

Report Highlights

The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy

Financial inclusion can increase income and resilience, *especially for women*

- **Accounts enable more income-generating investments**
 - In Kenya, women merchants who received a basic account invested more in their businesses; and spent 13% more on food and 38% more on private expenses.
- **Accounts increase privacy and control over money**
 - Women in the Philippines who used a savings account reported greater control over household decisions and increased spending on items they needed.
 - In Niger, mobile cash transfers strengthened women's bargaining power, boosted spending on nutritious foods, and increased time on productive tasks.
- **Direct payments are less expensive to send and receive, are more secure, and are less vulnerable to theft**
 - Garment workers in Bangladesh increased formal savings after employers switched to electronic wage payments.
- **Savings and insurance help households meet unanticipated expenses**
 - Access to insurance helped women farmers in Burkina Faso and Senegal increase yields and manage food security.

Methodology & motivation

- Since 2011, the first and only comprehensive source of global demand-side data on financial inclusion in 140+ countries
- Tracks global policy and progress on improving financial inclusion
- Provides metrics on women, rural residents, and low-income households
- Funding from the Gates Foundation & the Mastercard Foundation
- Measures how adults worldwide manage their money, make and receive payments, save, borrow, and manage financial risks—**and new indicators of phone ownership and internet use**
- Encourages further data collection and research



Our insights come from listening to nearly 150,000 adults worldwide



Global Findex 2025 Thematic Main Messages

Digital connectivity:

- In LMIC's, 84% of adults have a mobile phone, including 64% with smartphones.
- People in LMICs are using the internet to communicate, get information, and engage in income-generating activities.

Technology enabled accounts:

- Digital financial services, including mobile-enabled accounts have driven growth in account ownership, digital payments, and formal savings.
- Of the 1.3 billion adults without an account, nearly 900 million people worldwide have a phone but not an account, including 530 million with a smartphone.

Financial health:

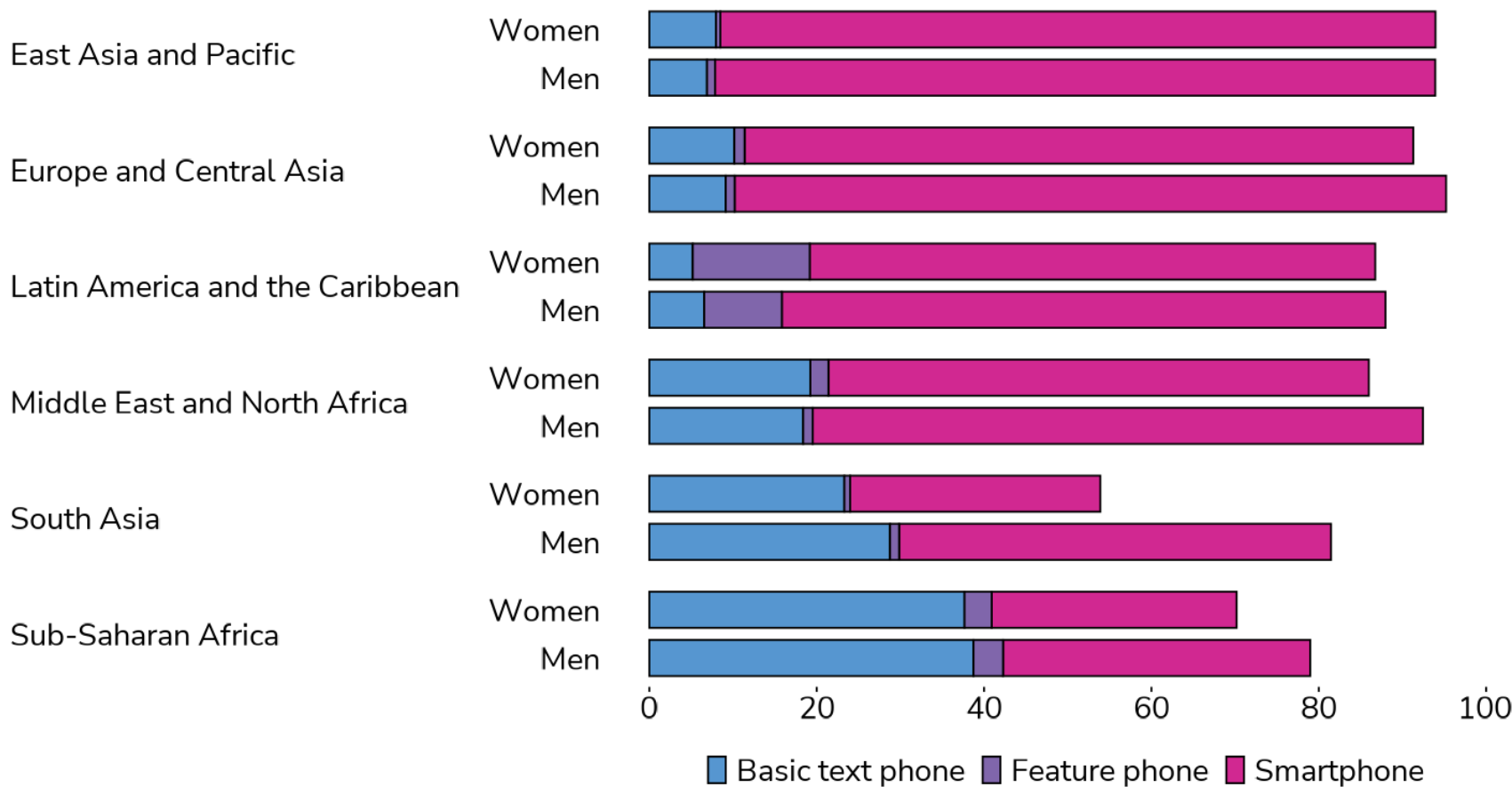
- About 55% of adults in LMIC's could come up with extra money in an emergency or cover their expenses for 2 months or longer if they lost their primary source of income.
- About a quarter of adults in LMIC's experienced a natural disaster or extreme weather event and over half of them lost income or damage to assets.

Access to Technology: *Digital Connectivity Tracker*

Mobile phone ownership is widespread, though women are less likely than men to own one

Phone ownership is widespread around the world, though women are less likely than men to own one

Adults with a phone (%), 2024

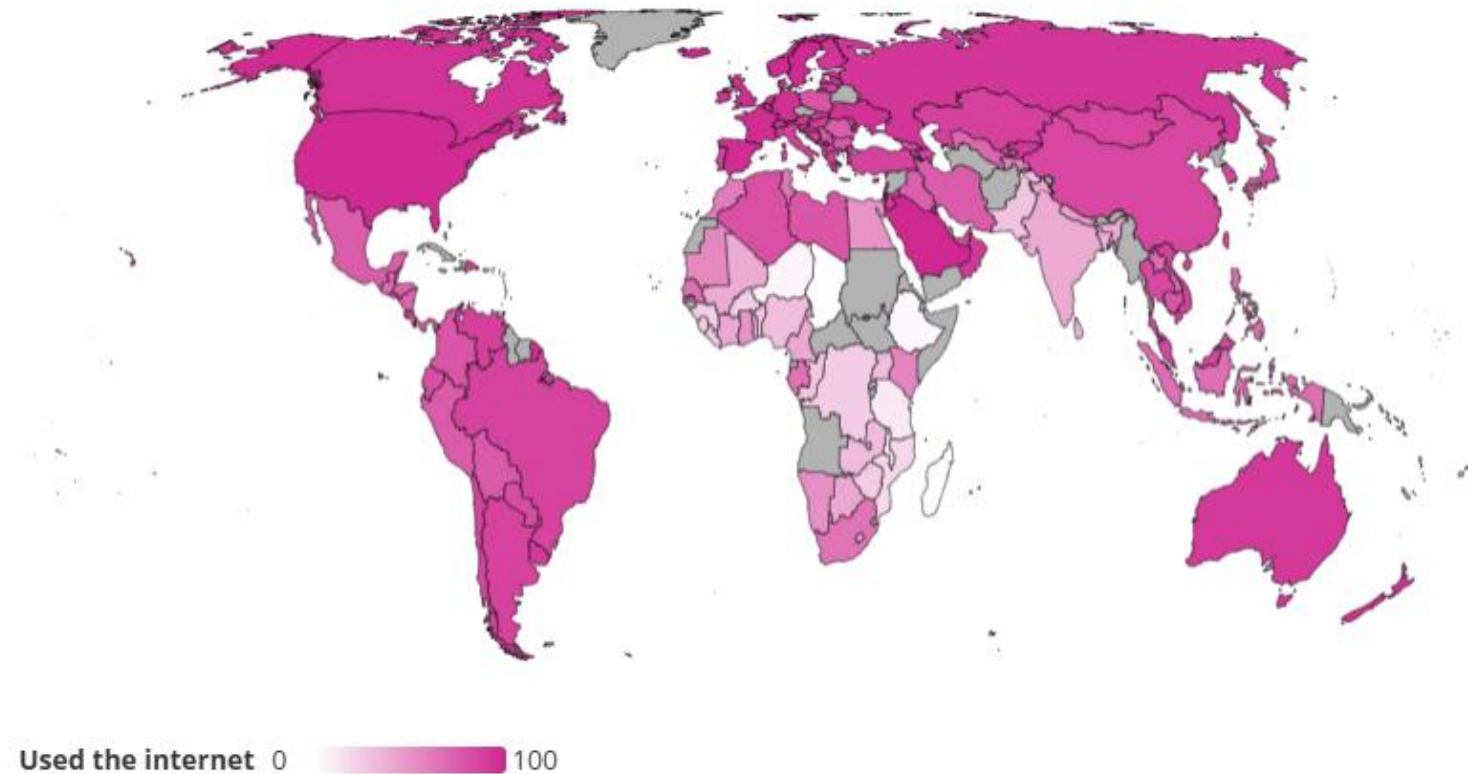


Source: Global Index Database 2025

4.3 billion adults used the internet in the past 3-months, including 2.1 billion women

Access to the internet is the onramp to the digital economy and income opportunities.

