From **The Global Findex Database**

The Little Data Book on
Financial Inclusion

25

Account ownership	Borrowing
Use of digital payments	Financial health
Saving	Mobile connectivity

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2025 | THE LITTLE DATA BOOK ON FINANCIAL INCLUSION

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Acknowledgments

Introduction

The Little Data Book on Financial Inclusion 2025 is a pocket edition of the Global Findex Database 2025. 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, 2017 and in 2021. The 2025 edition, based on nationally representative surveys of about 145,000 adults in 141 economies conducted over the calendar year 2024, offers a lens into how people access and use financial services. For the first time, the 2025 edition includes indicators on digital connectivity, including mobile phone ownership, internet use, and digital safety.

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.globalfindex .worldbank.org

The reference citation for the Global Findex Database 2025 data provided in this book is as follows: Leora Klapper, Dorothe Singer, Laura Starita and Alexandra Norris. 2025. *The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy*. World Bank: Washington, DC.

Data notes

The data in this book are for 2024 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.

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 141 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.

Unlike in previous editions, data collection for Global Findex 2025 gave priority to low- and middle-income economies. Data on mobile phone ownership and account ownership were collected in all economies, but questions on internet use, financial use, and financial health were asked only in low- and middle-income economies. Any mobile connectivity data for high-income economies, and for select low- and middle-income economies that did not receive the Global Findex Digital Connectivity Tracker survey module, is from the Gallup World Poll, 2024. In addition, in Algeria, China, the Islamic Republic of Iran, Libya, Mauritius, the Russian Federation and Ukraine, an abridged form of the questionnaire was administered by phone because of economy-specific restrictions. As a result, data points on made a digital utility payment, received a government payment into an account, received a private sector wage payment into an account, and have a password on their mobile phone are not available for these economies. Regional and income group averages for these data points also exclude data for these economies for the same reason.

The abridged questionnaire administered in the Russian Federation in 2024 only included questions on mobile phone ownership and account ownership. As a result, other data points are not available for Russia for this year. Income group averages and averages for Europe and Central Asia also exclude data for this economy for the same reason. For comparability across time, Europe and Central Asia averages for variables other than account and mobile phone ownership similarly exclude data for Russia and may thus differ from previously published numbers.

Data notes

Data on account ownership by labor force participation exclude China, where employment data were not collected. Regional and income group averages for this data point also exclude data for this economy for the same reason.

As a result of COVID-19 mobility restrictions, 22 economies could not be surveyed in time for the release of Global Findex 2021. Those economies were subsequently surveyed in 2022, and the collected data were added to the database. As a result, some of the 2021 regional, low- and middle-income, and global averages differ slightly from those reported in the Little Data Book edition published in 2022.

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; the Lao People's Democratic Republic; Malaysia; Mongolia; Myanmar;†‡ the Philippines; Thailand; Viet Nam

Europe and Central Asia

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

High income

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

Latin America and the Caribbean

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

Middle East and North Africa**

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

South Asia

Afghanistan;‡ Bangladesh; India; Nepal; Pakistan; Sri Lanka

Sub-Saharan Africa

Angola;¤‡ Benin; Botswana; Burkina Faso; Burundi;¤‡ Cameroon; the Central African Republic;¤‡ Chad; the Comoros; the Democratic Republic of Congo; the 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; South Africa; South Sudan;†‡ Sudan;¤‡ Tanzania; Togo; Uganda; Zambia; Zimbabwe

† Excluded in 2011 data.

¤ Excluded in 2021 data.

‡ Excluded in 2024

** Middle East and North Africa average was not included in 2014 data.

World

Population, age 15+ (millions)	**6,042.7**	GNI per capita ($)	**13,179.4**

Variable Name (% age 15+)

Account
All adults, 2024	78.7
All adults, 2021	73.8
All adults, 2011	50.6

Account, by type
Account at a bank or similiar financial institution	75.3
Mobile money account	15.3
Digitally enabled account (any account used with a card or phone)	..*

Account, by individual characteristics
Women	76.6
Adults in the poorest 40% of households	72.4
Adults out of the labor force	66.6
Rural	75

Made or received digital payments in the past year
All adults, 2024	..*
All adults, 2021	..*
Made a digital merchant payment, 2024	..*
Made a digital merchant payment, 2021	..*
Made an online bill payment	..*
Received a government payment into an account	..*
Received a private sector wage into an account	..*

Saving money in the past year
Saved formally or informally	..*
Saved formally using an account, 2024	..*
Saved formally using an account, 2021	..*
Saved informally using a savings club or a person outside the family	..*

Borrowing in the past year
Borrowed formally or informally	..*
Borrowed formally	..*

Financially resilient: Not difficult to access extra money in 30 days
All adults	..*
Women	..*
Adults in the poorest 40% of households	..*
Could cover more than 2 months of expenses if income is lost	..*

Mobile connectivity
Has a personal mobile phone	85.7
Women	81.8
Adults in the poorest 40% of households	81.1
Has a personal smartphone	68.3
Women	64.5
Adults in the poorest 40% of households	58.8
Has a password on their mobile phone	..*

East Asia & Pacific

Population, age 15+ (millions)	**1,726.3**	GNI per capita ($)	**13,705.9**

Variable Name (% age 15+)

Account
All adults, 2024	83.3
All adults, 2021	79.7
All adults, 2011	55.0

Account, by type
Account at a bank or similiar financial institution	82.2
Mobile money account	6.9
Digitally enabled account (any account used with a card or phone)	74.6

Account, by individual characteristics
Women	83.5
Adults in the poorest 40% of households	75.7
Adults out of the labor force	50.3
Rural	75.4

Made or received digital payments in the past year
All adults, 2024	80.2
All adults, 2021	74.8
Made a digital merchant payment, 2024	67.4
Made a digital merchant payment, 2021	64.1
Made an online bill payment	62.3
Received a government payment into an account	17.5
Received a private sector wage into an account	16.7

Saving money in the past year
Saved formally or informally	71.2
Saved formally using an account, 2024	58.9
Saved formally using an account, 2021	38.8
Saved informally using a savings club or a person outside the family	20.3

Borrowing in the past year
Borrowed formally or informally	53.3
Borrowed formally	34.5

Financially resilient: Not difficult to access extra money in 30 days
All adults	77.5
Women	77.1
Adults in the poorest 40% of households	64.3
Could cover more than 2 months of expenses if income is lost	43.7

Mobile connectivity
Has a personal mobile phone	94.0
Women	94.0
Adults in the poorest 40% of households	92.0
Has a personal smartphone	85.8
Women	85.4
Adults in the poorest 40% of households	77.6
Has a password on their mobile phone	60.0

Europe & Central Asia

Population, age 15+ (millions)	**191.4**	GNI per capita ($)	**29,122.8**

Variable Name (% age 15+)

Account
All adults, 2024	77.8
All adults, 2021	77.6
All adults, 2011	44.4

Account, by type
Account at a bank or similiar financial institution	77.6
Mobile money account	8.4
Digitally enabled account (any account used with a card or phone)	61.4

Account, by individual characteristics
Women	73.9
Adults in the poorest 40% of households	71.0
Adults out of the labor force	66.5
Rural	74.6

Made or received digital payments in the past year
All adults, 2024	69.1
All adults, 2021	64.9
Made a digital merchant payment, 2024	51.4
Made a digital merchant payment, 2021	42.4
Made an online bill payment	42.2
Received a government payment into an account	27.6
Received a private sector wage into an account	22.5

Saving money in the past year
Saved formally or informally	40.6
Saved formally using an account, 2024	23.3
Saved formally using an account, 2021	13.5
Saved informally using a savings club or a person outside the family	8.4

Borrowing in the past year
Borrowed formally or informally	55.1
Borrowed formally	28.8

Financially resilient: Not difficult to access extra money in 30 days
All adults	64.0
Women	59.0
Adults in the poorest 40% of households	50.6
Could cover more than 2 months of expenses if income is lost	24.0

Mobile connectivity
Has a personal mobile phone	93.6
Women	92.0
Adults in the poorest 40% of households	92.2
Has a personal smartphone	82.4
Women	79.9
Adults in the poorest 40% of households	78.4
Has a password on their mobile phone	63.1

Latin America & Caribbean

Population, age 15+ (millions)	**458.3**	GNI per capita ($)	**9,651.4**

Variable Name (% age 15+)

Account
All adults, 2024	69.7
All adults, 2021	67.1
All adults, 2011	39.5

Account, by type
Account at a bank or similiar financial institution	66.4
Mobile money account	37.3
Digitally enabled account (any account used with a card or phone)	54.1

Account, by individual characteristics
Women	65.9
Adults in the poorest 40% of households	59.5
Adults out of the labor force	58.4
Rural	65.0

Made or received digital payments in the past year
All adults, 2024	59.4
All adults, 2021	59.8
Made a digital merchant payment, 2024	42.5
Made a digital merchant payment, 2021	37.3
Made an online bill payment	34.8
Received a government payment into an account	18.8
Received a private sector wage into an account	17.4

Saving money in the past year
Saved formally or informally	45.4
Saved formally using an account, 2024	28.8
Saved formally using an account, 2021	17.9
Saved informally using a savings club or a person outside the family	8.4

Borrowing in the past year
Borrowed formally or informally	53.4
Borrowed formally	28.5

