, electricity, or trash collection in the past year directly from a financial institution account or a mobile phone.

Glossary

Made first digital utility payment during COVID-19 (% age 15+): The percentage of respondents who report personally making regular payments for water, electricity, or trash collection using a financial institution account or a mobile phone for the first time after COVID-19 started.

Made or received a digital payment in the past year (% age 15+): The percentage of respondents who report using mobile money, a debit or credit card, or a mobile phone to make a payment from an account—or report using the internet to pay bills or to buy something online or in a store—in the past year. This includes respondents who report paying bills, sending or receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly from or into a financial institution account or through a mobile money account in the past year.

Mobile money account (% age 15+): The percentage of respondents who report personally using a mobile money service to make payments, buy things, or to send or receive money in the past year.[2]

Opened first account to receive government or wage payment (% age 15+): The percentage of respondents who report opening a financial institution account for the first time to receive a wage payment or to receive money from the government.

Received a digital payment (% age 15+): The percentage of respondents who report using a mobile money account, a debit or credit card, or a mobile phone to receive a payment into an account in the past year. This includes respondents who report receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly into a financial institution account or into a mobile money account in the past year.

Received a government payment into an account (% age 15+): The percentage of respondents who report personally receiving payments from the government (government transfers, public sector pension, or public sector wages) in the past year directly into a financial institution account, into a card, or through a mobile phone.

Received a private sector wage into an account (% age 15+): The percentage of respondents who report being employed in the private sector and receiving any money from their employer in the past year in the form of a salary or wages for doing work, and who received that money directly into a financial institution account, into a card, or through a mobile phone.

Saved any money (% age 15+): The percentage of respondents who report personally saving or setting aside any money for any reason and using any mode of saving in the past year.

Saved using an account (% age 15+): The percentage of respondents who report saving or setting aside any money at a bank or another type of financial institution or using a mobile money account to save in the past year.[3]

Glossary

Saved using a savings club or a person outside the family (% age 15+): The percentage of respondents who report saving or setting aside any money in the past year by using an informal savings club or a person outside the family.

Sent or received a domestic remittance payment using an account (% age 15+): The percentage of respondents who report personally sending or receiving any of their money in the past year to or from a relative or friend living in a different area of their country and who sent or received the money using a financial institution account or a mobile money account.

Used account to store money for cash management (% age 15+): The percentage of respondents who report keeping money in a financial institution account or a mobile money account.

Notes

1. Data on adults with a financial institution account include respondents who reported having an account at a bank or at another type of financial institution, such as a credit union, a microfinance institution, a cooperative, or the post office (if applicable). The data also include an additional 3 percent of respondents in 2021 who reported receiving wages, government transfers, a public sector pension, or payments for agricultural products into a financial institution account in the past year; paying utility bills or school fees from a financial institution account in the past year; or receiving wages, government transfers, or agricultural payments into a card in the past year. The definition does not include nonbank financial institutions such as pension funds, retirement accounts, insurance companies, or equity holdings such as stocks. As used throughout the report, financial institution refers to a formal financial institution.

2. Data on adults with a mobile money account include respondents who reported personally using services included in the GSM Association's Mobile Money for the Unbanked (GSMA MMU) database to pay bills or to send or receive money in the past year. The data also include an additional 2 percent of respondents in 2021 who reported receiving wages, government transfers, a public sector pension, or payments for agricultural products through a mobile phone in the past year. Unlike the definition of account at a financial institution, the definition of mobile money account does not include the payment of utility bills or school fees through a mobile phone. The reason is that the phrasing of the possible answers leaves it open as to whether those payments were made using a mobile money account or an over-the-counter service.

3. The 2017 questionnaire did not survey the use of mobile money to save.

Reference

For indicators for which the source of data is other than the 2021 edition of the Global Findex Database, the source is given at the end of the definition or is as follows:

For Global Findex 2011 data, the source is Asli Demirgüc-Kunt and Leora Klapper, "Measuring Financial Inclusion: Explaining Variation in Use of Financial Services across and within Countries," Brookings Papers on Economic Activity (Spring 2013).

For Global Findex 2014 data, the source is Demirguc-Kunt, Asli; Klapper, Leora; Singer, Dorothe; Van Oudheusden, Peter. The Global Findex Database 2014: Measuring Financial inclusion around the World (English). Policy Research working paper, no. WPS 7255 Washington, D.C.: World Bank Group.

For Global Findex 2017 data, the source is Demirgüc-Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar, and Jake Hess. 2018. "The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution." Washington, DC: World Bank.

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Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, and Saniya Ansar. 2022. "Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19". Washington, DC

AFGHANISTAN ALBANIA ALGERIA ARGENTINA ARMENIA AUSTRALIA AUSTRIA AZERBAIJAN BAHRAIN BANGLADESH BELARUS BELGIUM BENIN BOLIVIA BOSNIA AND HERZEGOVINA BOTSWANA BRAZIL BULGARIA BURKINA FASO CAMBODIA CAMEROON CANADA CENTRAL AFRICAN REPUBLIC CHAD CHILE CHINA COLOMBIA DEMOCRATIC REPUBLIC OF CONGO REPUBLIC OF CONGO COSTA RICA CÔTE D'IVOIRE CROATIA CYPRUS CZECH REPUBLIC DENMARK DOMINICAN REPUBLIC ECUADOR ARAB REPUBLIC OF EGYPT EL SALVADOR ESTONIA ETHIOPIA FINLAND FRANCE GABON GEORGIA GERMANY GHANA GREECE GUATEMALA GUINEA HAITI HONDURAS HONG KONG SAR, CHINA HUNGARY INDIA INDONESIA ISLAMIC REPUBLIC OF IRAN IRAQ IRELAND ISRAEL ITALY JAPAN JORDAN KAZAKHSTAN KENYA REPUBLIC OF KOREA KOSOVO KUWAIT KYRGYZ REPUBLIC LAO PDR LATVIA LEBANON LESOTHO LIBERIA LIBYA LITHUANIA LUXEMBOURG FORMER YUGOSLAV REPUBLIC OF MACEDONIA MADAGASCAR MALAWI MALAYSIA MALI MALTA MAURITANIA MAURITIUS MEXICO MOLDOVA MONGOLIA MONTENEGRO MOROCCO MOZAMBIQUE MYANMAR NAMIBIA NEPAL NETHERLANDS NEW ZEALAND NICARAGUA NIGER NIGERIA NORWAY PAKISTAN PANAMA PARAGUAY PERU PHILIPPINES POLAND PORTUGAL ROMANIA RUSSIAN FEDERATION RWANDA SAUDI ARABIA SENEGAL SERBIA SIERRA LEONE SINGAPORE SLOVAK REPUBLIC SLOVENIA SOUTH AFRICA SOUTH SUDAN SPAIN SRI LANKA SWEDEN SWITZERLAND TAIWAN, CHINA TAJIKISTAN TANZANIA THAILAND TOGO TRINIDAD AND TOBAGO TUNISIA TÜRKIYE TURKMENISTAN UGANDA UKRAINE UNITED ARAB EMIRATES UNITED KINGDOM UNITED STATES URUGUAY UZBEKISTAN REPÚBLICA BOLIVARIANA DE VENEZUELA VIETNAM WEST BANK AND GAZA ZAMBIA ZIMBABWE