Adults who used the internet in the past three months (%), 2024

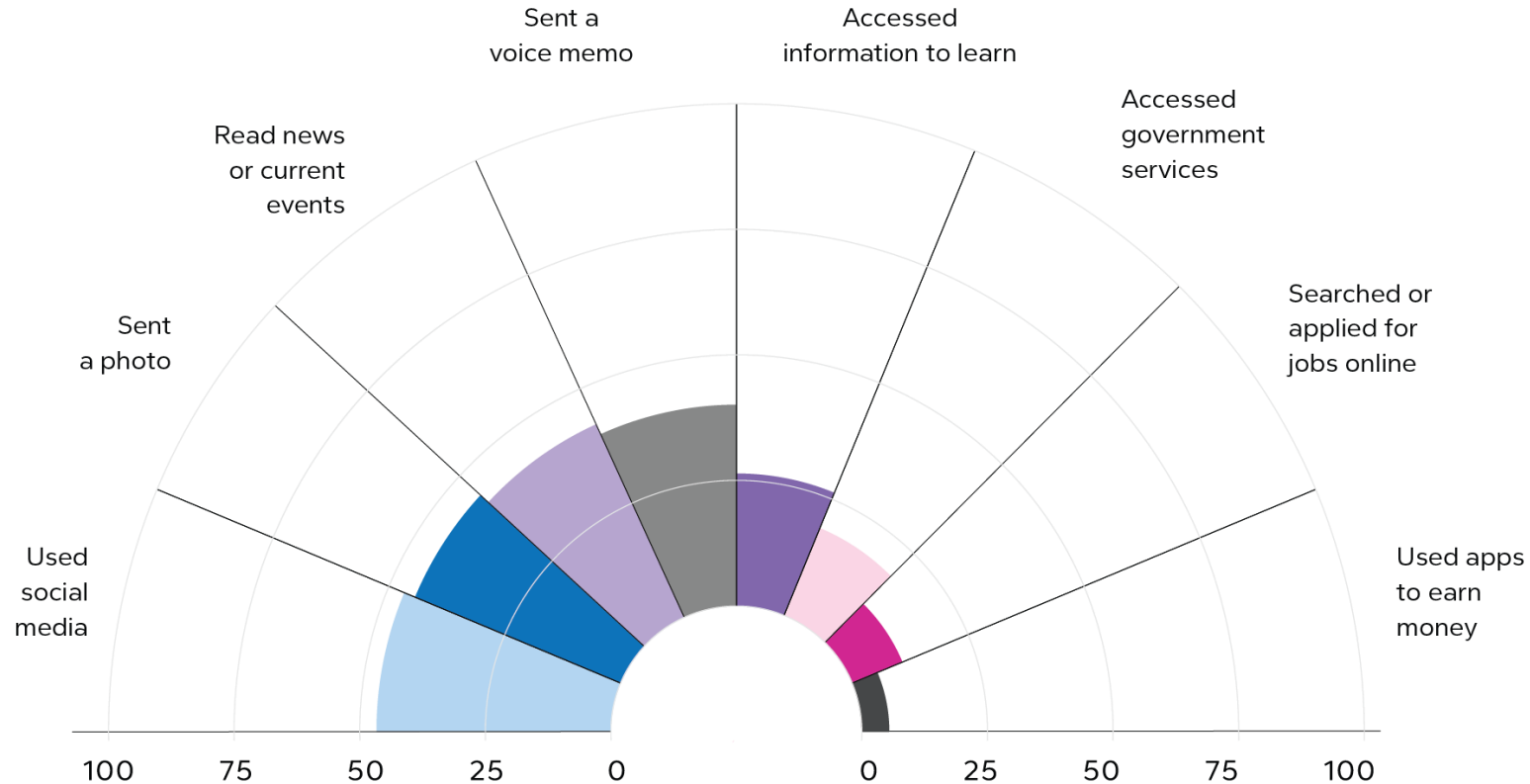


Source: Global Index Database 2025

About half of adults in LMIC's use social media

Internet Usage

All adults in the past three months (%), 2024

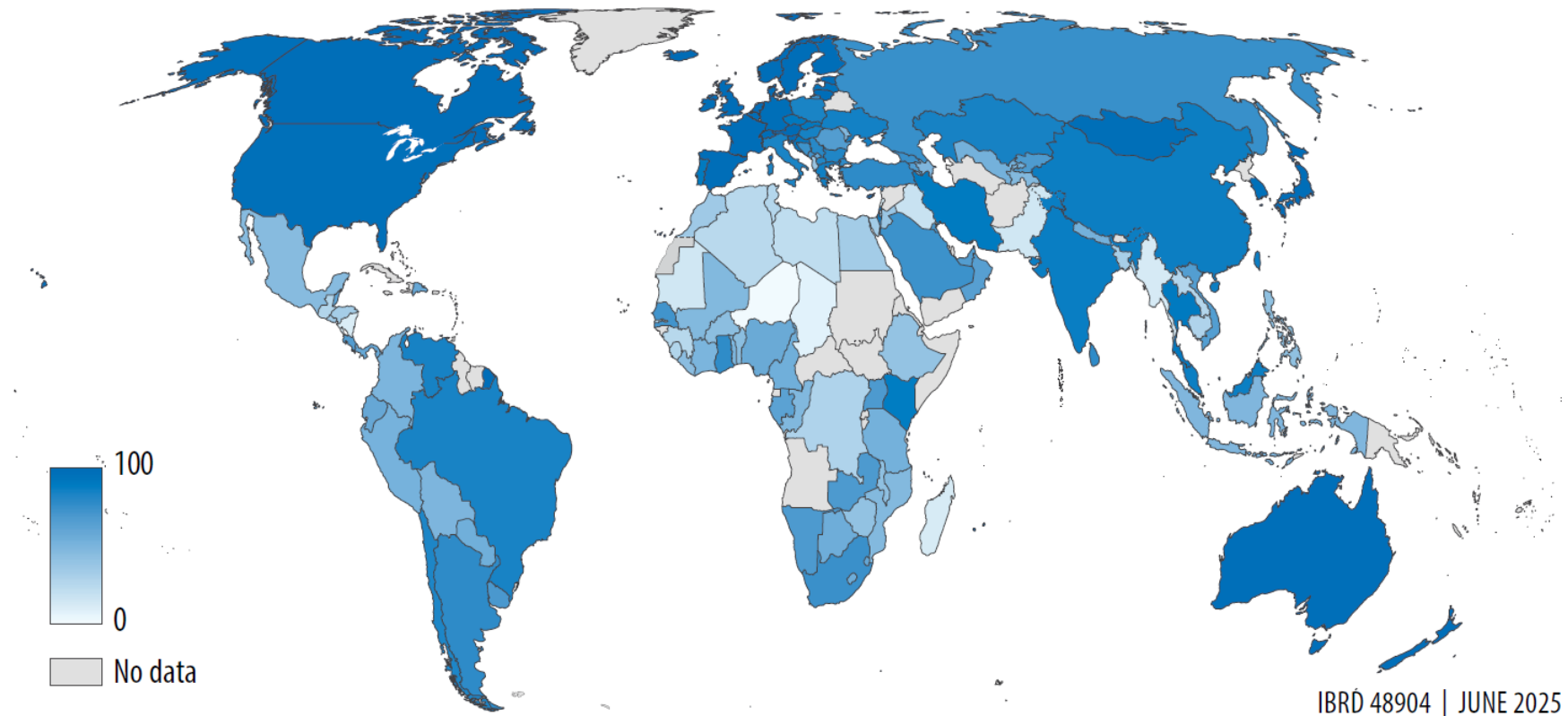


Account ownership

79% of adults globally have an account as of 2024

Map 2.1.1 Account ownership rates vary around the world

Adults with an account (%), 2024

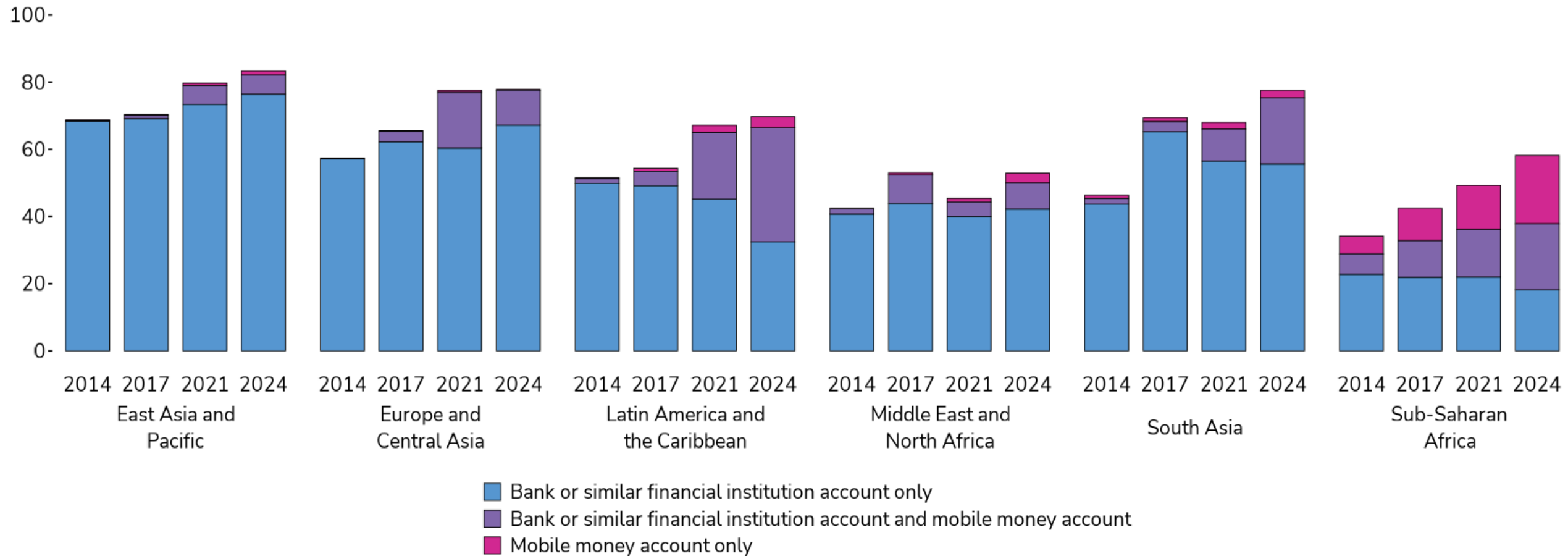


Source: Global Findex Database 2025.

Mobile money accounts contributed to the increase in account ownership in LMICs

Mobile money accounts contributed to the increase in account ownership in low- and middle-income economies from 2014 to 2024

Adults with an account (%), 2014-24



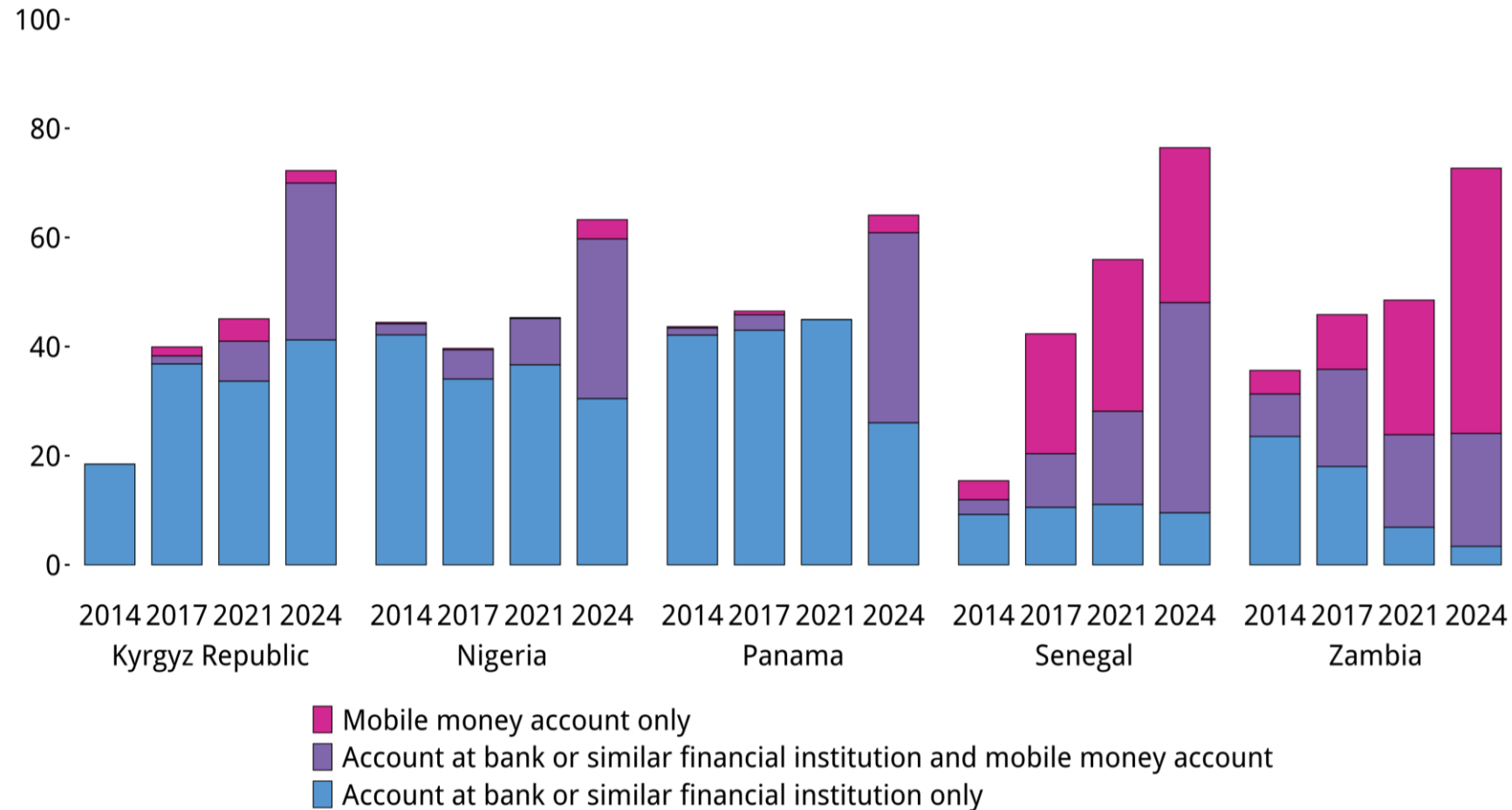
Source: Global Findex Database 2025

NOTE: All figures use FY24 regional classifications and Pakistan is included in South Asia.

Official Use Only

The five economies with the greatest growth in account ownership between 2021 and 2024

Adults with an account (%), 2014–2024

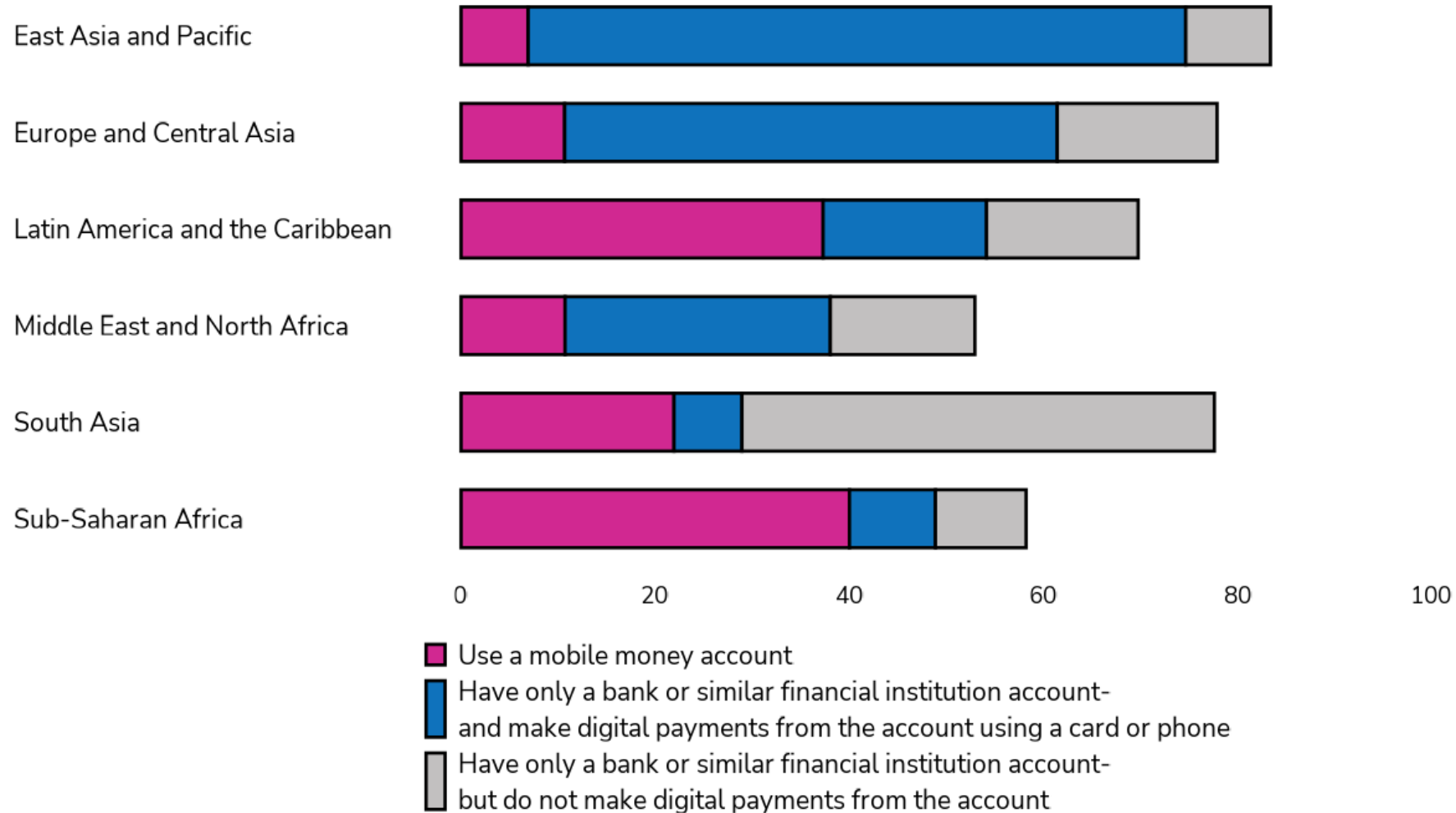


Source: Global Findex Database 2025

In LMICs, most adults with an account have a digitally enabled one

Most adults with an account in low-and middle-income economies have a digitally enabled account

Adults with an account (%), 2024



Source: Global Findex Database 2025

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Lack of money is the main barrier to account ownership

Lack of money is the main barrier to account ownership for most adults without accounts