Financially resilient: Not difficult to access extra money in 30 days
All adults	54.6
Women	47.5
Adults in the poorest 40% of households	38.6
Could cover more than 2 months of expenses if income is lost	34.7

Mobile connectivity
Has a personal mobile phone	88.7
Women	88.3
Adults in the poorest 40% of households	84.5
Has a personal smartphone	69.8
Women	67.6
Adults in the poorest 40% of households	61.1
Has a password on their mobile phone	63.3

Middle East & North Africa

Population, age 15+ (millions)	**305.7**	GNI per capita ($)	**8,653.2**

Variable Name (% age 15+)

Account

All adults, 2024	52.9
All adults, 2021	45.4
All adults, 2011	33.0

Account, by type

Account at a bank or similiar financial institution	50.0
Mobile money account	10.7
Digitally enabled account (any account used with a card or phone)	38.0

Account, by individual characteristics

Women	45.6
Adults in the poorest 40% of households	45.9
Adults out of the labor force	44.4
Rural	52.4

Made or received digital payments in the past year

All adults, 2024	43.9
All adults, 2021	38.0
Made a digital merchant payment, 2024	26.2
Made a digital merchant payment, 2021	7.5
Made an online bill payment	14.1
Received a government payment into an account	17.3
Received a private sector wage into an account	5.2

Saving money in the past year

Saved formally or informally	35.1
Saved formally using an account, 2024	17.0
Saved formally using an account, 2021	11.0
Saved informally using a savings club or a person outside the family	8.0

Borrowing in the past year

Borrowed formally or informally	57.8
Borrowed formally	12.4

Financially resilient: Not difficult to access extra money in 30 days

All adults	60.1
Women	57.2
Adults in the poorest 40% of households	47.0
Could cover more than 2 months of expenses if income is lost	27.9

Mobile connectivity

Has a personal mobile phone	89.3
Women	86.0
Adults in the poorest 40% of households	89.3
Has a personal smartphone	68.8
Women	64.6
Adults in the poorest 40% of households	61.6
Has a password on their mobile phone	54.4

South Asia

Population, age 15+ (millions)	**1,419.3**	GNI per capita ($)	**2,381.9**

Variable Name (% age 15+)

Account	
All adults, 2024	77.6
All adults, 2021	68.0
All adults, 2011	32.2

Account, by type	
Account at a bank or similiar financial institution	75.3
Mobile money account	21.9
Digitally enabled account (any account used with a card or phone)	28.9

Account, by individual characteristics	
Women	75.1
Adults in the poorest 40% of households	73.3
Adults out of the labor force	67.6
Rural	80.2

Made or received digital payments in the past year	
All adults, 2024	44.2
All adults, 2021	33.7
Made a digital merchant payment, 2024	15.2
Made a digital merchant payment, 2021	9.7
Made an online bill payment	13.7
Received a government payment into an account	17.8
Received a private sector wage into an account	10.7

Saving money in the past year	
Saved formally or informally	35.7
Saved formally using an account, 2024	23.8
Saved formally using an account, 2021	12.4
Saved informally using a savings club or a person outside the family	13.1

Borrowing in the past year	
Borrowed formally or informally	64.7
Borrowed formally	14.2

Financially resilient: Not difficult to access extra money in 30 days	
All adults	31.4
Women	23.6
Adults in the poorest 40% of households	19.5
Could cover more than 2 months of expenses if income is lost	20.6

Mobile connectivity	
Has a personal mobile phone	67.8
Women	53.9
Adults in the poorest 40% of households	57.6
Has a personal smartphone	40.8
Women	29.9
Adults in the poorest 40% of households	24.4
Has a password on their mobile phone	37.4

Sub-Saharan Africa

Population, age 15+ (millions)	**742.8**	GNI per capita ($)	**1,620.7**

Variable Name (% age 15+)

Account

All adults, 2024	58.2
All adults, 2021	49.3
All adults, 2011	23.3

Account, by type

Account at a bank or similiar financial institution	37.8
Mobile money account	40.0
Digitally enabled account (any account used with a card or phone)	48.9

Account, by individual characteristics

Women	52.3
Adults in the poorest 40% of households	47.2
Adults out of the labor force	44.7
Rural	52.4

Made or received digital payments in the past year

All adults, 2024	50.6
All adults, 2021	41.7
Made a digital merchant payment, 2024	19.5
Made a digital merchant payment, 2021	12.9
Made an online bill payment	15.6
Received a government payment into an account	8.9
Received a private sector wage into an account	9.5

Saving money in the past year

Saved formally or informally	60.7
Saved formally using an account, 2024	34.7
Saved formally using an account, 2021	23.0
Saved informally using a savings club or a person outside the family	28.1

Borrowing in the past year

Borrowed formally or informally	70.4
Borrowed formally	12.4

Financially resilient: Not difficult to access extra money in 30 days

All adults	41.3
Women	36.9
Adults in the poorest 40% of households	30.8
Could cover more than 2 months of expenses if income is lost	36.6

Mobile connectivity

Has a personal mobile phone	74.7
Women	70.5
Adults in the poorest 40% of households	66.1
Has a personal smartphone	32.9
Women	29.3
Adults in the poorest 40% of households	21.5
Has a password on their mobile phone	36.1

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 2024. 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 $1,135 or less in July 1, 2024.

Lower middle income economies are those with a GNI per capita between $1,136 and $4,465.

Upper middle income economies are those with a GNI per capita between $4,466 and $13,845.

High income economies are those with a GNI per capita of $13,845 or more.

Low income

Population, age 15+ (millions)	**431.1**	GNI per capita ($)	**754.7**

Variable Name (% age 15+)

Account
All adults, 2024	46.4
All adults, 2021	35.2
All adults, 2011	10.4

Account, by type
Account at a bank or similiar financial institution	25.8
Mobile money account	31.8
Digitally enabled account (any account used with a card or phone)	34.7

Account, by individual characteristics
Women	40.6
Adults in the poorest 40% of households	37.3
Adults out of the labor force	35.3
Rural	42.2

Made or received digital payments in the past year
All adults, 2024	37.1
All adults, 2021	26.9
Made a digital merchant payment, 2024	8.5
Made a digital merchant payment, 2021	5.0
Made an online bill payment	10.0
Received a government payment into an account	5.4
Received a private sector wage into an account	4.4

Saving money in the past year
Saved formally or informally	54.9
Saved formally using an account, 2024	27.6
Saved formally using an account, 2021	16.4
Saved informally using a savings club or a person outside the family	29.1

Borrowing in the past year
Borrowed formally or informally	69.2
Borrowed formally	10.3

Financially resilient: Not difficult to access extra money in 30 days
All adults	43.8
Women	39.9
Adults in the poorest 40% of households	34.7
Could cover more than 2 months of expenses if income is lost	32.2

Mobile connectivity
Has a personal mobile phone	63.1
Women	55.9
Adults in the poorest 40% of households	52.8
Has a personal smartphone	21.8
Women	17.9
Adults in the poorest 40% of households	12.9
Has a password on their mobile phone	29.0

Lower middle income

Population, age 15+ (millions)	**2,158.6**	GNI per capita ($)	**2,511.4**

Variable Name (% age 15+)

Account

All adults, 2024	70.4
All adults, 2021	62.1
All adults, 2011	30.5

Account, by type

Account at a bank or similiar financial institution	65.0
Mobile money account	24.4
Digitally enabled account (any account used with a card or phone)	36.8

Account, by individual characteristics

Women	67.6
Adults in the poorest 40% of households	63.4
Adults out of the labor force	59.9
Rural	71.7

Made or received digital payments in the past year

All adults, 2024	47.3
All adults, 2021	38.4
Made a digital merchant payment, 2024	19.9
Made a digital merchant payment, 2021	12.3
Made an online bill payment	16.2
Received a government payment into an account	15.6
Received a private sector wage into an account	11.2

Saving money in the past year

Saved formally or informally	42.9
Saved formally using an account, 2024	26.1
Saved formally using an account, 2021	15.0
Saved informally using a savings club or a person outside the family	14.4

Borrowing in the past year

Borrowed formally or informally	62.4
Borrowed formally	14.1

Financially resilient: Not difficult to access extra money in 30 days

All adults	40.6
Women	34.9
Adults in the poorest 40% of households	28.5
Could cover more than 2 months of expenses if income is lost	27.3

Mobile connectivity

Has a personal mobile phone	75.1
Women	66.6
Adults in the poorest 40% of households	67.2
Has a personal smartphone	50.0
Women	42.8
Adults in the poorest 40% of households	36.4
Has a password on their mobile phone	42.3

Upper middle income

Population, age 15+ (millions)	**2,254.0**	GNI per capita ($)	**10,563.3**

Variable Name (% age 15+)

Account

All adults, 2024	84.0
All adults, 2021	82.6
All adults, 2011	56.6

Account, by type

Account at a bank or similiar financial institution	83.2
Mobile money account	10.4
Digitally enabled account (any account used with a card or phone)	74.9

Account, by individual characteristics

Women	82.5
Adults in the poorest 40% of households	76.7
Adults out of the labor force	62.4
Rural	78.5

Made or received digital payments in the past year

All adults, 2024	80.7
All adults, 2021	78.6
Made a digital merchant payment, 2024	68.4
Made a digital merchant payment, 2021	66.6
Made an online bill payment	61.8
Received a government payment into an account	24.0
Received a private sector wage into an account	20.0