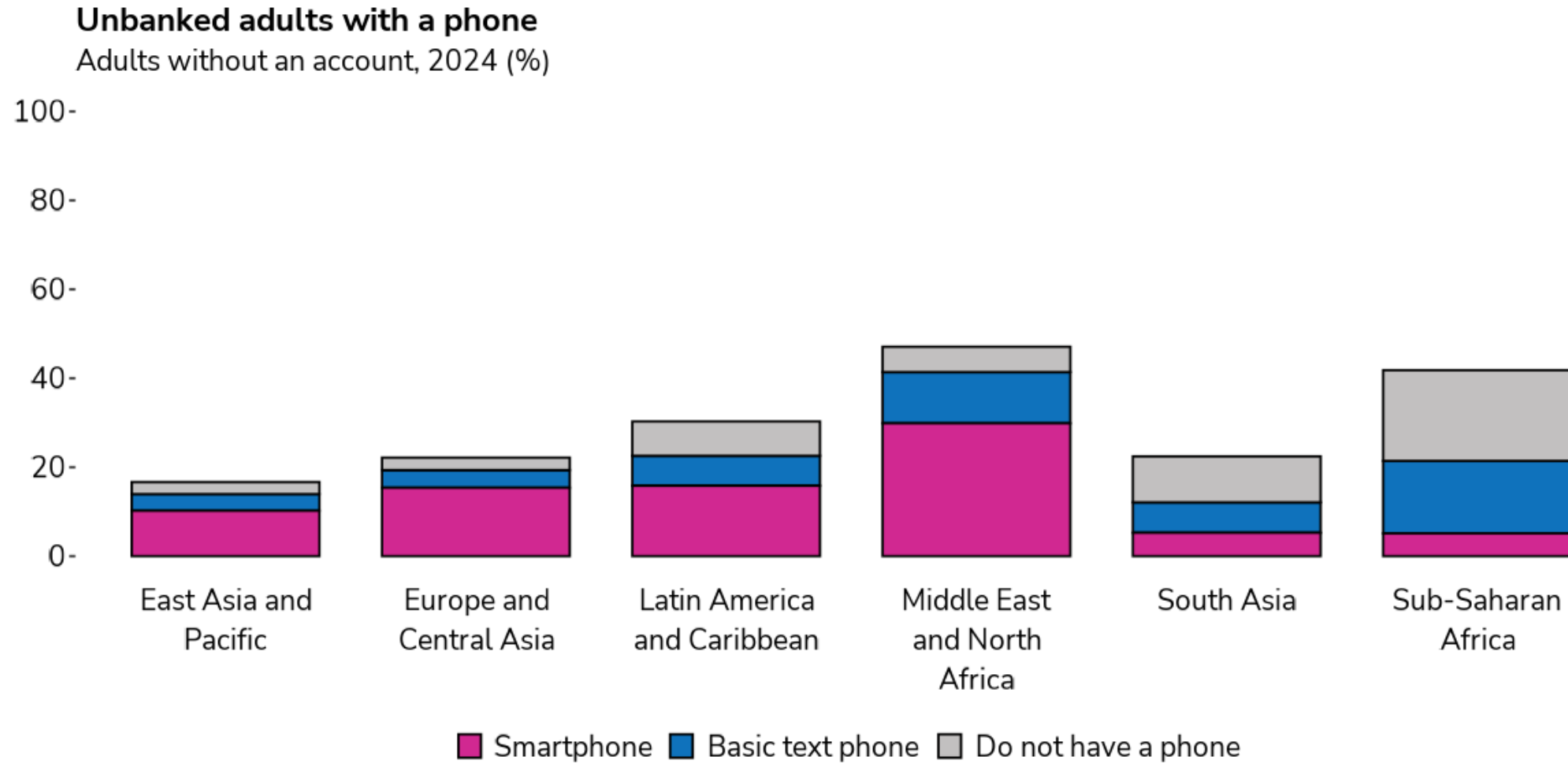
Adults without an account (%), 2024

	Not enough money	Family member has account	Fees for financial services too high	Financial institutions too far away	Do not trust institutions	Lack of necessary documentation
East Asia and Pacific	60%	45%	44%	38%	18%	31%
Europe and Central Asia	31%	55%	17%	17%	19%	20%
Latin America and the Caribbean	32%	41%	57%	46%	32%	30%
Middle East and North Africa	78%	23%	24%	13%	20%	11%
South Asia	66%	36%	43%	33%	22%	24%



20% 40% 60%

Phone ownership among adults without accounts differs by region



Source: Global Findex Database 2025

Saving & Borrowing

As of 2024, 40% of adults in LMICs saved formally

Mobile money accounts are an important mode of saving in Sub-Saharan Africa and Latin America and the Caribbean

Adults saving any money in the past years (%), 2021-2024



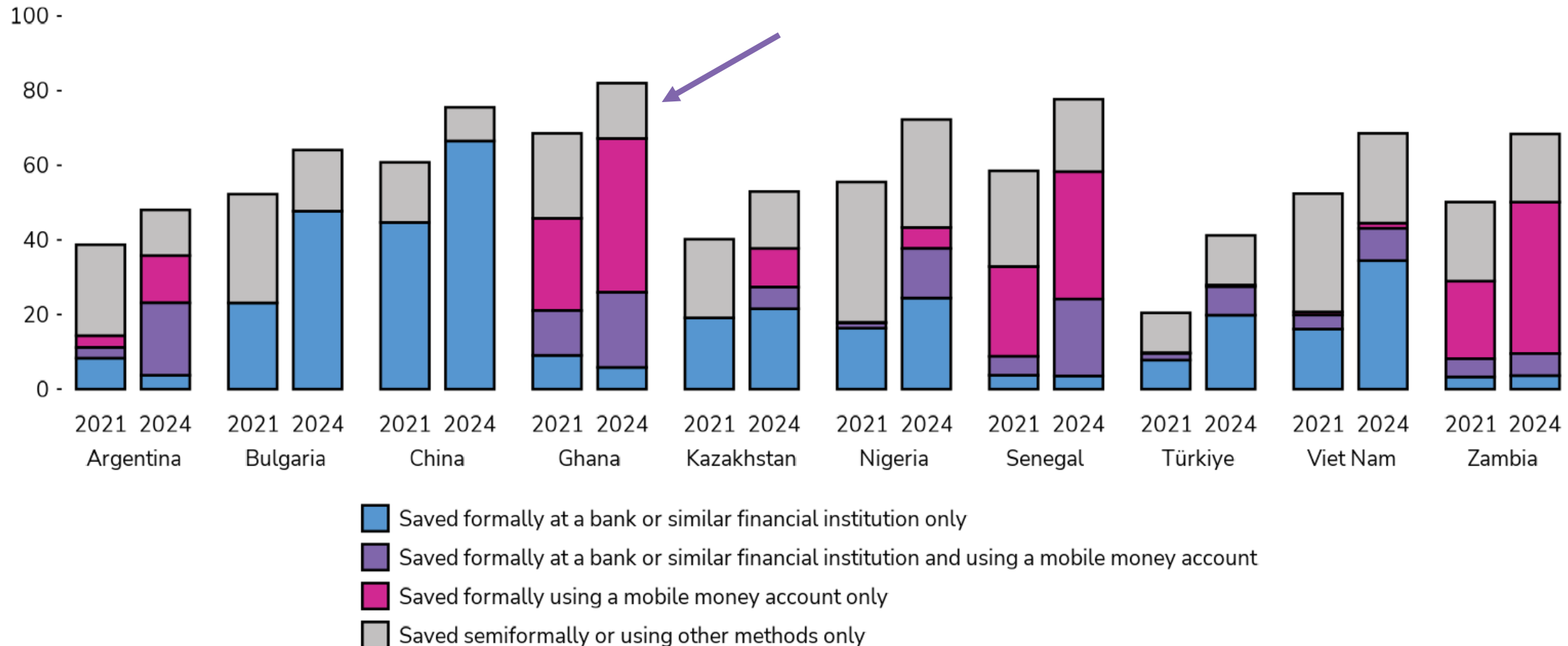
Source: Global Findex Database 2025

Note: People may save in multiple ways, but categories in the figure are constructed to be mutually exclusive. 'Saved formally' includes all adults who saved money formally. 'Saved semiformally' includes all adults who saved money semiformally but not formally.

What country in Sub-Saharan Africa has the same saving rate as China?

Top 10 places with the largest increase in adults saving formally

Adults saving any money in the past year (%), 2021-2024

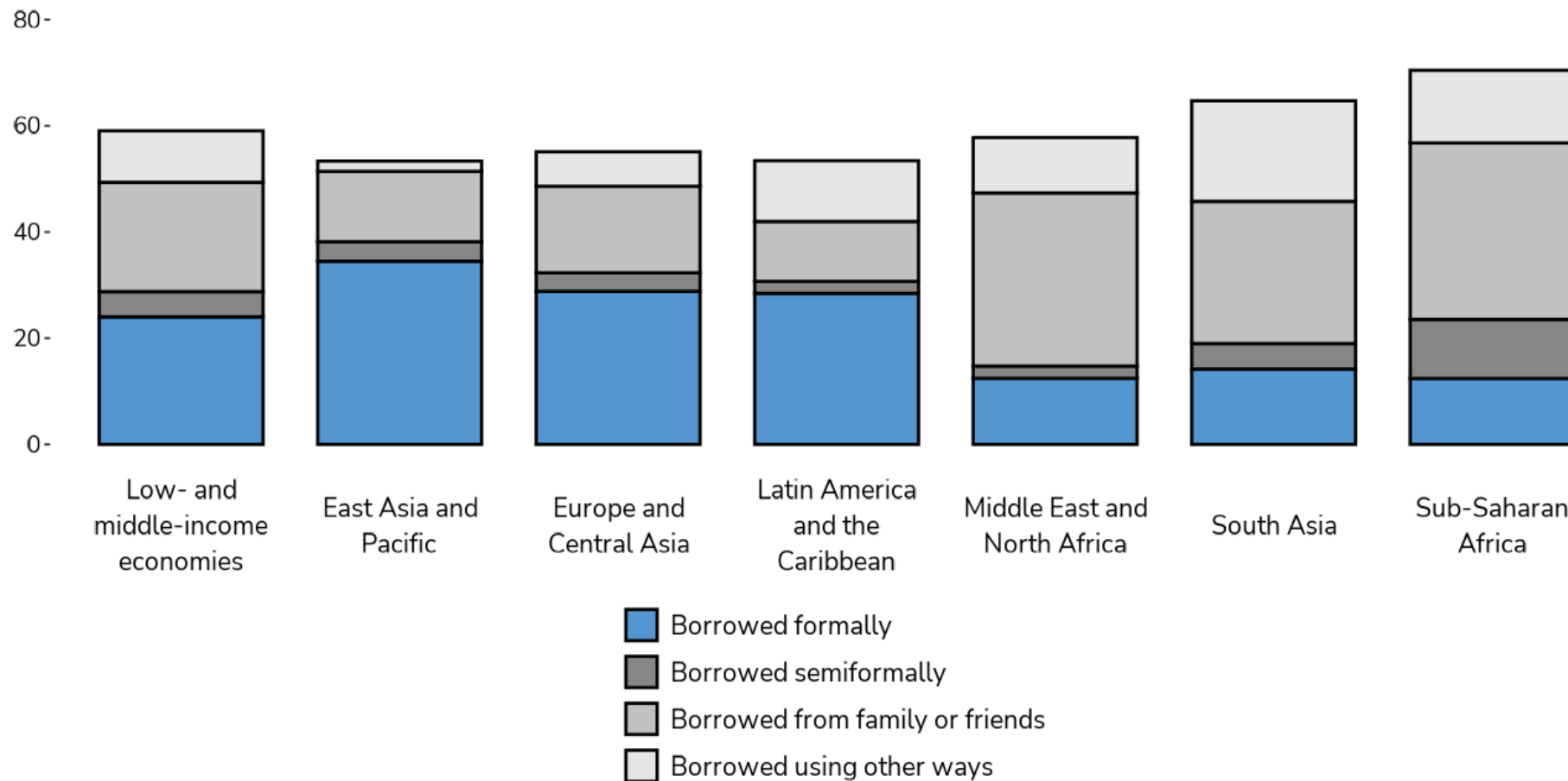


Source: Global Findex Database 2025

Note: People may save in multiple ways, but categories in the figure are constructed to be mutually exclusive. 'Saved formally' includes all adults who saved any money formally. 'Saved semiformally' includes all adults who saved money semiformally but not formally.

The most common source of credit varied by region

About equal shares of borrowers cited formal credit and borrowing only from family and friends as sources of credit
Adults borrowing any money in the past year (%), 2024



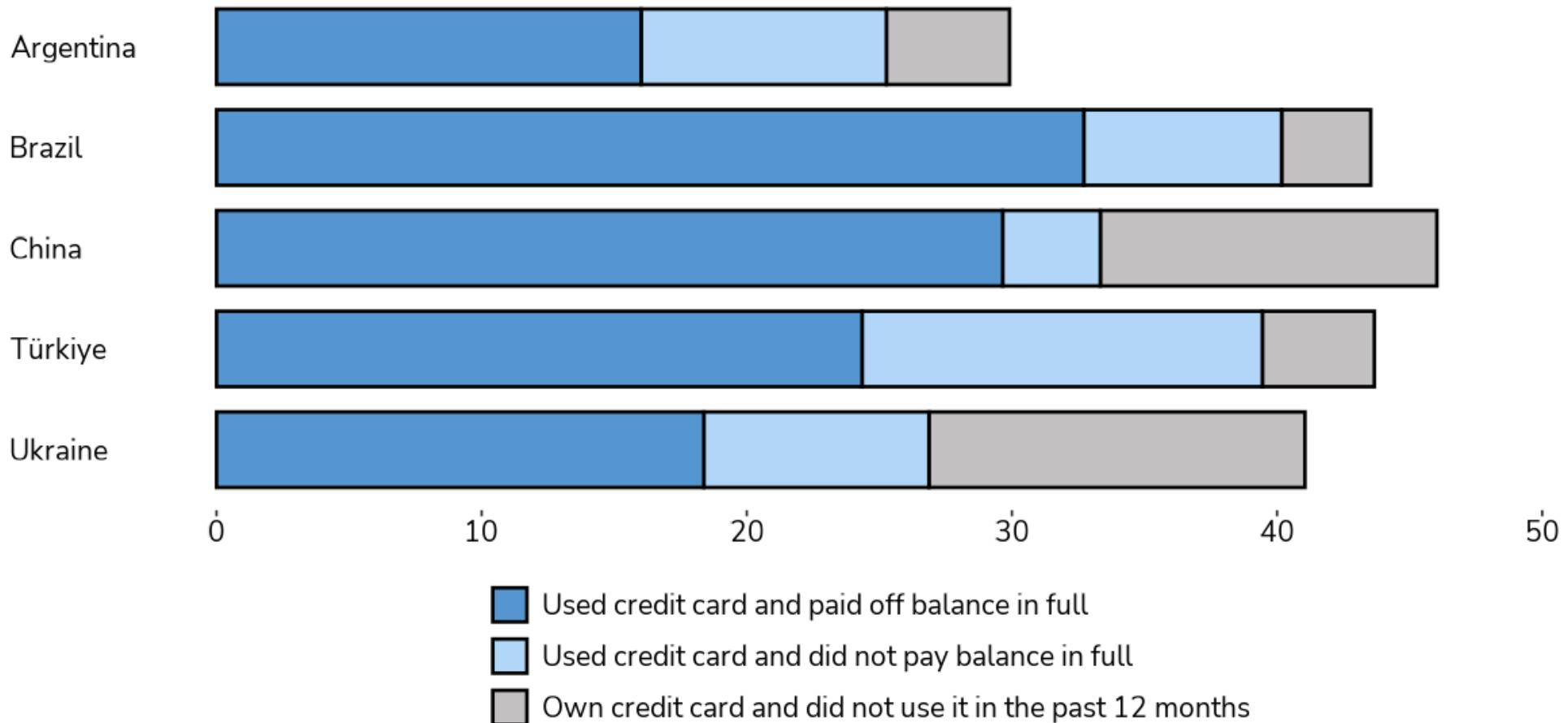
Source: Global Index Database 2025

Note: People may borrow from multiple sources, but categories in the figure are constructed to be mutually exclusive. "Borrowed formally" includes all adults who borrowed any money from a bank or similar financial institution or through the use of a credit card or mobile money account. "Borrowed semiformally" includes all adults who borrowed any money semiformally (from a savings club) but not formally. "Borrowed from friends and family" excludes all adults who borrowed formally or semiformally.

A third of credit card users in Argentina and Türkiye do not pay their monthly balances in full

In low- and middle-income economies with high rates of credit card use, most credit card users reported paying off their balance in full

Adults with a credit card (%), 2024

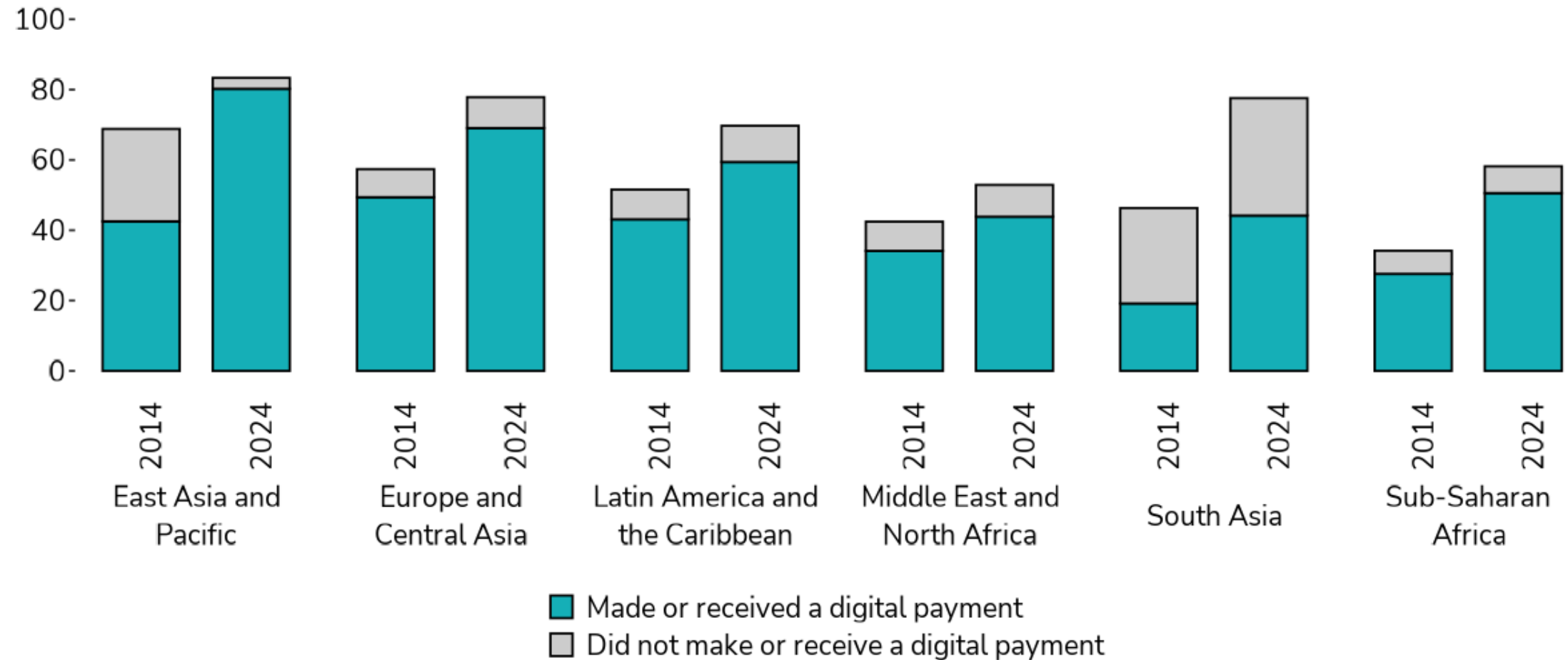


Payments

Most account owners use digital payments

The share of adults using digital payments continues to grow

Adults with an account (%), 2014-24

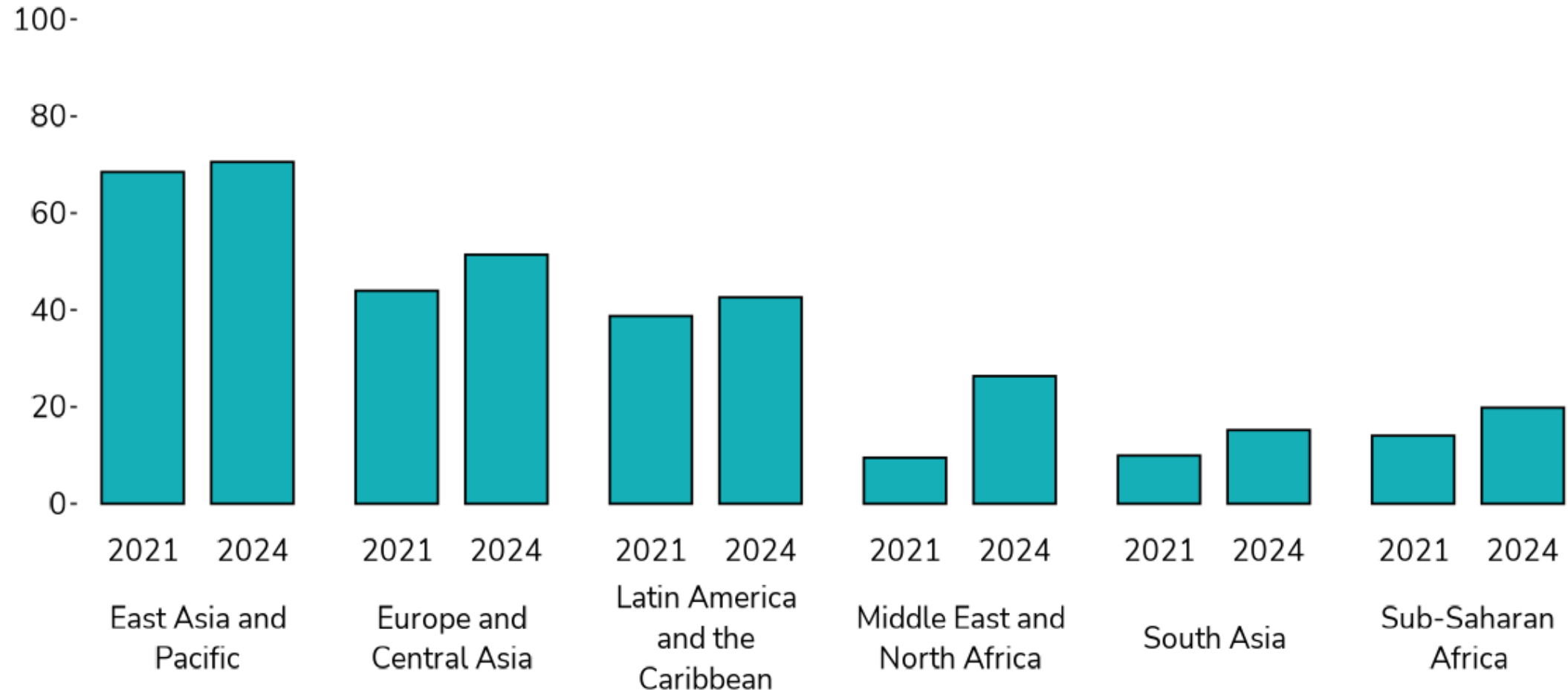


Source: Global Findex Database 2025

Digital merchant payment adoption saw particular growth

Digital merchant payment adoption has grown since 2021

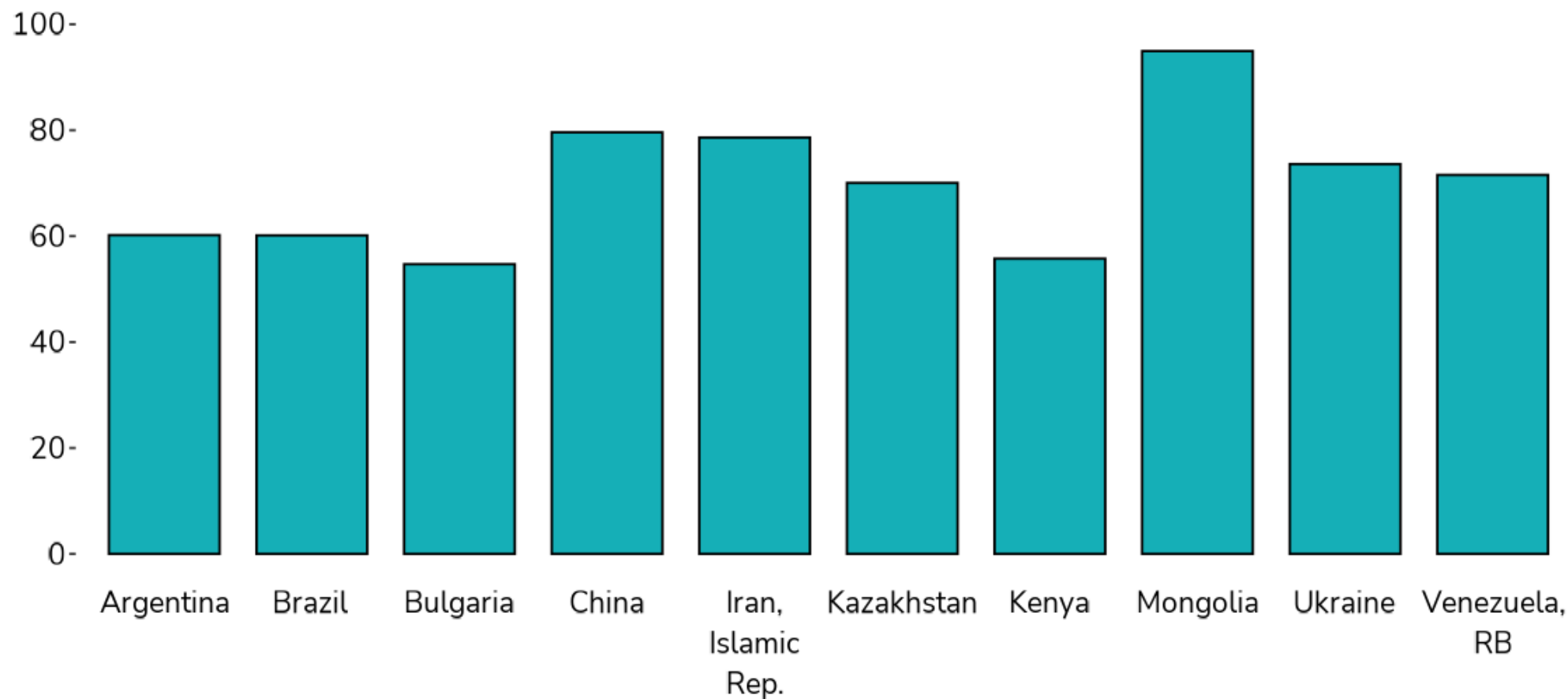
Adults making a digital merchant payment (%), 2021-24



Source: Global Findex Database 2025

Top ten economies with the highest percentages of adults making digital merchant payments

Adults making a digital merchant payment (%), 2024



Source: Global Findex Database 2025

In LMICs, two-thirds of adults who shop online also pay for their purchases online

In low- and middle-income economies, two-thirds of adults who shop online also pay for their purchases online, the remaining online shoppers pay on delivery

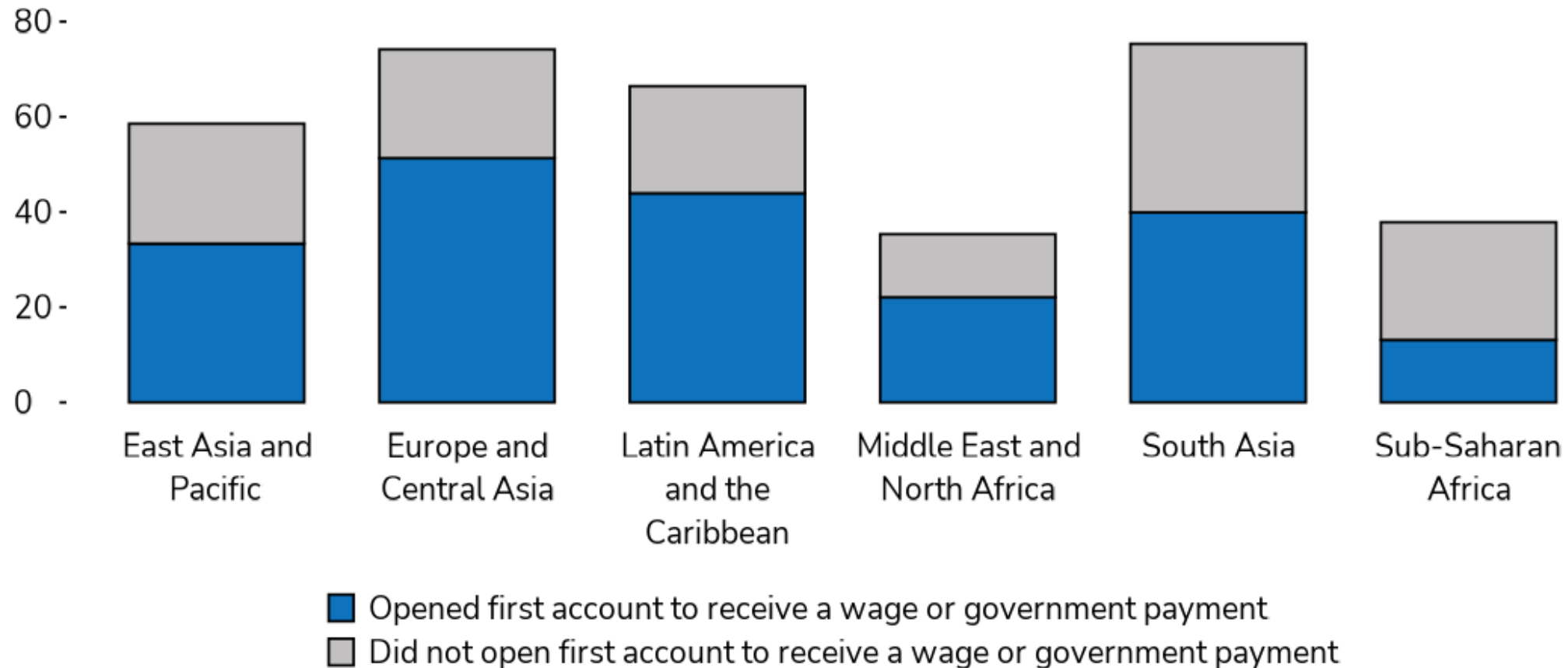
Adults who made an online purchase (%), 2024



Across LMICs, 43% of adults opened their first account to receive a payment from an employer or the government

Between one-third and two-thirds of adults with an account at a bank or similar institution opened their first to receive a G2P or wage payment