Saving money in the past year

Saved formally or informally	66.6
Saved formally using an account, 2024	55.4
Saved formally using an account, 2021	35.1
Saved informally using a savings club or a person outside the family	18.4

Borrowing in the past year

Borrowed formally or informally	54.2
Borrowed formally	36.2

Financially resilient: Not difficult to access extra money in 30 days

All adults	74.6
Women	72.4
Adults in the poorest 40% of households	60.7
Could cover more than 2 months of expenses if income is lost	41.1

Mobile connectivity

Has a personal mobile phone	94.6
Women	94.4
Adults in the poorest 40% of households	93.1
Has a personal smartphone	83.7
Women	82.5
Adults in the poorest 40% of households	76.0
Has a password on their mobile phone	64.8

Low & middle income

Population, age 15+ (millions)	**4,843.7**	GNI per capita ($)	**5,735.7**

Variable Name (% age 15+)

Account
All adults, 2024	75.4
All adults, 2021	69.0
All adults, 2011	41.6

Account, by type
Account at a bank or similiar financial institution	71.3
Mobile money account	18.2
Digitally enabled account (any account used with a card or phone)	54.2

Account, by individual characteristics
Women	73.0
Adults in the poorest 40% of households	68.2
Adults out of the labor force	58.9
Rural	71.3

Made or received digital payments in the past year
All adults, 2024	62.1
All adults, 2021	54.8
Made a digital merchant payment, 2024	41.5
Made a digital merchant payment, 2021	35.0
Made an online bill payment	36.8
Received a government payment into an account	16.6
Received a private sector wage into an account	12.5

Saving money in the past year
Saved formally or informally	54.5
Saved formally using an account, 2024	39.7
Saved formally using an account, 2021	23.7
Saved informally using a savings club or a person outside the family	17.1

Borrowing in the past year
Borrowed formally or informally	59.0
Borrowed formally	24.0

Financially resilient: Not difficult to access extra money in 30 days
All adults	56.4
Women	52.3
Adults in the poorest 40% of households	43.7
Could cover more than 2 months of expenses if income is lost	33.9

Mobile connectivity
Has a personal mobile phone	83.7
Women	79.0
Adults in the poorest 40% of households	78.6
Has a personal smartphone	64.3
Women	60.0
Adults in the poorest 40% of households	53.8
Has a password on their mobile phone	45.8

High income

Population, age 15+ (millions)	**1,178.0**	GNI per capita ($)	**48,441.4**

Variable Name (% age 15+)

Account
All adults, 2024	94.9
All adults, 2021	95.8
All adults, 2011	87.5

Account, by type
Account at a bank or similiar financial institution	94.9
Mobile money account	..*
Digitally enabled account (any account used with a card or phone)	..*

Account, by individual characteristics
Women	94.5
Adults in the poorest 40% of households	92.8
Adults out of the labor force	91.8
Rural	95.1

Made or received digital payments in the past year
All adults, 2024	..*
All adults, 2021	..*
Made a digital merchant payment, 2024	..*
Made a digital merchant payment, 2021	..*
Made an online bill payment	..*
Received a government payment into an account	..*
Received a private sector wage into an account	..*

Saving money in the past year
Saved formally or informally	..*
Saved formally using an account, 2024	..*
Saved formally using an account, 2021	..*
Saved informally using a savings club or a person outside the family	..*

Borrowing in the past year
Borrowed formally or informally	..*
Borrowed formally	..*

Financially resilient: Not difficult to access extra money in 30 days
All adults	..*
Women	..*
Adults in the poorest 40% of households	..*
Could cover more than 2 months of expenses if income is lost	..*

Mobile connectivity
Has a personal mobile phone	95.5
Women	95.1
Adults in the poorest 40% of households	93.8
Has a personal smartphone	88.1
Women	86.7
Adults in the poorest 40% of households	83.6
Has a password on their mobile phone	..*

Country tables

Albania

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

Argentina

Those living in dispersed rural population areas were excluded. This represents about 4 percent of the 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.

Azerbaijan

Nakhichevan and East Zangezur territories not included. These areas represent approximately 8 percent of the total population. (Nagorno-Karabakh not included in sampling frame and not counted in exclusion percent.)

Bahrain

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

Bolivia

Some distant, small locations were excluded due to accessibility and/or security issues. The exclusions represent approximately 7 percent of the population.

Botswana

Sampling units of population size less than 50 are excluded from the sampling frame. This exclusion is approximately 4 percent of the population of Botswana.

Burkina Faso

Some communities across regions were excluded due to security reasons. The areas excluded represent approximately 18 percent of the 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 East region, the North Region, the Extreme North region, the Northwest region, and the South West region were excluded due to insecurity. Neighborhoods with less than 50 household were also excluded from the sampling. The exclusion represents 21 percent of the total population.

Country tables

Chad

Because of security issues and difficult terrain, seven regions are excluded from the sampling: Lac, Ouaddaï, Wadi Fira, Bourkou, Ennedi, Tibesti, Salamat. In addition, the North Kanem and Bahr El Gazal North districts were excluded due to accessibility issues. Quartiers/villages with less than 50 inhabitants are also excluded from sampling. The excluded areas represent 23 percent of the 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.

Colombia

Ten departments and an additional 19 municipalities were excluded since they are located in areas of low population or with extreme insecurity issues. The excluded areas represent approximately 5 percent of the population.

Congo, Dem. Rep.

Parts of Bandundu, Bas Congo, Equateur, Kasai Occidental, Maniema, Province Orientale, Nord Kivu, Sud Kivu, Katanga were excluded due to insecurity. Geographic exclusions represent 19 percent of the population.

Côte d'Ivoire

PSUs with population less than 100 were excluded prior to sampling, corresponding to 9 percent of the population.

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.

Ethiopia

Amhara was excluded due to state of emergency. Also excluded were Harari, Somali Urban and Tigray Urban regions. The excluded areas represent approximately 30 percent of the total population of Ethiopia.

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.

Ghana

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

Honduras

PSUs with population less than 50, and DE LA BAHÍA and GRACIAS A DIOS were excluded. The exclusion represents approximately 4 percent of the 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. Unsafe or evacuated areas near the border were excluded from the survey.

Kuwait

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

Lao PDR

Excluded Xaisomboun Province, Xayaboury Province and some communes that are unreachable and/or have security considerations. The excluded areas represent approximately 7 percent of the population.

Lebanon

Hermel, Baalbak, Bint Jbeil, and neighborhoods in Beirut's south suburbs under the strict control of Hezbollah were excluded. The excluded areas represent approximately 10 percent of the population.

Madagascar

Regions that were unsafe or unreachable were excluded from the sample. The excluded areas represent approximately 17 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.

Mauritania

Some communes in Hodh Ech Chargui and Hodh El Gharbi were excluded due to increasing insecurity. The excluded areas represent approximately 4 percent of the population.

Moldova

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

Morocco

Excludes the Southern provinces. The excluded area represents approximately 3 percent of the population.

Country tables

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.

Niger

Some communes in the Agadez region and Diffa region were excluded because of insecurity. In addition, PSUs with fewer than 25 households were also excluded. The excluded area represents approximately 8 percent of the population.

Nigeria

The 3 northeastern states of Adamawa, Borno and Yobe will be excluded due to insecurity and Boko Haram insurgency. In addition, disputed areas of Taraba state are also excluded. Together, these exclusions account for roughly 7 percent of the total population.

Oman

Includes Omani Nationals, Arab expatriates and non Arabs who were able to complete the interview in Arabic, English, Bengali, or Malayalam.

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.

Poland

Low population areas were excluded. The excluded areas represent approximately 5 percent of the population.

Saudi Arabia

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

Senegal

Sindian commune in Zinguichor region was excluded due to insecurity. PSUs (quartiers and villages) with household size less than 50 were excluded due to the small population size. The excluded areas represent 18 percent of the population.

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.

Country tables

Thailand

Three provinces in the South region (Pattani, Narathiwat, and Yala) were excluded for security reasons; in addition, a few districts in other provinces were excluded. The excluded areas in total represent less than 4 percent of the population.

Togo

PSUs with less than 100 population were excluded prior to sampling. The excluded areas represent approximately 7 percent of the population.

Türkiye

Gaziantep and Sanliurfa provinces, and portions of Adana, Hatay, Malatya provinces, were excluded due to an earthquake in February 2023. The excluded areas represent approximately 4 percent of the population.

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.

Ukraine

Some occupied territories with entrenched Russian control are excluded due to lack of coverage by Ukrainian mobile operators. The exclusion represents approximately 12 percent of the population.

Uzbekistan

The entire Karakalpak region was excluded, which corresponds to 6 percent of the total population in Uzbekistan.

West Bank and Gaza

Areas with population concentrations under 1,000 people were excluded. The excluded areas represent approximately 2 percent of West Bank and East Jerusalem. Interviewing was not conducted in Gaza Strip. Jewish Israeli-majority areas within the West Bank and East Jerusalem are not included.