Adults with an account at a bank or similar financial institution, 2024



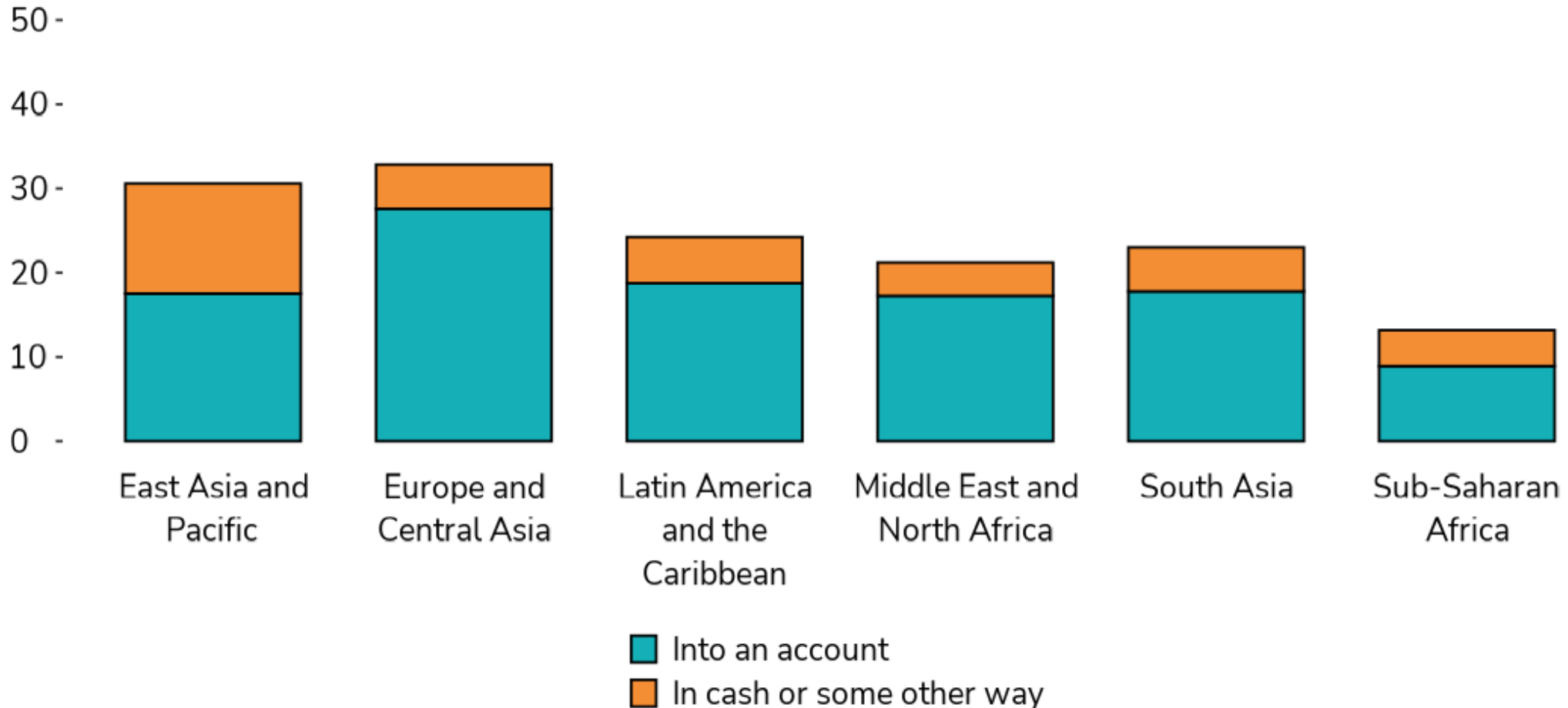
Source: Global Findex Database 2025

Note: Due to lack of data averages exclude Algeria, China, Iran, Libya, Mauritius, Russia, and Ukraine.

About 2/3 of all government payment recipients were paid digitally

More than half of G2P payment recipients in every region received their money into an account

Adults receiving a G2P payment in the past year (%), 2024



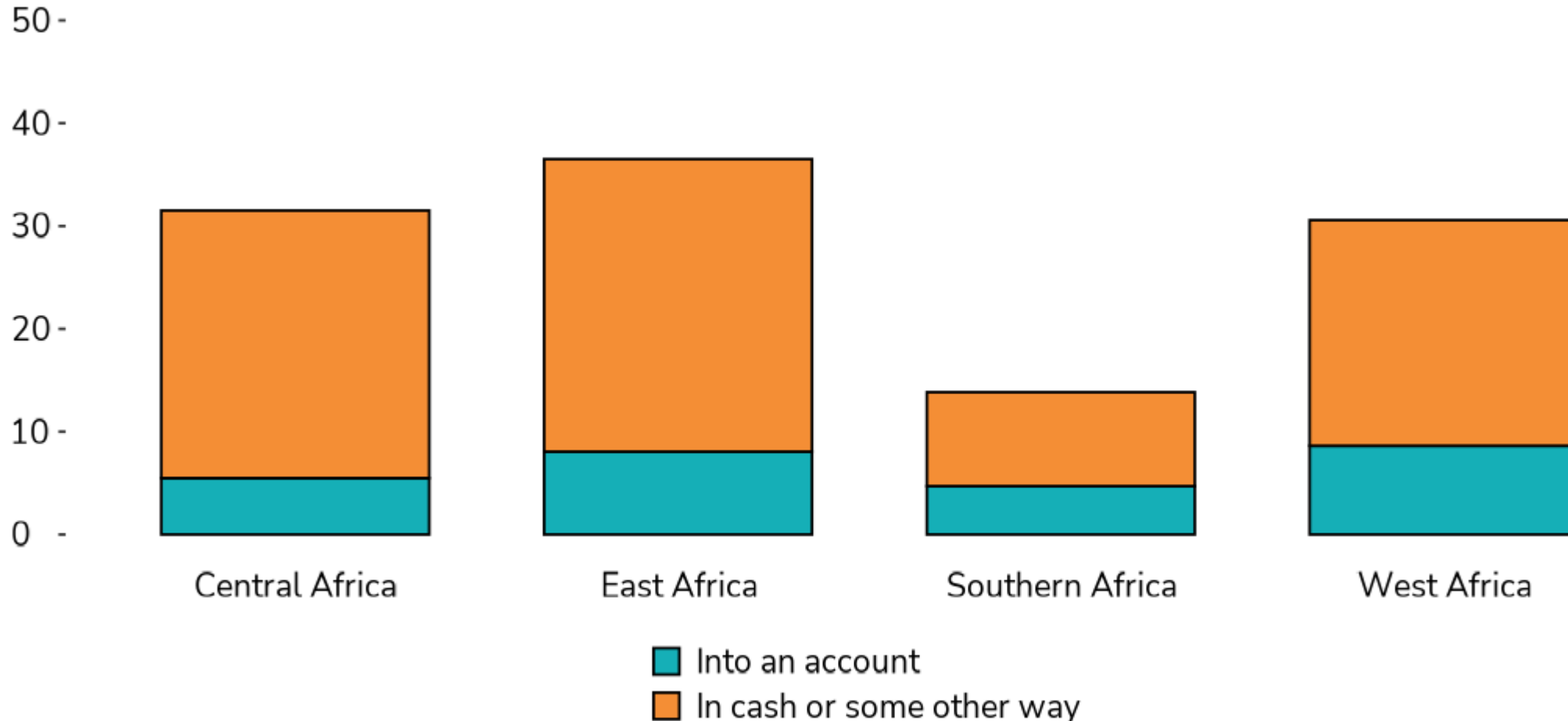
Source: Global Index Database 2025

Note: Due to lack of data averages exclude Algeria, China, Iran, Libya, Mauritius, Russia, and Ukraine.

Agricultural payments continue to be paid mostly in cash

Most agriculture payment recipients in Sub-Saharan Africa did not get paid digitally

Adults receiving an agriculture payment in the past year (%), 2024



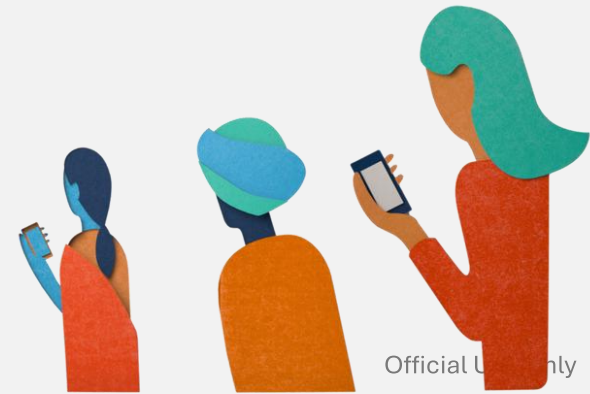
Which economies have the highest digitalization of agricultural payments?

***Client's question:** Create a figure of the **three countries** with the highest percentage of adults receiving an agricultural payment into an account.*

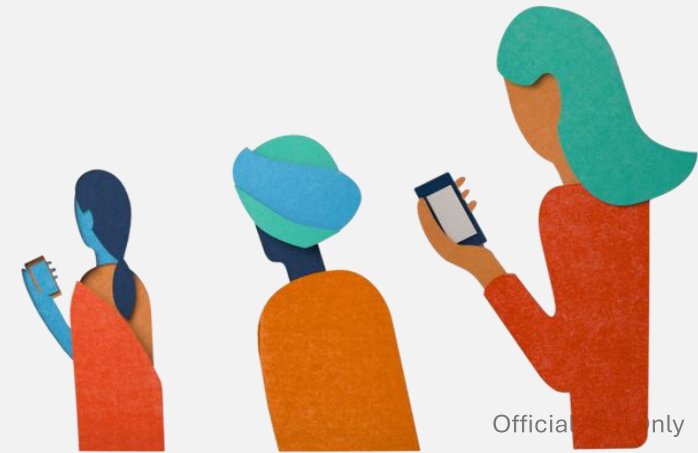
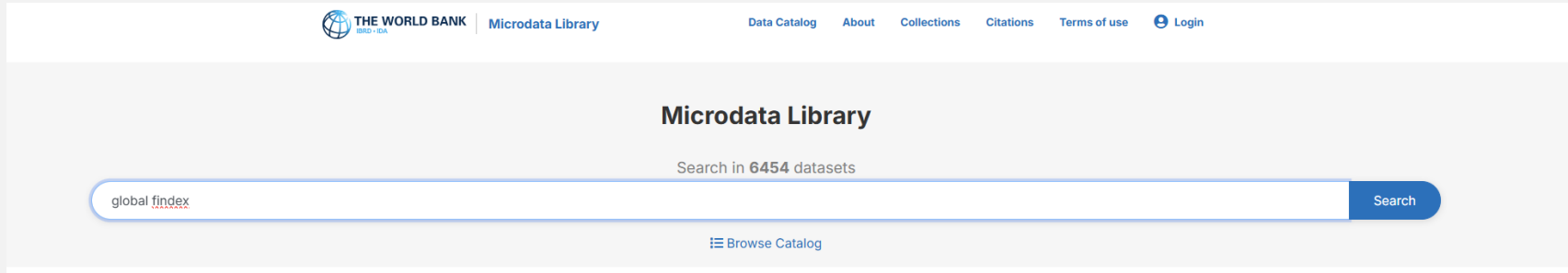
Instructions:

***Step 1:** Check online which countries have the highest **phone ownership** and **password protection rates**.*

- Go to: <https://www.worldbank.org/en/publication/globalindex/download-data>



Microdata available tomorrow!



Which economies have the highest digitalization of agricultural payments?

Step 2: Go to the data visualization page:

<https://www.worldbank.org/en/publication/globalindex/visualizations>

Global Findex Database 2025

Use this tool to replicate any figure from the Global Findex 2025 report with a custom set of economies. Please note that data for high-income economies is available only for selected figures in Chapters 1.1 and 2.1.

To view the full report, click [here](#).

Cite the data: World Bank. 2025. "The Global Findex Database 2025: Data Download and Documentation." <https://globalfindex.worldbank.org>.

For a full-list of figure numbers and titles, click [here](#).

Not all indicators are available for all economies. Please refer to the [Indicator mapping by economy note](#) for more details.

Select chapter:

Chapter 3.3: Payments

Select figure:

Figure 3.3.14

Select countries:

Kenya Uganda Senegal
Mongolia Nigeria

Select download format:

pdf

Download Figure

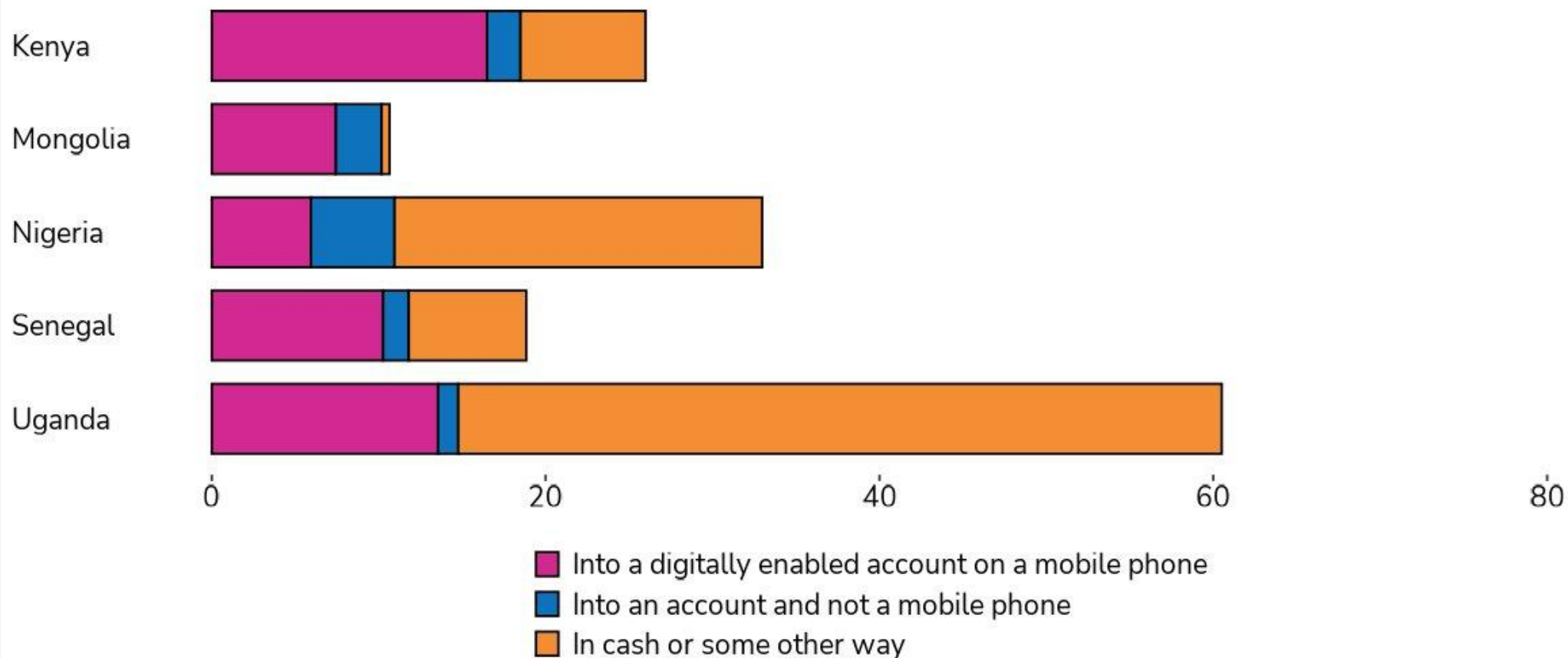
Use the dropdowns to select a chapter, figure, and countries.



Answer :

In economies with high rates of digital agricultural payments, most are paid into a mobile phone

Adults receiving an agriculture payment in the past year (%), 2024

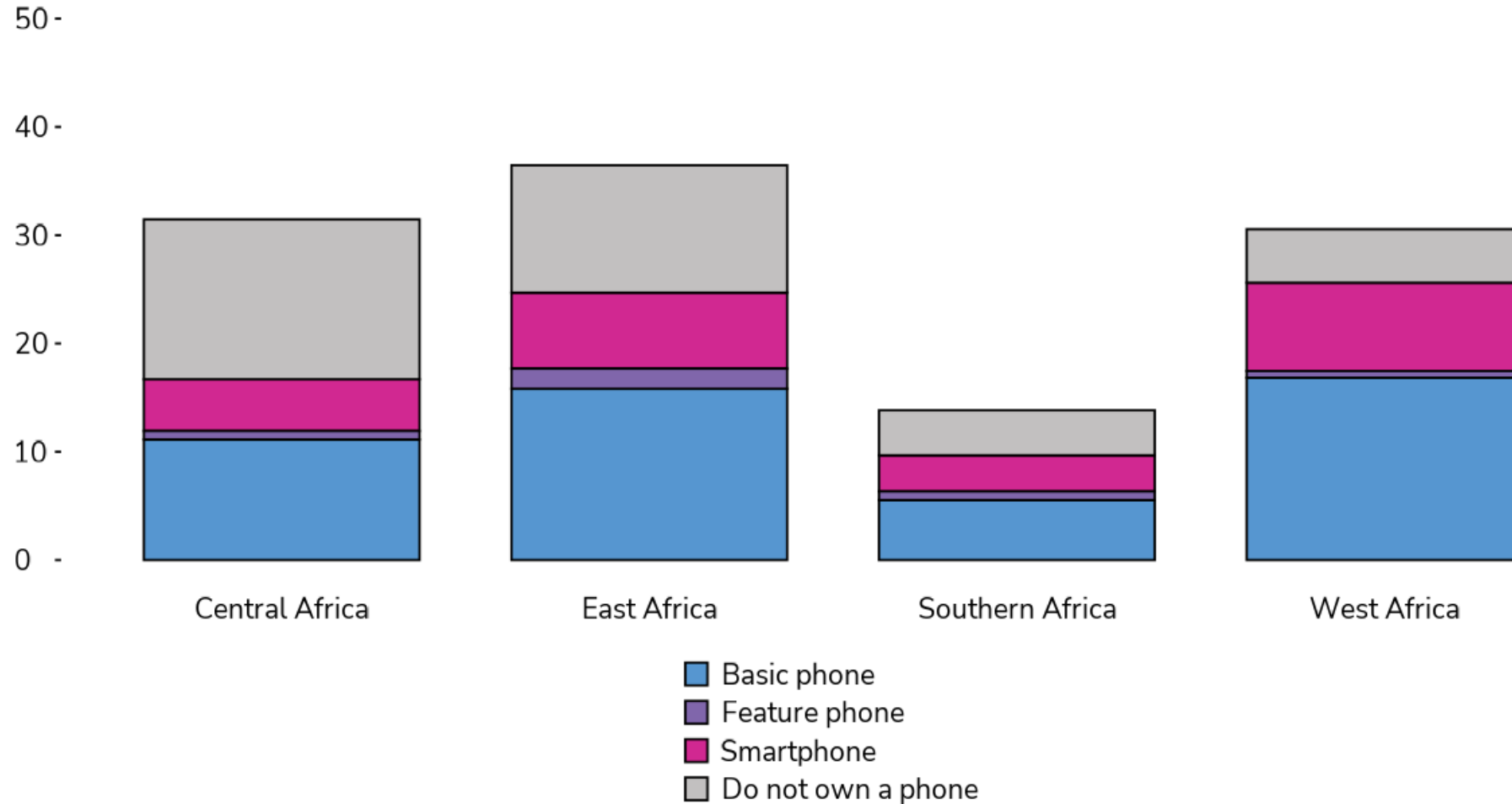


Source: Global Findex Database 2025

In Sub-Saharan African economies, only one out of 5 agriculture payment recipients own a smartphone

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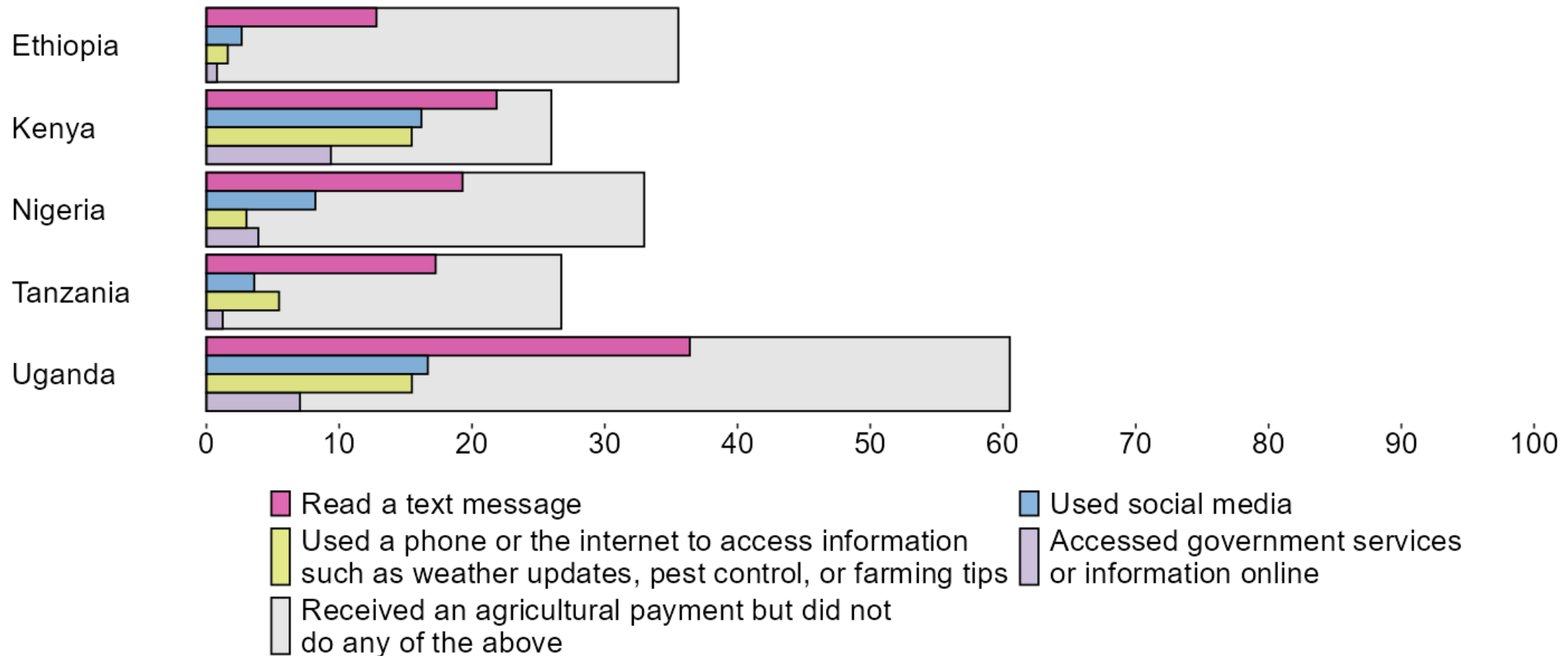
Adults receiving an agriculture payment in the past year (%), 2024



Source: Global Findex Database 2025

Opportunities exist for agricultural value chains to deliver information digitally

Adults who received an agricultural payment(%), 2024

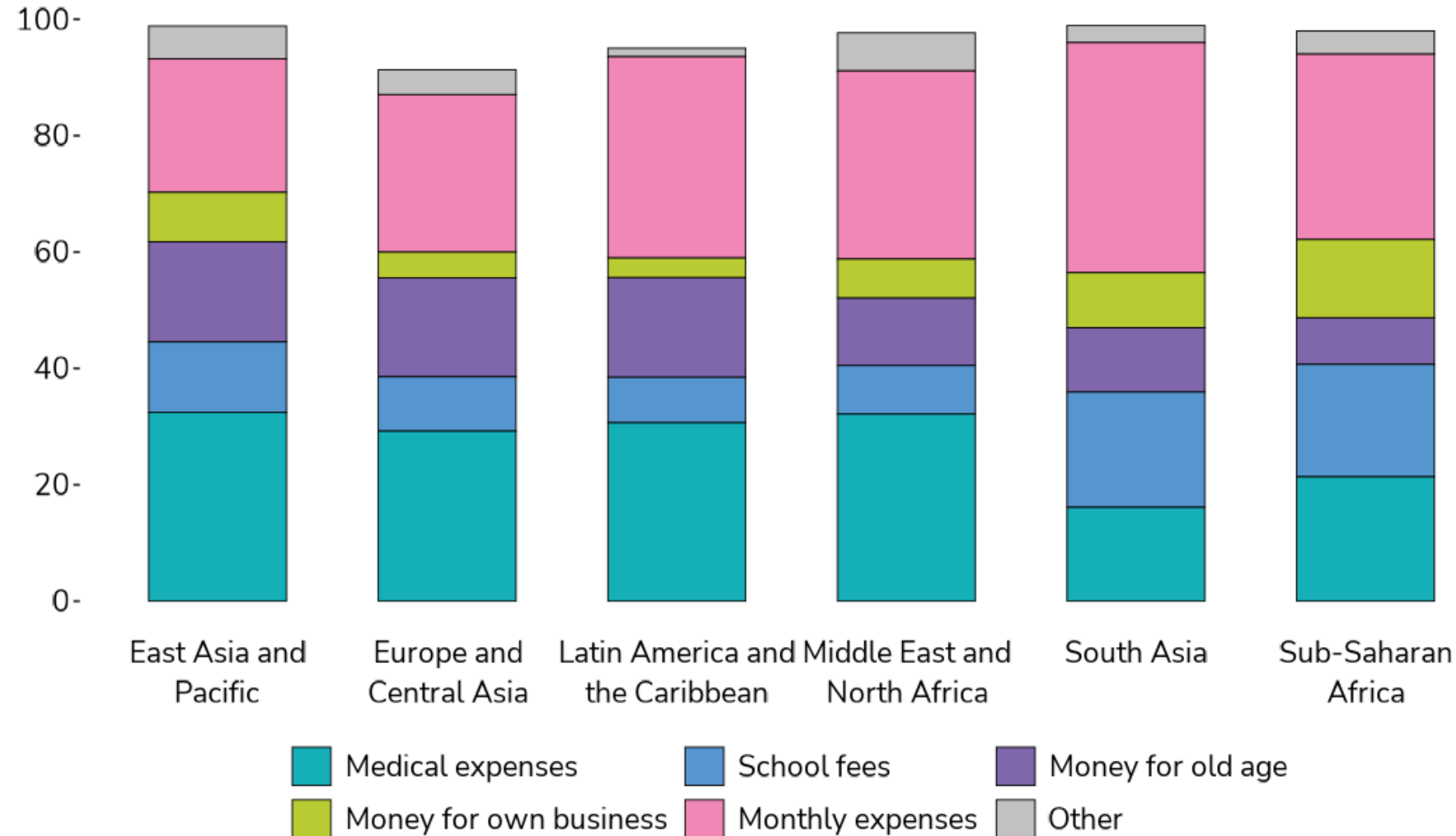


Source: Global Findex Database 2025

Financial Health

The largest share of adults worry most about monthly bills and medical expenses

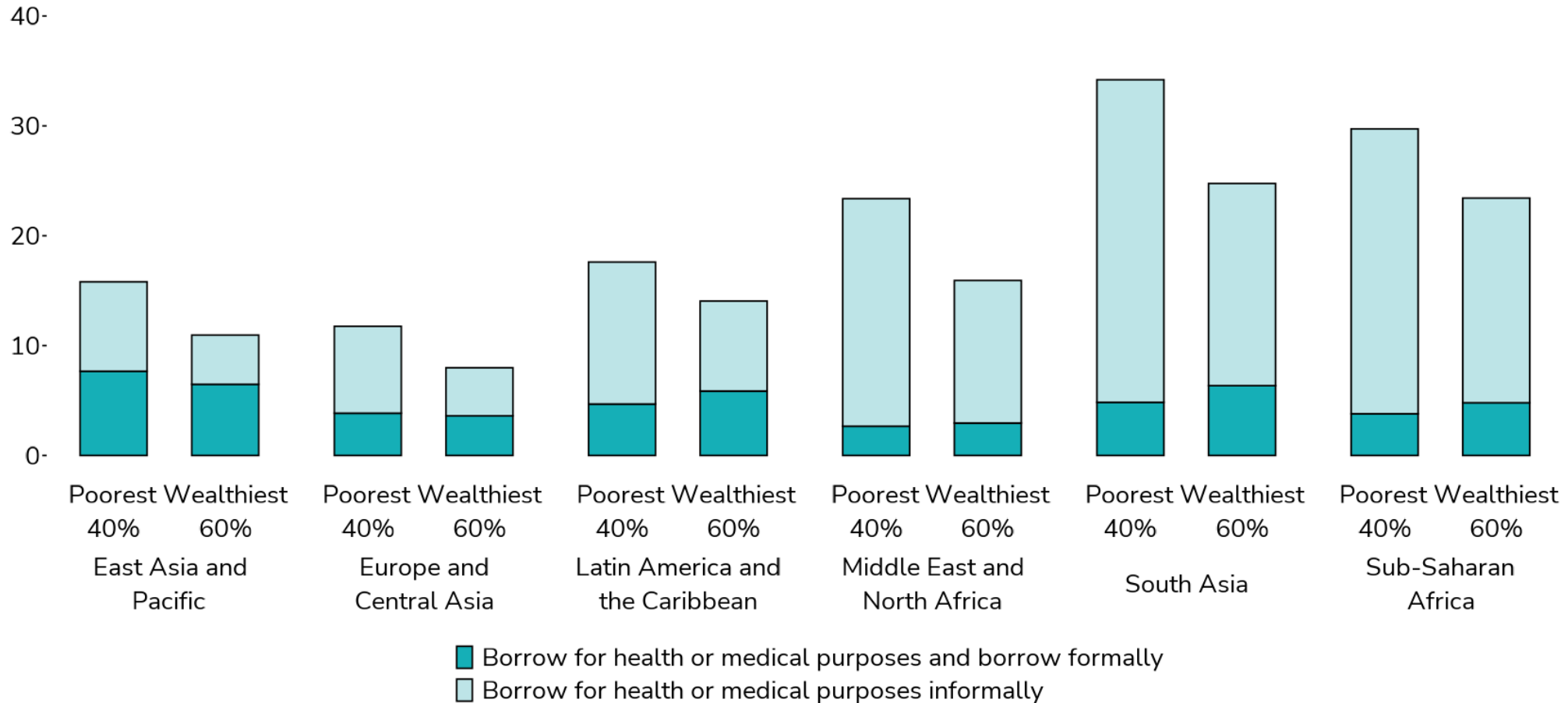
The largest share of adults worry most about monthly bills and medical expenses
Adults identifying their biggest financial worry (%), 2024



19% of adults in LMICs borrow for health purposes. Just 6% do so formally

Poorer adults are more likely than wealthier adults to have borrowed for health purposes