Albania

Europe & Central Asia		Upper middle income
Population, age 15+ (millions)	**2.3**	GNI per capita ($) **6,770.0**

Variable Name (% age 15+)	Country data	Europe & Central Asia	Upper middle income
Account			
All adults, 2024	46.1	77.8	84.0
All adults, 2021	44.2	77.6	82.6
All adults, 2011	28.3	44.4	56.6
Account, by type			
Account at a bank or similiar financial institution	46.1	77.6	83.2
Mobile money account	..*	8.4	10.4
Digitally enabled account (any account used with a card or phone)	16.7	61.4	74.9
Account, by individual characteristics			
Women	41.2	73.9	82.5
Adults in the poorest 40% of households	30.2	71.0	76.7
Adults out of the labor force	23.8	66.5	62.4
Rural	40.7	74.6	78.5
Made or received digital payments in the past year			
All adults, 2024	35.3	69.1	80.7
All adults, 2021	34.6	73.7	78.6
Made a digital merchant payment, 2024	11.1	51.4	68.4
Made a digital merchant payment, 2021	12.3	53.7	66.6
Made an online bill payment	5.4	42.2	61.8
Received a government payment into an account	18.3	27.6	24.0
Received a private sector wage into an account	13.3	22.5	20.0
Saving money in the past year			
Saved formally or informally	28.6	40.6	66.6
Saved formally using an account, 2024	14.8	23.3	55.4
Saved formally using an account, 2021	9.7	13.5	35.1
Saved informally using a savings club or a person outside the family	1.3	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	47.0	55.1	54.2
Borrowed formally	10.8	28.8	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	60.5	64.0	74.6
Women	57.5	59.0	72.4
Adults in the poorest 40% of households	42.0	50.6	60.7
Could cover more than 2 months of expenses if income is lost	22.1	24.0	41.1
Mobile connectivity			
Has a personal mobile phone	93.2	93.6	94.6
Women	92.2	92.0	94.4
Adults in the poorest 40% of households	88.1	92.2	93.1
Has a personal smartphone	79.4	82.4	83.7
Women	81.3	79.9	82.5
Adults in the poorest 40% of households	68.6	78.4	76.0
Has a password on their mobile phone	..*	63.1	64.8

Algeria

Middle East & North Africa		**Lower middle income**	
Population, age 15+ (millions)	**32.0**	GNI per capita ($)	**3,920**

Variable Name (% age 15+)	Country data	Middle East & North Africa	Lower middle income
Account			
All adults, 2024	35.3	52.9	70.4
All adults, 2021	44.1	45.4	62.1
All adults, 2011	33.3	33.0	30.5
Account, by type			
Account at a bank or similiar financial institution	35.3	50.0	65.0
Mobile money account	..*	10.7	24.4
Digitally enabled account (any account used with a card or phone)	11.8	38.0	36.8
Account, by individual characteristics			
Women	18.1	45.6	67.6
Adults in the poorest 40% of households	31.2	45.9	63.4
Adults out of the labor force	24.2	44.4	59.9
Rural	23.0	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	13.1	43.9	47.3
All adults, 2021	33.7	38.0	38.4
Made a digital merchant payment, 2024	7.0	26.2	19.9
Made a digital merchant payment, 2021	5.3	7.5	12.3
Made an online bill payment	3.5	14.1	16.2
Received a government payment into an account	..*	17.3	15.6
Received a private sector wage into an account	..*	5.2	11.2
Saving money in the past year			
Saved formally or informally	38.1	35.1	42.9
Saved formally using an account, 2024	16.6	17.0	26.1
Saved formally using an account, 2021	16.0	11.0	15.0
Saved informally using a savings club or a person outside the family	4.0	8.0	14.4
Borrowing in the past year			
Borrowed formally or informally	34.1	57.8	62.4
Borrowed formally	6.5	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	70.0	60.1	40.6
Women	66.9	57.2	34.9
Adults in the poorest 40% of households	60.8	47.0	28.5
Could cover more than 2 months of expenses if income is lost	19.7	27.9	27.3
Mobile connectivity			
Has a personal mobile phone	98.3	89.3	75.1
Women	98.3	86.0	66.6
Adults in the poorest 40% of households	97.4	89.3	67.2
Has a personal smartphone	84.3	68.8	50.0
Women	84.7	64.6	42.8
Adults in the poorest 40% of households	81.6	61.6	36.4
Has a password on their mobile phone	..*	54.4	42.3

Argentina

Latin America & Caribbean			Upper middle income

Population, age 15+ (millions)	35.4	GNI per capita ($)	11,590.0

Variable Name (% age 15+)	Country data	Latin America & Caribbean	Upper middle income
Account			
All adults, 2024	81.7	69.7	84.0
All adults, 2021	71.6	67.1	82.6
All adults, 2011	33.1	39.5	56.6
Account, by type			
Account at a bank or similiar financial institution	72.9	66.4	83.2
Mobile money account	56.7	37.3	10.4
Digitally enabled account (any account used with a card or phone)	71.3	54.1	74.9
Account, by individual characteristics			
Women	84.2	65.9	82.5
Adults in the poorest 40% of households	74.7	59.5	76.7
Adults out of the labor force	69.2	58.4	62.4
Rural	76.7	65.0	78.5
Made or received digital payments in the past year			
All adults, 2024	72.2	59.4	80.7
All adults, 2021	65.0	59.8	78.6
Made a digital merchant payment, 2024	60.2	42.5	68.4
Made a digital merchant payment, 2021	44.7	37.3	66.6
Made an online bill payment	43.9	34.8	61.8
Received a government payment into an account	23.1	18.8	24.0
Received a private sector wage into an account	17.7	17.4	20.0
Saving money in the past year			
Saved formally or informally	48.0	45.4	66.6
Saved formally using an account, 2024	35.8	28.8	55.4
Saved formally using an account, 2021	14.3	17.9	35.1
Saved informally using a savings club or a person outside the family	5.9	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	56.1	53.4	54.2
Borrowed formally	32.6	28.5	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	48.9	54.6	74.6
Women	43.6	47.5	72.4
Adults in the poorest 40% of households	34.1	38.6	60.7
Could cover more than 2 months of expenses if income is lost	29.8	34.7	41.1
Mobile connectivity			
Has a personal mobile phone	90.5	88.7	94.6
Women	91.5	88.3	94.4
Adults in the poorest 40% of households	86.7	84.5	93.1
Has a personal smartphone	67.8	69.8	83.7
Women	67.4	67.6	82.5
Adults in the poorest 40% of households	59.6	61.1	76.0
Has a password on their mobile phone	72.1	63.3	64.8

Armenia

| Population, age 15+ (millions) | **2.4** | GNI per capita ($) | **5,960.0** |

Variable Name (% age 15+)	Country data	Europe & Central Asia	Upper middle income
Account			
All adults, 2024	71.4	77.8	84.0
All adults, 2021	55.3	77.6	82.6
All adults, 2011	17.5	44.4	56.6
Account, by type			
Account at a bank or similiar financial institution	70.5	77.6	83.2
Mobile money account	17.4	8.4	10.4
Digitally enabled account (any account used with a card or phone)	46.9	61.4	74.9
Account, by individual characteristics			
Women	68.0	73.9	82.5
Adults in the poorest 40% of households	64.0	71.0	76.7
Adults out of the labor force	63.8	66.5	62.4
Rural	71.2	74.6	78.5
Made or received digital payments in the past year			
All adults, 2024	60.6	69.1	80.7
All adults, 2021	47.5	73.7	78.6
Made a digital merchant payment, 2024	33.8	51.4	68.4
Made a digital merchant payment, 2021	15.7	53.7	66.6
Made an online bill payment	19.8	42.2	61.8
Received a government payment into an account	28.3	27.6	24.0
Received a private sector wage into an account	19.3	22.5	20.0
Saving money in the past year			
Saved formally or informally	42.0	40.6	66.6
Saved formally using an account, 2024	10.8	23.3	55.4
Saved formally using an account, 2021	7.3	13.5	35.1
Saved informally using a savings club or a person outside the family	3.9	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	56.9	55.1	54.2
Borrowed formally	23.4	28.8	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	76.0	64.0	74.6
Women	72.9	59.0	72.4
Adults in the poorest 40% of households	65.6	50.6	60.7
Could cover more than 2 months of expenses if income is lost	23.5	24.0	41.1
Mobile connectivity			
Has a personal mobile phone	95.4	93.6	94.6
Women	94.3	92.0	94.4
Adults in the poorest 40% of households	95.3	92.2	93.1
Has a personal smartphone	83.0	82.4	83.7
Women	86.2	79.9	82.5
Adults in the poorest 40% of households	79.1	78.4	76.0
Has a password on their mobile phone	..*	63.1	64.8

Australia

Population, age 15+ (millions)	**21.9**	GNI per capita ($)	**63,150.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	98.0	94.9
All adults, 2021	99.3	95.8
All adults, 2011	99.1	87.5
Account, by type		
Account at a bank or similiar financial institution	98.0	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	97.7	94.5
Adults in the poorest 40% of households	96.8	92.8
Adults out of the labor force	96.5	91.8
Rural	98.5	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	98.9	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	69.2	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	95.5	95.5
Women	95.0	95.1
Adults in the poorest 40% of households	92.4	93.8
Has a personal smartphone	90.3	88.1
Women	89.4	86.7
Adults in the poorest 40% of households	85.3	83.6
Has a password on their mobile phone	..*	..*

Austria

Population, age 15+ (millions)	7.8	GNI per capita ($)	55,030.0

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	99.5	94.9
All adults, 2021	100.0	95.8
All adults, 2011	97.1	87.5
Account, by type		
Account at a bank or similiar financial institution	99.5	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	99.2	94.5
Adults in the poorest 40% of households	99.2	92.8
Adults out of the labor force	99.0	91.8
Rural	99.3	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	99.3	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	66.7	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	92.7	95.5
Women	91.3	95.1
Adults in the poorest 40% of households	92.8	93.8
Has a personal smartphone	82.3	88.1
Women	82.5	86.7
Adults in the poorest 40% of households	81.4	83.6
Has a password on their mobile phone	..*	..*

Azerbaijan

Europe & Central Asia			Upper middle income

Population, age 15+ (millions)	**7.9**	GNI per capita ($)	**5,660.0**

Variable Name (% age 15+)	Country data	Europe & Central Asia	Upper middle income
Account			
All adults, 2024	56.3	77.8	84.0
All adults, 2021	46.3	77.6	82.6
All adults, 2011	14.9	44.4	56.6
Account, by type			
Account at a bank or similiar financial institution	56.3	77.6	83.2
Mobile money account	..*	8.4	10.4
Digitally enabled account (any account used with a card or phone)	40.2	61.4	74.9
Account, by individual characteristics			
Women	46.2	73.9	82.5
Adults in the poorest 40% of households	41.2	71.0	76.7
Adults out of the labor force	40.7	66.5	62.4
Rural	51.4	74.6	78.5
Made or received digital payments in the past year			
All adults, 2024	51.6	69.1	80.7
All adults, 2021	42.5	73.7	78.6
Made a digital merchant payment, 2024	34.2	51.4	68.4
Made a digital merchant payment, 2021	17.5	53.7	66.6
Made an online bill payment	26.1	42.2	61.8
Received a government payment into an account	32.3	27.6	24.0
Received a private sector wage into an account	11.5	22.5	20.0
Saving money in the past year			
Saved formally or informally	26.7	40.6	66.6
Saved formally using an account, 2024	17.0	23.3	55.4
Saved formally using an account, 2021	4.4	13.5	35.1
Saved informally using a savings club or a person outside the family	4.4	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	62.7	55.1	54.2
Borrowed formally	22.2	28.8	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	48.5	64.0	74.6
Women	43.9	59.0	72.4
Adults in the poorest 40% of households	31.3	50.6	60.7
Could cover more than 2 months of expenses if income is lost	13.2	24.0	41.1
Mobile connectivity			
Has a personal mobile phone	90.4	93.6	94.6
Women	85.9	92.0	94.4
Adults in the poorest 40% of households	86.8	92.2	93.1
Has a personal smartphone	81.4	82.4	83.7
Women	79.2	79.9	82.5
Adults in the poorest 40% of households	75.4	78.4	76.0
Has a password on their mobile phone	..*	63.1	64.8

Bahrain

Population, age 15+ (millions)	**1.3**	GNI per capita ($)	**28,300.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	82.3	94.9
All adults, 2021	..*	95.8
All adults, 2011	64.5	87.5
Account, by type		
Account at a bank or similiar financial institution	82.3	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	83.0	94.5
Adults in the poorest 40% of households	77.3	92.8
Adults out of the labor force	75.8	91.8
Rural	..*	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	..*	..*
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	..*	..*
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	97.7	95.5
Women	96.2	95.1
Adults in the poorest 40% of households	97.4	93.8
Has a personal smartphone	93.8	88.1
Women	91.2	86.7
Adults in the poorest 40% of households	90.6	83.6
Has a password on their mobile phone	..*	..*

Bangladesh

South Asia			Lower middle income
Population, age 15+ (millions)	**122.8**	GNI per capita ($)	**2,820.0**

Variable Name (% age 15+)	Country data	South Asia	Lower middle income
Account			
All adults, 2024	43.3	77.6	70.4
All adults, 2021	52.8	68.0	62.1
All adults, 2011	31.7	32.2	30.5
Account, by type			
Account at a bank or similiar financial institution	32.9	75.3	65.0
Mobile money account	20.8	21.9	24.4
Digitally enabled account (any account used with a card or phone)	22.8	28.9	36.8
Account, by individual characteristics			
Women	33.3	75.1	67.6
Adults in the poorest 40% of households	35.5	73.3	63.4
Adults out of the labor force	33.5	67.6	59.9
Rural	44.5	80.2	71.7
Made or received digital payments in the past year			
All adults, 2024	33.9	44.2	47.3
All adults, 2021	45.3	33.7	38.4
Made a digital merchant payment, 2024	2.8	15.2	19.9
Made a digital merchant payment, 2021	2.8	9.7	12.3
Made an online bill payment	6.6	13.7	16.2
Received a government payment into an account	5.9	17.8	15.6
Received a private sector wage into an account	3.3	10.7	11.2
Saving money in the past year			
Saved formally or informally	20.4	35.7	42.9
Saved formally using an account, 2024	10.6	23.8	26.1
Saved formally using an account, 2021	7.2	12.4	15.0
Saved informally using a savings club or a person outside the family	8.4	13.1	14.4
Borrowing in the past year			
Borrowed formally or informally	70.3	64.7	62.4
Borrowed formally	13.1	14.2	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	35.8	31.4	40.6
Women	32.6	23.6	34.9
Adults in the poorest 40% of households	18.3	19.5	28.5
Could cover more than 2 months of expenses if income is lost	20.5	20.6	27.3
Mobile connectivity			
Has a personal mobile phone	82.4	67.8	75.1
Women	73.7	53.9	66.6
Adults in the poorest 40% of households	77.9	57.6	67.2
Has a personal smartphone	38.2	40.8	50.0
Women	33.6	29.9	42.8
Adults in the poorest 40% of households	24.9	24.4	36.4
Has a password on their mobile phone	39.1	37.4	42.3

Belgium

Population, age 15+ (millions)	**9.9**	GNI per capita ($)	**54,580.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	98.2	94.9
All adults, 2021	99.0	95.8
All adults, 2011	96.3	87.5
Account, by type		
Account at a bank or similiar financial institution	98.2	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	97.9	94.5
Adults in the poorest 40% of households	98.7	92.8
Adults out of the labor force	95.9	91.8
Rural	98.3	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	97.4	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	57.0	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	94.3	95.5
Women	94.1	95.1
Adults in the poorest 40% of households	92.8	93.8
Has a personal smartphone	88.2	88.1
Women	88.2	86.7
Adults in the poorest 40% of households	87.0	83.6
Has a password on their mobile phone	..*	..*

Belize

Latin America & Caribbean		Upper middle income

Population, age 15+ (millions)	0.3	GNI per capita ($)	6,630.0

Variable Name (% age 15+)	Country data	Latin America & Carib.	Upper middle income
Account			
All adults, 2024	68.0	69.7	84.0
All adults, 2021	..*	67.1	82.6
All adults, 2011	..*	39.5	56.6
Account, by type			
Account at a bank or similiar financial institution	67.3	66.4	83.2
Mobile money account	13.7	37.3	10.4
Digitally enabled account (any account used with a card or phone)	43.1	54.1	74.9
Account, by individual characteristics			
Women	65.2	65.9	82.5
Adults in the poorest 40% of households	63.8	59.5	76.7
Adults out of the labor force	59.0	58.4	62.4
Rural	66.7	65.0	78.5
Made or received digital payments in the past year			
All adults, 2024	51.2	59.4	80.7
All adults, 2021	..*	59.8	78.6
Made a digital merchant payment, 2024	24.7	42.5	68.4
Made a digital merchant payment, 2021	..*	37.3	66.6
Made an online bill payment	18.1	34.8	61.8
Received a government payment into an account	18.1	18.8	24.0
Received a private sector wage into an account	15.0	17.4	20.0
Saving money in the past year			
Saved formally or informally	68.7	45.4	66.6
Saved formally using an account, 2024	34.3	28.8	55.4
Saved formally using an account, 2021	..*	17.9	35.1
Saved informally using a savings club or a person outside the family	11.9	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	53.8	53.4	54.2
Borrowed formally	18.9	28.5	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	64.8	54.6	74.6
Women	57.5	47.5	72.4
Adults in the poorest 40% of households	59.9	38.6	60.7
Could cover more than 2 months of expenses if income is lost	25.2	34.7	41.1
Mobile connectivity			
Has a personal mobile phone	86.4	88.7	94.6
Women	84.2	88.3	94.4
Adults in the poorest 40% of households	81.5	84.5	93.1
Has a personal smartphone	80.1	69.8	83.7
Women	80.4	67.6	82.5
Adults in the poorest 40% of households	74.9	61.1	76.0
Has a password on their mobile phone	55.8	63.3	64.8