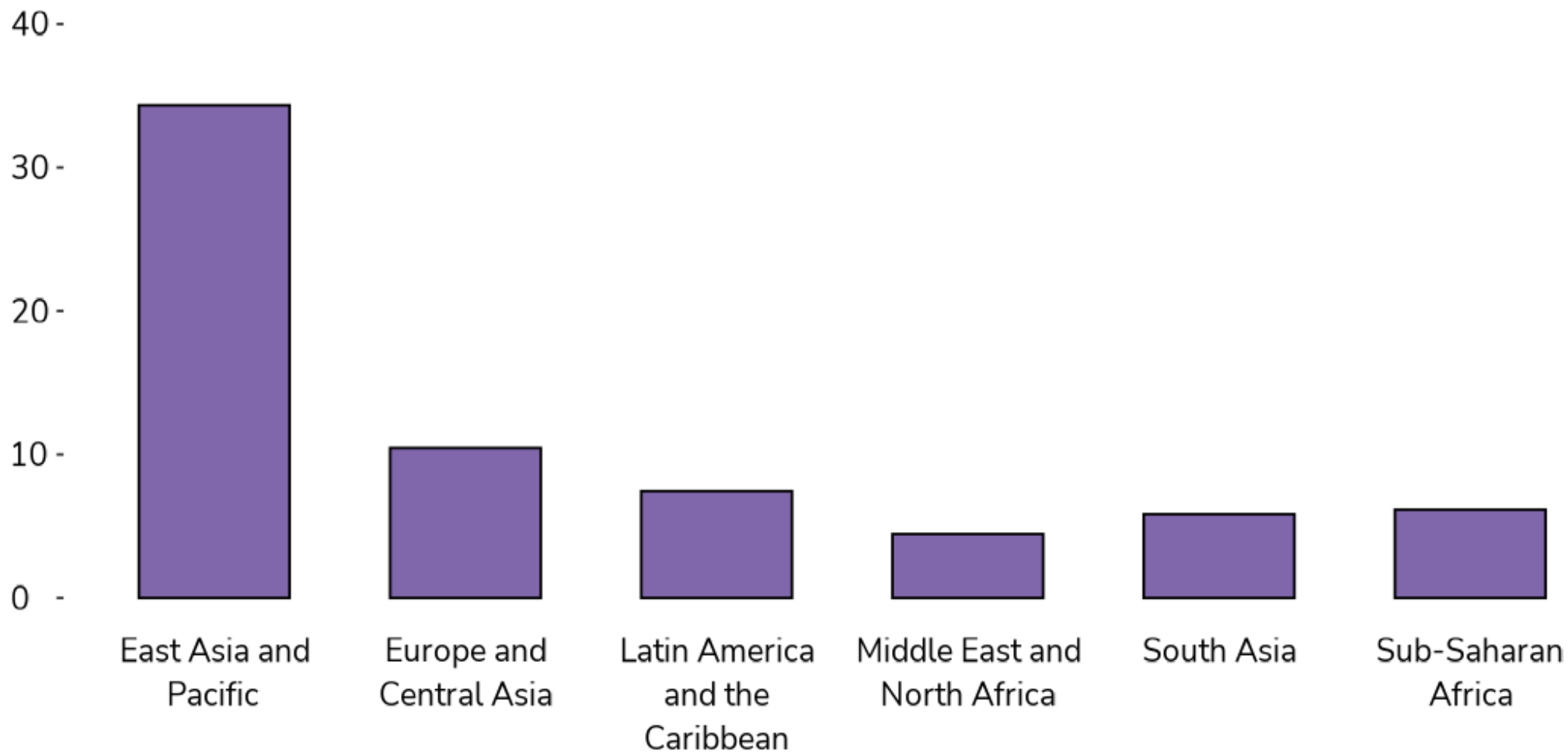
Adults borrowing for health or medical purposes in the past year (%), 2024



19% of adults in LMICs save formally for old age

A small share of adults in most regions save for old age

Adults saving formally and saving for old age in the past year (%), 2024

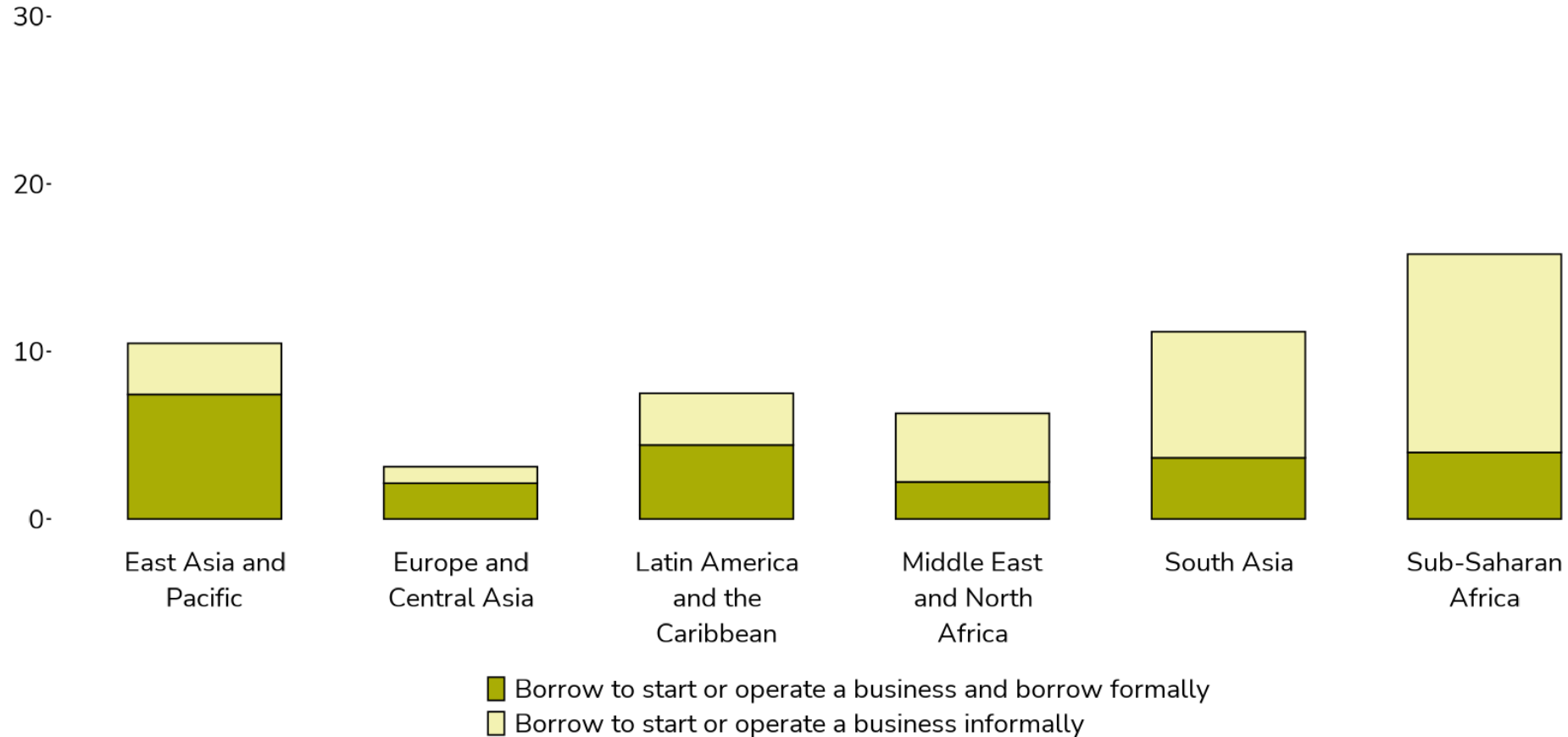


Source: Global Findex Database 2025

11% of adults in LMICs borrow for a business. Half do so formally

Sub-Saharan Africa has the largest share of adults borrowing for a business

Adults borrowing to start or operate a business in the past year (%), 2024

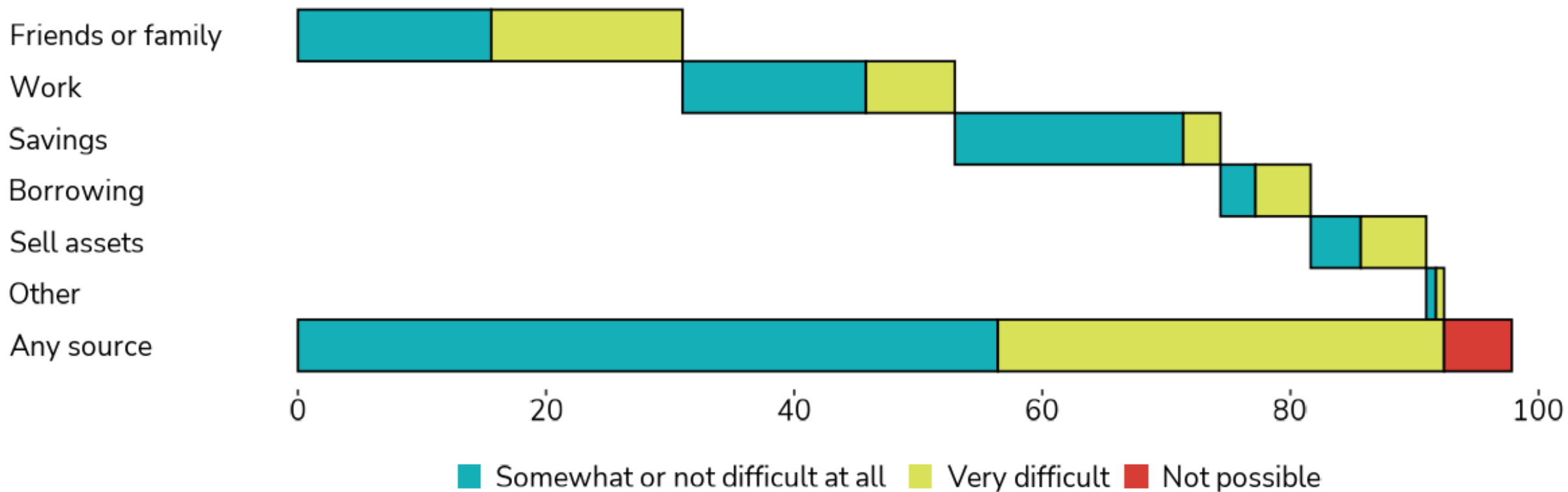


Source: Global Findex Database 2025

The share of financially resilient adults in LMICs has held steady since 2021

The share of financially resilient adults in low- and middle-income economies has held steady since 2021

Adults identifying the source of, and assessing how difficult it would be to access, emergency money (%), 2024

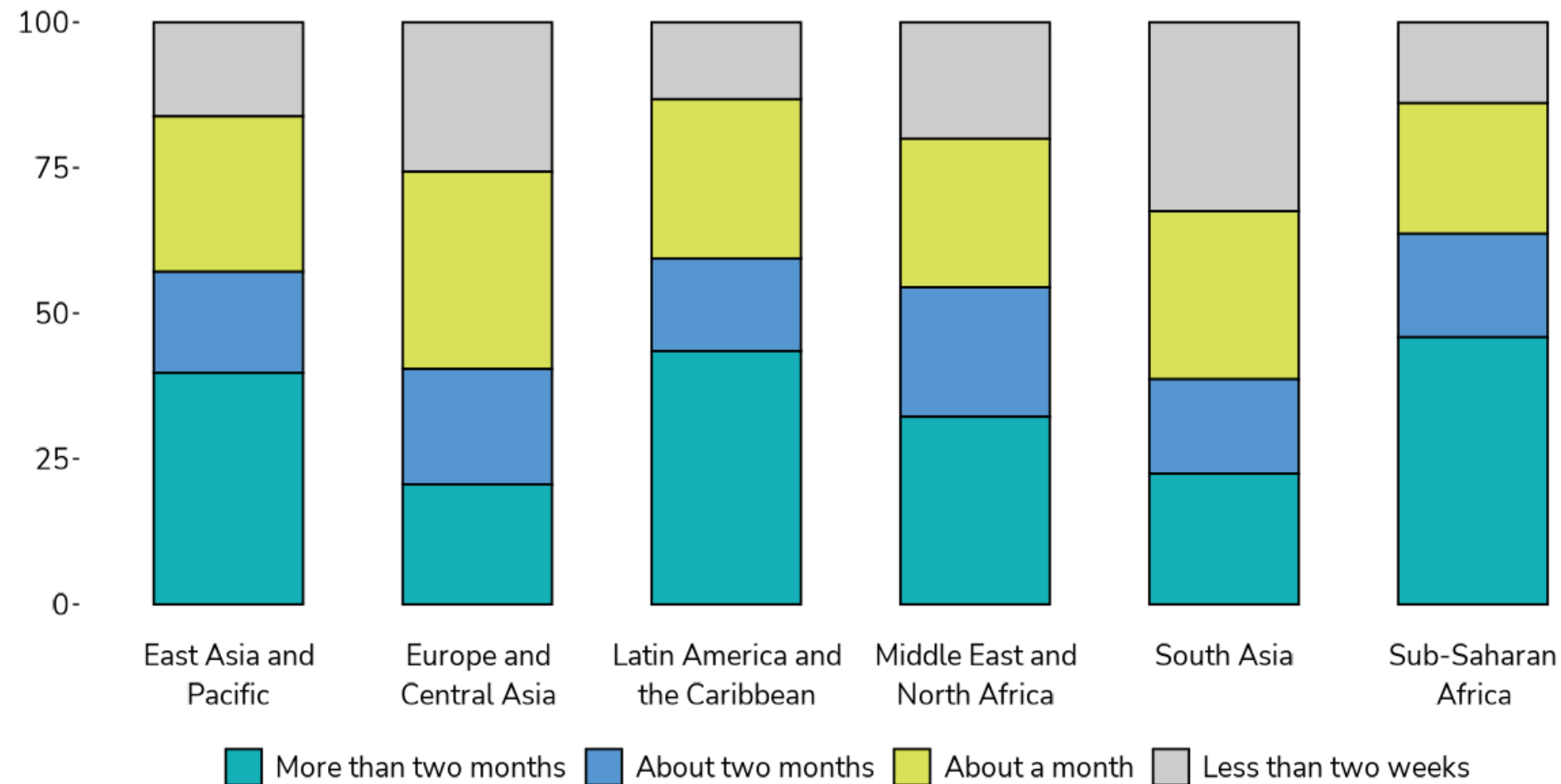


Source: Global Findex Database 2025

About one-third of adults in LMICs could cover more than two months of expenses if they lost their main income source