Benin

Sub-Saharan Africa			Lower middle income

Population, age 15+ (millions)	**8.2**	GNI per capita ($)	**1,400.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Lower middle income
Account			
All adults, 2024	51.8	58.2	70.4
All adults, 2021	48.6	49.3	62.1
All adults, 2011	10.5	23.3	30.5
Account, by type			
Account at a bank or similiar financial institution	19.9	37.8	65.0
Mobile money account	44.9	40.0	24.4
Digitally enabled account (any account used with a card or phone)	47.7	48.9	36.8
Account, by individual characteristics			
Women	49.1	52.3	67.6
Adults in the poorest 40% of households	41.5	47.2	63.4
Adults out of the labor force	34.4	44.7	59.9
Rural	51.1	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	47.7	50.6	47.3
All adults, 2021	43.7	41.7	38.4
Made a digital merchant payment, 2024	6.8	19.5	19.9
Made a digital merchant payment, 2021	4.8	12.9	12.3
Made an online bill payment	8.4	15.6	16.2
Received a government payment into an account	5.3	8.9	15.6
Received a private sector wage into an account	3.4	9.5	11.2
Saving money in the past year			
Saved formally or informally	58.2	60.7	42.9
Saved formally using an account, 2024	23.4	34.7	26.1
Saved formally using an account, 2021	12.7	23.0	15.0
Saved informally using a savings club or a person outside the family	36.1	28.1	14.4
Borrowing in the past year			
Borrowed formally or informally	73.0	70.4	62.4
Borrowed formally	12.7	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	54.3	41.3	40.6
Women	51.4	36.9	34.9
Adults in the poorest 40% of households	53.1	30.8	28.5
Could cover more than 2 months of expenses if income is lost	23.5	36.6	27.3
Mobile connectivity			
Has a personal mobile phone	77.0	74.7	75.1
Women	72.0	70.5	66.6
Adults in the poorest 40% of households	67.3	66.1	67.2
Has a personal smartphone	29.0	32.9	50.0
Women	25.2	29.3	42.8
Adults in the poorest 40% of households	18.6	21.5	36.4
Has a password on their mobile phone	34.2	36.1	42.3

Bolivia

Latin America & Caribbean		Lower middle income

Population, age 15+ (millions)	**8.6**	GNI per capita ($)	**3,490.0**

Variable Name (% age 15+)	Country data	Latin America & Carib.	Lower middle income
Account			
All adults, 2024	56.8	69.7	70.4
All adults, 2021	68.9	67.1	62.1
All adults, 2011	28.0	39.5	30.5
Account, by type			
Account at a bank or similar financial institution	53.5	66.4	65.0
Mobile money account	20.0	37.3	24.4
Digitally enabled account (any account used with a card or phone)	33.7	54.1	36.8
Account, by individual characteristics			
Women	53.5	65.9	67.6
Adults in the poorest 40% of households	45.6	59.5	63.4
Adults out of the labor force	44.3	58.4	59.9
Rural	49.0	65.0	71.7
Made or received digital payments in the past year			
All adults, 2024	43.6	59.4	47.3
All adults, 2021	55.5	59.8	38.4
Made a digital merchant payment, 2024	20.5	42.5	19.9
Made a digital merchant payment, 2021	15.1	37.3	12.3
Made an online bill payment	14.7	34.8	16.2
Received a government payment into an account	7.9	18.8	15.6
Received a private sector wage into an account	8.5	17.4	11.2
Saving money in the past year			
Saved formally or informally	51.1	45.4	42.9
Saved formally using an account, 2024	26.3	28.8	26.1
Saved formally using an account, 2021	20.6	17.9	15.0
Saved informally using a savings club or a person outside the family	14.7	8.4	14.4
Borrowing in the past year			
Borrowed formally or informally	48.1	53.4	62.4
Borrowed formally	19.3	28.5	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	64.9	54.6	40.6
Women	59.5	47.5	34.9
Adults in the poorest 40% of households	52.7	38.6	28.5
Could cover more than 2 months of expenses if income is lost	31.5	34.7	27.3
Mobile connectivity			
Has a personal mobile phone	87.4	88.7	75.1
Women	86.5	88.3	66.6
Adults in the poorest 40% of households	82.2	84.5	67.2
Has a personal smartphone	69.6	69.8	50.0
Women	65.8	67.6	42.8
Adults in the poorest 40% of households	59.6	61.1	36.4
Has a password on their mobile phone	50.2	63.3	42.3

Bosnia and Herzegovina

Europe & Central Asia		Upper middle income

Population, age 15+ (millions)	2.8	GNI per capita ($)	7,660.0

Variable Name (% age 15+)	Country data	Europe & Central Asia	Upper middle income
Account			
All adults, 2024	77.5	77.8	84.0
All adults, 2021	79.3	77.6	82.6
All adults, 2011	56.2	44.4	56.6
Account, by type			
Account at a bank or similiar financial institution	77.5	77.6	83.2
Mobile money account	..*	8.4	10.4
Digitally enabled account (any account used with a card or phone)	37.5	61.4	74.9
Account, by individual characteristics			
Women	75.7	73.9	82.5
Adults in the poorest 40% of households	70.4	71.0	76.7
Adults out of the labor force	61.6	66.5	62.4
Rural	76.3	74.6	78.5
Made or received digital payments in the past year			
All adults, 2024	62.1	69.1	80.7
All adults, 2021	66.5	73.7	78.6
Made a digital merchant payment, 2024	31.8	51.4	68.4
Made a digital merchant payment, 2021	37.7	53.7	66.6
Made an online bill payment	17.6	42.2	61.8
Received a government payment into an account	25.4	27.6	24.0
Received a private sector wage into an account	29.8	22.5	20.0
Saving money in the past year			
Saved formally or informally	50.4	40.6	66.6
Saved formally using an account, 2024	24.1	23.3	55.4
Saved formally using an account, 2021	18.7	13.5	35.1
Saved informally using a savings club or a person outside the family	4.1	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	24.9	55.1	54.2
Borrowed formally	11.7	28.8	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	79.2	64.0	74.6
Women	77.7	59.0	72.4
Adults in the poorest 40% of households	69.4	50.6	60.7
Could cover more than 2 months of expenses if income is lost	5.1	24.0	41.1
Mobile connectivity			
Has a personal mobile phone	90.3	93.6	94.6
Women	87.9	92.0	94.4
Adults in the poorest 40% of households	88.8	92.2	93.1
Has a personal smartphone	82.1	82.4	83.7
Women	80.3	79.9	82.5
Adults in the poorest 40% of households	75.0	78.4	76.0
Has a password on their mobile phone	..*	63.1	64.8

Botswana

Sub-Saharan Africa		**Upper middle income**	
Population, age 15+ (millions)	1.7	GNI per capita ($)	7,430.0

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Upper middle income
Account			
All adults, 2024	61.4	58.2	84.0
All adults, 2021	58.8	49.3	82.6
All adults, 2011	30.3	23.3	56.6
Account, by type			
Account at a bank or similiar financial institution	41.6	37.8	83.2
Mobile money account	51.6	40.0	10.4
Digitally enabled account (any account used with a card or phone)	56.2	48.9	74.9
Account, by individual characteristics			
Women	59.7	52.3	82.5
Adults in the poorest 40% of households	49.4	47.2	76.7
Adults out of the labor force	47.5	44.7	62.4
Rural	60.6	52.4	78.5
Made or received digital payments in the past year			
All adults, 2024	56.9	50.6	80.7
All adults, 2021	51.8	41.7	78.6
Made a digital merchant payment, 2024	25.6	19.5	68.4
Made a digital merchant payment, 2021	24.0	12.9	66.6
Made an online bill payment	21.8	15.6	61.8
Received a government payment into an account	10.5	8.9	24.0
Received a private sector wage into an account	16.2	9.5	20.0
Saving money in the past year			
Saved formally or informally	54.7	60.7	66.6
Saved formally using an account, 2024	40.1	34.7	55.4
Saved formally using an account, 2021	27.5	23.0	35.1
Saved informally using a savings club or a person outside the family	24.2	28.1	18.4
Borrowing in the past year			
Borrowed formally or informally	59.0	70.4	54.2
Borrowed formally	23.0	12.4	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	31.4	41.3	74.6
Women	27.0	36.9	72.4
Adults in the poorest 40% of households	27.2	30.8	60.7
Could cover more than 2 months of expenses if income is lost	41.3	36.6	41.1
Mobile connectivity			
Has a personal mobile phone	88.3	74.7	94.6
Women	88.3	70.5	94.4
Adults in the poorest 40% of households	80.8	66.1	93.1
Has a personal smartphone	44.7	32.9	83.7
Women	42.6	29.3	82.5
Adults in the poorest 40% of households	28.3	21.5	76.0
Has a password on their mobile phone	54.5	36.1	64.8

Brazil

Latin America & Caribbean		Upper middle income

Population, age 15+ (millions)	**169**	GNI per capita ($)	**8,140.0**

Variable Name (% age 15+)	Country data	Latin America & Carib.	Upper middle income
Account			
All adults, 2024	86.4	69.7	84.0
All adults, 2021	84.0	67.1	82.6
All adults, 2011	55.9	39.5	56.6
Account, by type			
Account at a bank or similiar financial institution	85.6	66.4	83.2
Mobile money account	58.2	37.3	10.4
Digitally enabled account (any account used with a card or phone)	70.8	54.1	74.9
Account, by individual characteristics			
Women	82.3	65.9	82.5
Adults in the poorest 40% of households	78.1	59.5	76.7
Adults out of the labor force	75.9	58.4	62.4
Rural	85.4	65.0	78.5
Made or received digital payments in the past year			
All adults, 2024	77.4	59.4	80.7
All adults, 2021	76.5	59.8	78.6
Made a digital merchant payment, 2024	60.1	42.5	68.4
Made a digital merchant payment, 2021	52.4	37.3	66.6
Made an online bill payment	54.8	34.8	61.8
Received a government payment into an account	25.5	18.8	24.0
Received a private sector wage into an account	24.9	17.4	20.0
Saving money in the past year			
Saved formally or informally	46.7	45.4	66.6
Saved formally using an account, 2024	38.6	28.8	55.4
Saved formally using an account, 2021	25.4	17.9	35.1
Saved informally using a savings club or a person outside the family	5.6	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	63.6	53.4	54.2
Borrowed formally	46.9	28.5	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	58.2	54.6	74.6
Women	49.0	47.5	72.4
Adults in the poorest 40% of households	39.2	38.6	60.7
Could cover more than 2 months of expenses if income is lost	40.9	34.7	41.1
Mobile connectivity			
Has a personal mobile phone	92.1	88.7	94.6
Women	91.9	88.3	94.4
Adults in the poorest 40% of households	90.1	84.5	93.1
Has a personal smartphone	71.8	69.8	83.7
Women	71.3	67.6	82.5
Adults in the poorest 40% of households	64.7	61.1	76.0
Has a password on their mobile phone	71.8	63.3	64.8

Bulgaria

Europe & Central Asia		**Upper middle income**	
Population, age 15+ (millions)	**5.5**	GNI per capita ($)	**13,350.0**

Variable Name (% age 15+)	Country data	Europe & Central Asia	Upper middle income
Account			
All adults, 2024	84.7	77.8	84.0
All adults, 2021	84.0	77.6	82.6
All adults, 2011	52.8	44.4	56.6
Account, by type			
Account at a bank or similiar financial institution	84.7	77.6	83.2
Mobile money account	..*	8.4	10.4
Digitally enabled account (any account used with a card or phone)	63.1	61.4	74.9
Account, by individual characteristics			
Women	85.0	73.9	82.5
Adults in the poorest 40% of households	77.7	71.0	76.7
Adults out of the labor force	72.9	66.5	62.4
Rural	80.7	74.6	78.5
Made or received digital payments in the past year			
All adults, 2024	77.6	69.1	80.7
All adults, 2021	75.2	73.7	78.6
Made a digital merchant payment, 2024	54.7	51.4	68.4
Made a digital merchant payment, 2021	49.1	53.7	66.6
Made an online bill payment	26.2	42.2	61.8
Received a government payment into an account	43.5	27.6	24.0
Received a private sector wage into an account	31.0	22.5	20.0
Saving money in the past year			
Saved formally or informally	64.1	40.6	66.6
Saved formally using an account, 2024	47.7	23.3	55.4
Saved formally using an account, 2021	23.1	13.5	35.1
Saved informally using a savings club or a person outside the family	3.5	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	35.0	55.1	54.2
Borrowed formally	14.0	28.8	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	72.9	64.0	74.6
Women	71.4	59.0	72.4
Adults in the poorest 40% of households	57.6	50.6	60.7
Could cover more than 2 months of expenses if income is lost	29.6	24.0	41.1
Mobile connectivity			
Has a personal mobile phone	92.4	93.6	94.6
Women	93.0	92.0	94.4
Adults in the poorest 40% of households	88.6	92.2	93.1
Has a personal smartphone	76.5	82.4	83.7
Women	74.4	79.9	82.5
Adults in the poorest 40% of households	67.3	78.4	76.0
Has a password on their mobile phone	..*	63.1	64.8

Burkina Faso

Sub-Saharan Africa			Low income
Population, age 15+ (millions)	**13.3**	GNI per capita ($)	**850.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Low income
Account			
All adults, 2024	51.4	58.2	46.4
All adults, 2021	36.1	49.3	35.2
All adults, 2011	13.4	23.3	10.4
Account, by type			
Account at a bank or similiar financial institution	20.5	37.8	25.8
Mobile money account	44.2	40.0	31.8
Digitally enabled account (any account used with a card or phone)	44.9	48.9	34.7
Account, by individual characteristics			
Women	44.0	52.3	40.6
Adults in the poorest 40% of households	38.5	47.2	37.3
Adults out of the labor force	40.6	44.7	35.3
Rural	47.1	52.4	42.2
Made or received digital payments in the past year			
All adults, 2024	48.4	50.6	37.1
All adults, 2021	33.3	41.7	26.9
Made a digital merchant payment, 2024	12.0	19.5	8.5
Made a digital merchant payment, 2021	5.4	12.9	5.0
Made an online bill payment	14.0	15.6	10.0
Received a government payment into an account	6.5	8.9	5.4
Received a private sector wage into an account	7.6	9.5	4.4
Saving money in the past year			
Saved formally or informally	56.0	60.7	54.9
Saved formally using an account, 2024	32.9	34.7	27.6
Saved formally using an account, 2021	15.9	23.0	16.4
Saved informally using a savings club or a person outside the family	20.0	28.1	29.1
Borrowing in the past year			
Borrowed formally or informally	68.5	70.4	69.2
Borrowed formally	8.5	12.4	10.3
Financially resilient: Not difficult to access extra money in 30 days			
All adults	61.6	41.3	43.8
Women	59.3	36.9	39.9
Adults in the poorest 40% of households	52.4	30.8	34.7
Could cover more than 2 months of expenses if income is lost	27.7	36.6	32.2
Mobile connectivity			
Has a personal mobile phone	87.8	74.7	63.1
Women	84.7	70.5	55.9
Adults in the poorest 40% of households	85.0	66.1	52.8
Has a personal smartphone	37.2	32.9	21.8
Women	29.3	29.3	17.9
Adults in the poorest 40% of households	29.1	21.5	12.9
Has a password on their mobile phone	41.0	36.1	29.0

Cambodia

East Asia & Pacific			Lower middle income

Population, age 15+ (millions)	**12.2**	GNI per capita ($)	**1,690.0**

Variable Name (% age 15+)	Country data	East Asia & Pacific	Lower middle income
Account			
All adults, 2024	39.0	83.3	70.4
All adults, 2021	33.4	79.7	62.1
All adults, 2011	3.7	55.0	30.5
Account, by type			
Account at a bank or similiar financial institution	37.3	82.2	65.0
Mobile money account	16.9	6.9	24.4
Digitally enabled account (any account used with a card or phone)	32.2	74.6	36.8
Account, by individual characteristics			
Women	36.8	83.5	67.6
Adults in the poorest 40% of households	28.1	75.7	63.4
Adults out of the labor force	29.6	50.3	59.9
Rural	34.0	75.4	71.7
Made or received digital payments in the past year			
All adults, 2024	32.3	80.2	47.3
All adults, 2021	26.1	74.8	38.4
Made a digital merchant payment, 2024	19.8	67.4	19.9
Made a digital merchant payment, 2021	2.8	64.1	12.3
Made an online bill payment	13.2	62.3	16.2
Received a government payment into an account	5.9	17.5	15.6
Received a private sector wage into an account	10.4	16.7	11.2
Saving money in the past year			
Saved formally or informally	39.7	71.2	42.9
Saved formally using an account, 2024	10.6	58.9	26.1
Saved formally using an account, 2021	6.7	38.8	15.0
Saved informally using a savings club or a person outside the family	3.9	20.3	14.4
Borrowing in the past year			
Borrowed formally or informally	65.5	53.3	62.4
Borrowed formally	16.5	34.5	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	59.2	77.5	40.6
Women	54.5	77.1	34.9
Adults in the poorest 40% of households	48.1	64.3	28.5
Could cover more than 2 months of expenses if income is lost	20.8	43.7	27.3
Mobile connectivity			
Has a personal mobile phone	81.3	94.0	75.1
Women	78.3	94.0	66.6
Adults in the poorest 40% of households	76.6	92.0	67.2
Has a personal smartphone	76.8	85.8	50.0
Women	74.5	85.4	42.8
Adults in the poorest 40% of households	70.6	77.6	36.4
Has a password on their mobile phone	35.0	60.0	42.3

Cameroon

Sub-Saharan Africa		**Lower middle income**	
Population, age 15+ (millions)	**16.5**	GNI per capita ($)	**1,640.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Lower middle income
Account			
All adults, 2024	60.9	58.2	70.4
All adults, 2021	51.7	49.3	62.1
All adults, 2011	14.8	23.3	30.5
Account, by type			
Account at a bank or similiar financial institution	21.0	37.8	65.0
Mobile money account	55.1	40.0	24.4
Digitally enabled account (any account used with a card or phone)	56.2	48.9	36.8
Account, by individual characteristics			
Women	52.9	52.3	67.6
Adults in the poorest 40% of households	44.9	47.2	63.4
Adults out of the labor force	37.2	44.7	59.9
Rural	49.3	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	59.6	50.6	47.3
All adults, 2021	49.9	41.7	38.4
Made a digital merchant payment, 2024	20.3	19.5	19.9
Made a digital merchant payment, 2021	8.9	12.9	12.3
Made an online bill payment	16.2	15.6	16.2
Received a government payment into an account	7.0	8.9	15.6
Received a private sector wage into an account	9.6	9.5	11.2
Saving money in the past year			
Saved formally or informally	65.7	60.7	42.9
Saved formally using an account, 2024	31.2	34.7	26.1
Saved formally using an account, 2021	23.5	23.0	15.0
Saved informally using a savings club or a person outside the family	38.3	28.1	14.4
Borrowing in the past year			
Borrowed formally or informally	69.2	70.4	62.4
Borrowed formally	10.1	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	52.4	41.3	40.6
Women	46.8	36.9	34.9
Adults in the poorest 40% of households	38.6	30.8	28.5
Could cover more than 2 months of expenses if income is lost	36.1	36.6	27.3
Mobile connectivity			
Has a personal mobile phone	77.8	74.7	75.1
Women	73.9	70.5	66.6
Adults in the poorest 40% of households	67.1	66.1	67.2
Has a personal smartphone	41.6	32.9	50.0
Women	39.9	29.3	42.8
Adults in the poorest 40% of households	21.9	21.5	36.4
Has a password on their mobile phone	44.3	36.1	42.3