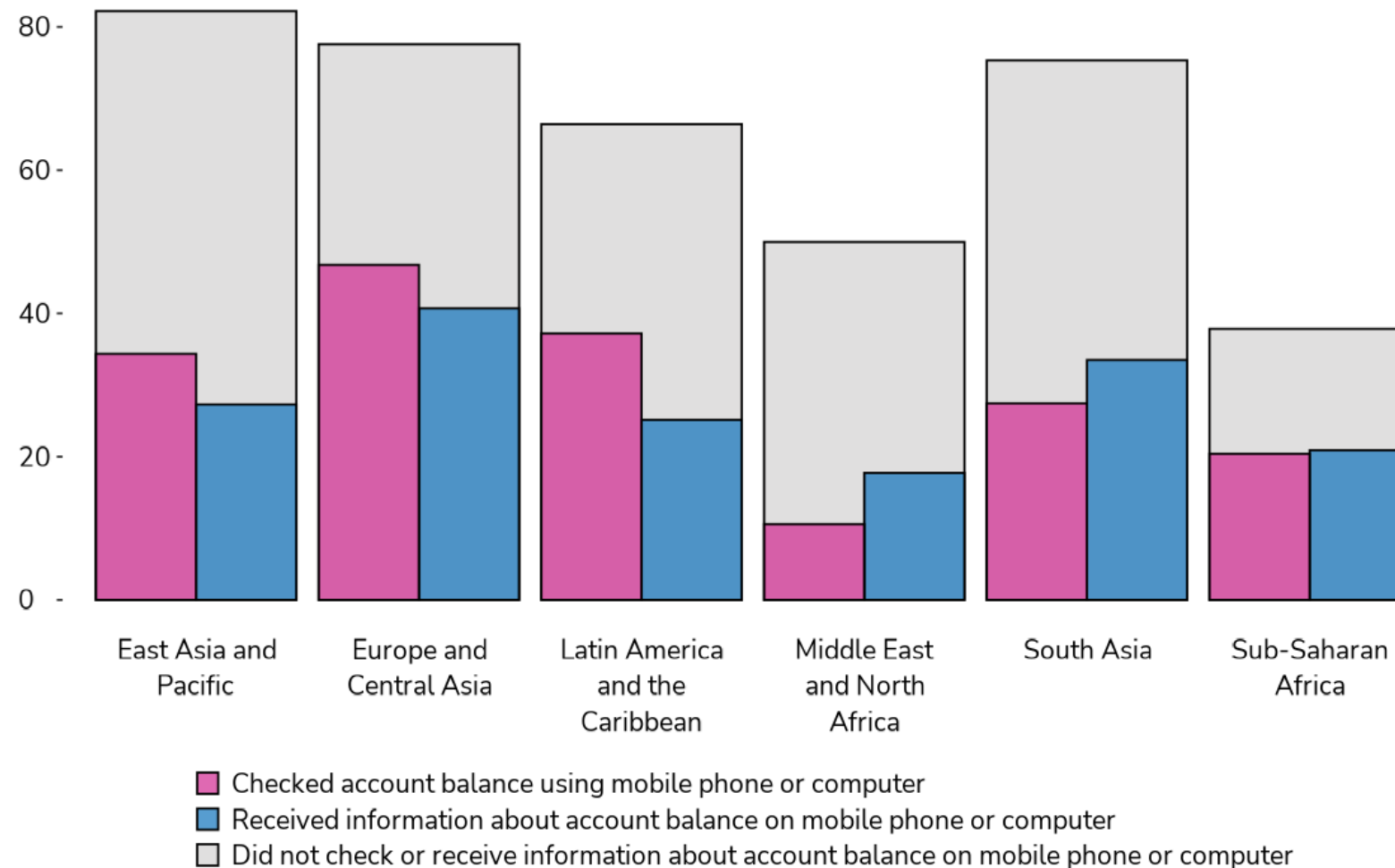
About one-third of adults in low- and middle-income economies could cover more than two months of expenses if they lost their main income source

Adults identifying how long they could cover expenses if they lost their main sources of income (%), 2024



Using digital channels to check account information is on the rise

Forty percent of bank or similar financial institution account owners in low- and middle-income economies received information or checked account balances through digital channels in the past year
Adults with an account at a bank or similar financial institution (%), 2024



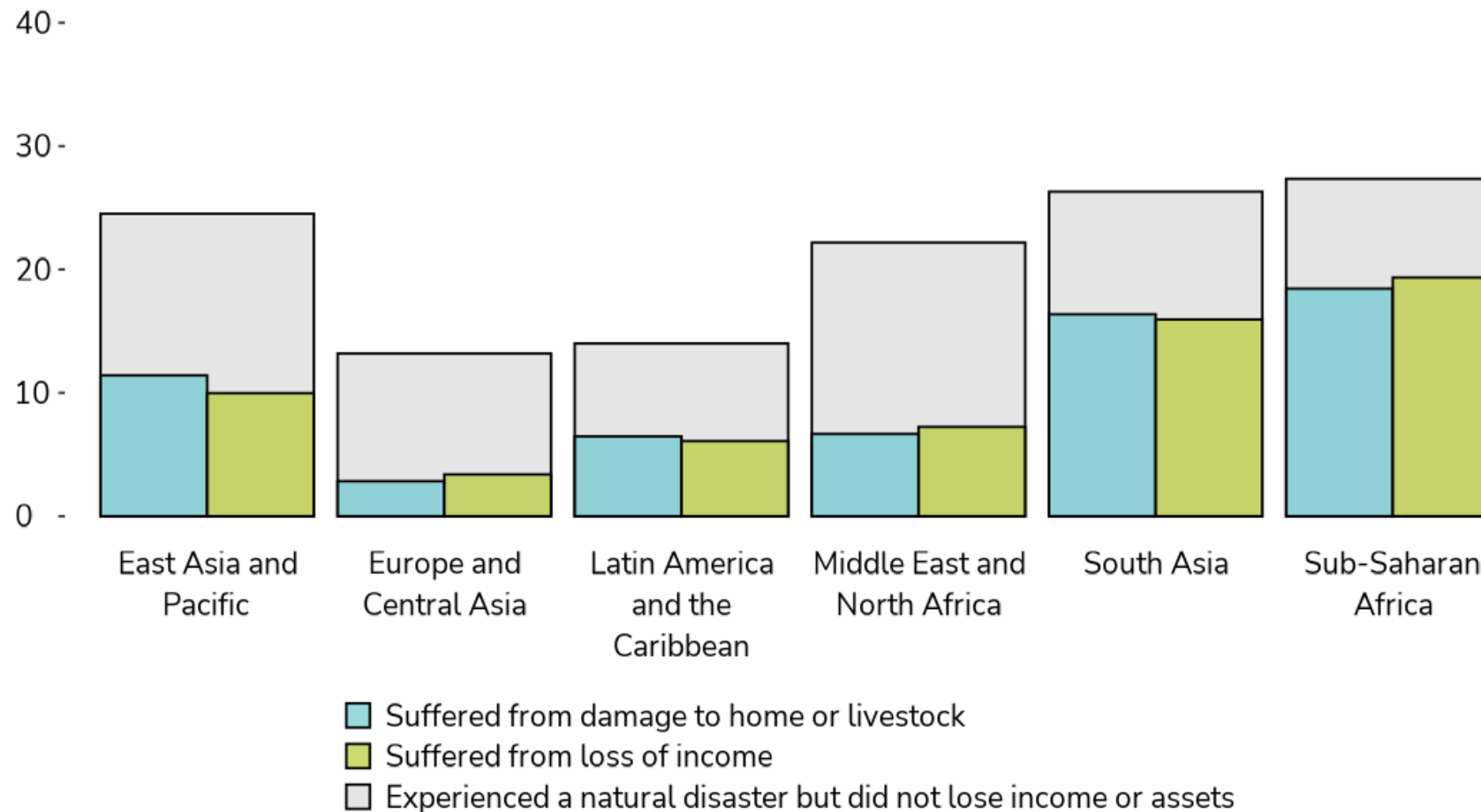
Source: Global Findex Database 2025

Disaster Resilience

Half of all adults who experienced a natural disaster faced loss of income or property damage

Half of all adults who experience a natural disaster faced loss of income or property damage home

Adults who experienced a natural disaster or extreme weather event (%), 2024

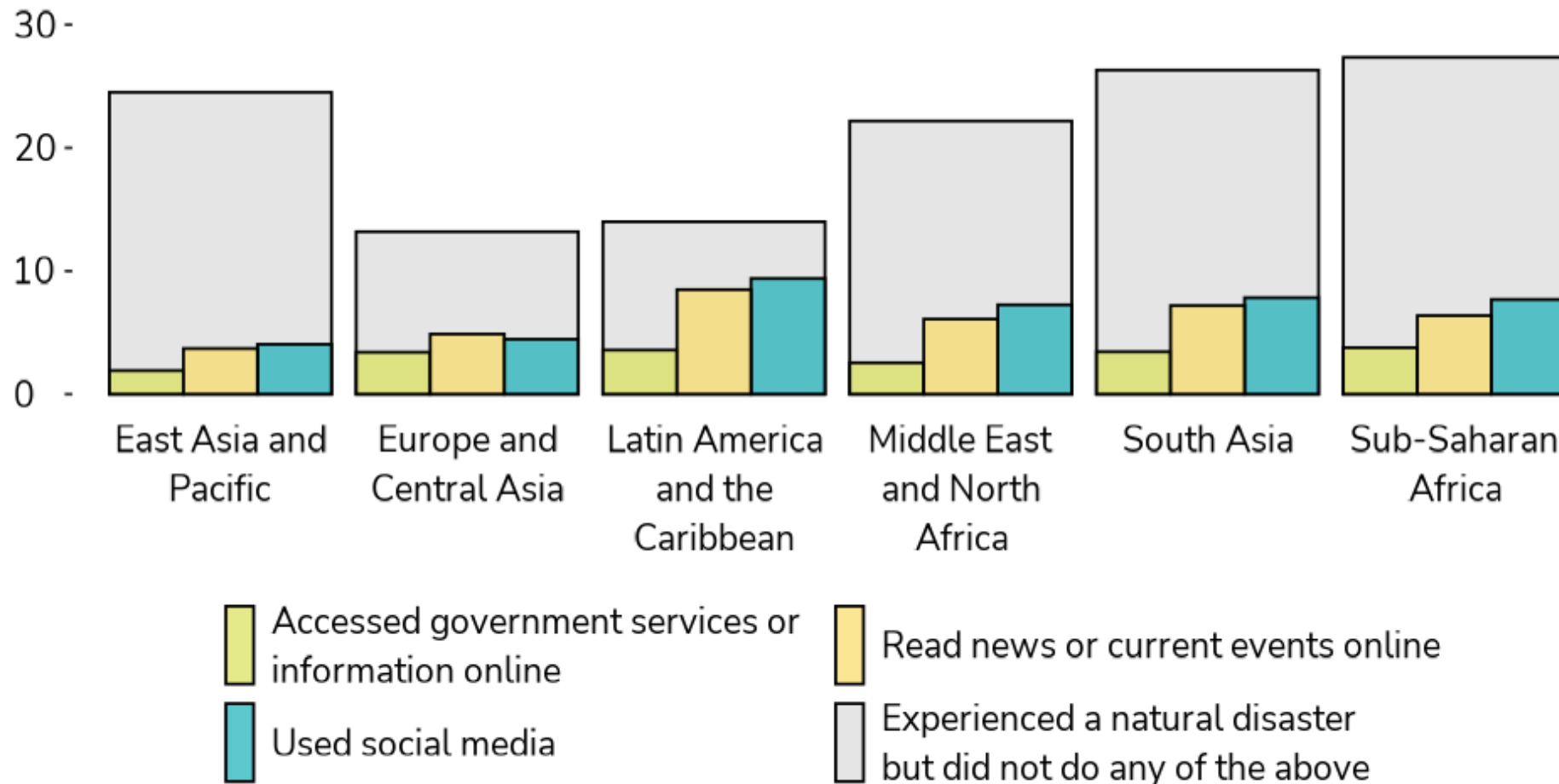


Source: Global Findex Database 2025

Note: The economies included in this figure had 50 percent or more of adults saying they had been exposed to a natural disaster or extreme weather event in the past three years.

Digital channels can help people in disaster-vulnerable areas prepare for natural disasters or mitigate impacts

Adults who experienced a natural disaster or extreme weather event (%), 2024

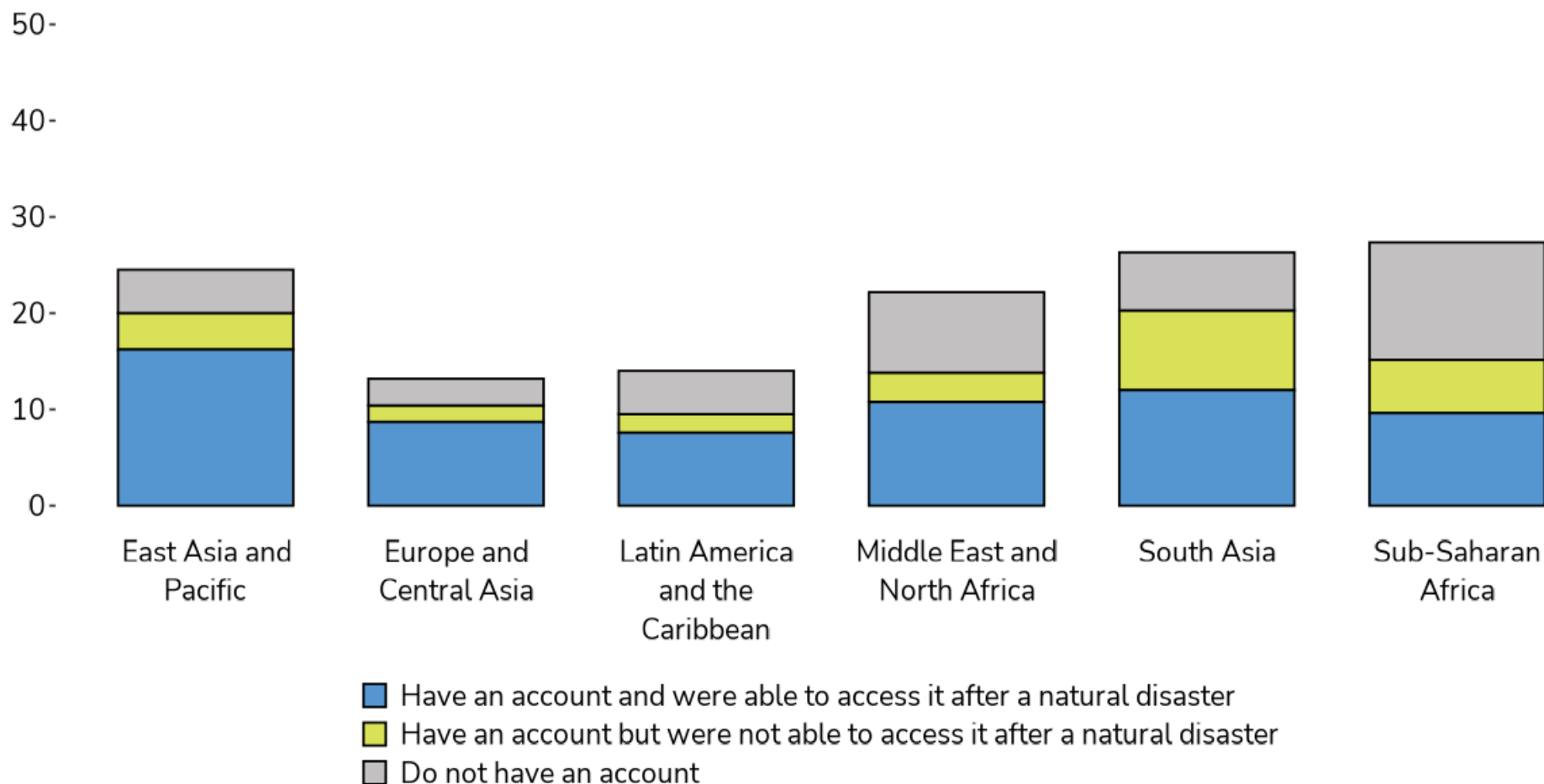


Source: Global Index Database 2025

Most adults who have been exposed to a natural disaster are financially included, though gaps remain

Most adults who have been exposed to a natural disaster are financially included

Adults who experienced a natural disaster or extreme weather event (%), 2024



Global Findex data informing decisions globally



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