Canada

Population, age 15+ (millions)	**34**	GNI per capita ($)	**54,040.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	98.4	94.9
All adults, 2021	99.6	95.8
All adults, 2011	95.8	87.5
Account, by type		
Account at a bank or similiar financial institution	98.4	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	98.8	94.5
Adults in the poorest 40% of households	98.6	92.8
Adults out of the labor force	97.9	91.8
Rural	98.7	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	98.3	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	63.9	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	89.4	95.5
Women	87.0	95.1
Adults in the poorest 40% of households	88.6	93.8
Has a personal smartphone	84.1	88.1
Women	80.6	86.7
Adults in the poorest 40% of households	83.0	83.6
Has a password on their mobile phone	..*	..*

Chad

Sub-Saharan Africa   **Low income**

Population, age 15+ (millions)	**10.3**	GNI per capita ($)	**690.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Low income
Account			
All adults, 2024	20.9	58.2	46.4
All adults, 2021	23.7	49.3	35.2
All adults, 2011	9.0	23.3	10.4
Account, by type			
Account at a bank or similiar financial institution	15.0	37.8	25.8
Mobile money account	13.3	40.0	31.8
Digitally enabled account (any account used with a card or phone)	15.9	48.9	34.7
Account, by individual characteristics			
Women	20.1	52.3	40.6
Adults in the poorest 40% of households	21.1	47.2	37.3
Adults out of the labor force	10.9	44.7	35.3
Rural	19.3	52.4	42.2
Made or received digital payments in the past year			
All adults, 2024	18.0	50.6	37.1
All adults, 2021	18.1	41.7	26.9
Made a digital merchant payment, 2024	5.0	19.5	8.5
Made a digital merchant payment, 2021	7.3	12.9	5.0
Made an online bill payment	3.8	15.6	10.0
Received a government payment into an account	5.5	8.9	5.4
Received a private sector wage into an account	1.7	9.5	4.4
Saving money in the past year			
Saved formally or informally	45.5	60.7	54.9
Saved formally using an account, 2024	14.1	34.7	27.6
Saved formally using an account, 2021	9.1	23.0	16.4
Saved informally using a savings club or a person outside the family	30.3	28.1	29.1
Borrowing in the past year			
Borrowed formally or informally	77.7	70.4	69.2
Borrowed formally	11.5	12.4	10.3
Financially resilient: Not difficult to access extra money in 30 days			
All adults	42.4	41.3	43.8
Women	39.3	36.9	39.9
Adults in the poorest 40% of households	27.0	30.8	34.7
Could cover more than 2 months of expenses if income is lost	27.5	36.6	32.2
Mobile connectivity			
Has a personal mobile phone	53.4	74.7	63.1
Women	43.0	70.5	55.9
Adults in the poorest 40% of households	41.2	66.1	52.8
Has a personal smartphone	8.7	32.9	21.8
Women	6.7	29.3	17.9
Adults in the poorest 40% of households	2.4	21.5	12.9
Has a password on their mobile phone	19.0	36.1	29.0

Chile

Population, age 15+ (millions)	**16.2**	GNI per capita ($)	**15,800.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	85.1	94.9
All adults, 2021	87.1	95.8
All adults, 2011	42.2	87.5
Account, by type		
Account at a bank or similar financial institution	85.1	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	83.2	94.5
Adults in the poorest 40% of households	75.4	92.8
Adults out of the labor force	76.7	91.8
Rural	83.9	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	84.3	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	31.1	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	95.6	95.5
Women	96.3	95.1
Adults in the poorest 40% of households	92.8	93.8
Has a personal smartphone	86.9	88.1
Women	88.8	86.7
Adults in the poorest 40% of households	80.2	83.6
Has a password on their mobile phone	..*	..*

China

Population, age 15+ (millions)	**1,176.7**	GNI per capita ($)	**12,850.0**

Variable Name (% age 15+)	Country data	East Asia & Pacific	Upper middle income
Account			
All adults, 2024	89.4	83.3	84.0
All adults, 2021	88.7	79.7	82.6
All adults, 2011	63.8	55.0	56.6
Account, by type			
Account at a bank or similiar financial institution	89.4	82.2	83.2
Mobile money account	..*	6.9	10.4
Digitally enabled account (any account used with a card or phone)	83.2	74.6	74.9
Account, by individual characteristics			
Women	89.2	83.5	82.5
Adults in the poorest 40% of households	82.7	75.7	76.7
Adults out of the labor force	..*	50.3	62.4
Rural	84.3	75.4	78.5
Made or received digital payments in the past year			
All adults, 2024	88.7	80.2	80.7
All adults, 2021	86.2	74.8	78.6
Made a digital merchant payment, 2024	79.6	67.4	68.4
Made a digital merchant payment, 2021	81.5	64.1	66.6
Made an online bill payment	74.3	62.3	61.8
Received a government payment into an account	..*	17.5	24.0
Received a private sector wage into an account	..*	16.7	20.0
Saving money in the past year			
Saved formally or informally	75.5	71.2	66.6
Saved formally using an account, 2024	66.5	58.9	55.4
Saved formally using an account, 2021	44.7	38.8	35.1
Saved informally using a savings club or a person outside the family	22.8	20.3	18.4
Borrowing in the past year			
Borrowed formally or informally	54	53.3	54.2
Borrowed formally	40.7	34.5	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	83.7	77.5	74.6
Women	83.9	77.1	72.4
Adults in the poorest 40% of households	70.3	64.3	60.7
Could cover more than 2 months of expenses if income is lost	45	43.7	41.1
Mobile connectivity			
Has a personal mobile phone	96.6	94.0	94.6
Women	96.8	94.0	94.4
Adults in the poorest 40% of households	95.9	92.0	93.1
Has a personal smartphone	88.2	85.8	83.7
Women	87.9	85.4	82.5
Adults in the poorest 40% of households	80.3	77.6	76.0
Has a password on their mobile phone	..*	60.0	64.8

Colombia

Latin America & Caribbean		**Upper middle income**	
Population, age 15+ (millions)	**41.5**	GNI per capita ($)	**6,500.0**

Variable Name (% age 15+)	Country data	Latin America & Caribbean	Upper middle income
Account			
All adults, 2024	57.1	69.7	84.0
All adults, 2021	59.7	67.1	82.6
All adults, 2011	30.4	39.5	56.6
Account, by type			
Account at a bank or similiar financial institution	43.4	66.4	83.2
Mobile money account	39.1	37.3	10.4
Digitally enabled account (any account used with a card or phone)	46.0	54.1	74.9
Account, by individual characteristics			
Women	51.0	65.9	82.5
Adults in the poorest 40% of households	42.9	59.5	76.7
Adults out of the labor force	36.6	58.4	62.4
Rural	51.5	65.0	78.5
Made or received digital payments in the past year			
All adults, 2024	49.2	59.4	80.7
All adults, 2021	52.1	59.8	78.6
Made a digital merchant payment, 2024	26.1	42.5	68.4
Made a digital merchant payment, 2021	20.4	37.3	66.6
Made an online bill payment	18.9	34.8	61.8
Received a government payment into an account	8.4	18.8	24.0
Received a private sector wage into an account	16.5	17.4	20.0
Saving money in the past year			
Saved formally or informally	34.7	45.4	66.6
Saved formally using an account, 2024	25.0	28.8	55.4
Saved formally using an account, 2021	13.5	17.9	35.1
Saved informally using a savings club or a person outside the family	5.4	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	46.3	53.4	54.2
Borrowed formally	13.5	28.5	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	49.6	54.6	74.6
Women	43.7	47.5	72.4
Adults in the poorest 40% of households	34.1	38.6	60.7
Could cover more than 2 months of expenses if income is lost	29.9	34.7	41.1
Mobile connectivity			
Has a personal mobile phone	88.1	88.7	94.6
Women	88.3	88.3	94.4
Adults in the poorest 40% of households	81.9	84.5	93.1
Has a personal smartphone	73.3	69.8	83.7
Women	71.9	67.6	82.5
Adults in the poorest 40% of households	63.0	61.1	76.0
Has a password on their mobile phone	56.9	63.3	64.8

Comoros

Population, age 15+ (millions)	0.5	GNI per capita ($)	1,610.0

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Lower middle income
Account			
All adults, 2024	45.5	58.2	70.4
All adults, 2021	34.3	49.3	62.1
All adults, 2011	21.7	23.3	30.5
Account, by type			
Account at a bank or similiar financial institution	40.8	37.8	65.0
Mobile money account	14.1	40.0	24.4
Digitally enabled account (any account used with a card or phone)	23.1	48.9	36.8
Account, by individual characteristics			
Women	41.8	52.3	67.6
Adults in the poorest 40% of households	35.0	47.2	63.4
Adults out of the labor force	31.9	44.7	59.9
Rural	45.8	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	28.3	50.6	47.3
All adults, 2021	19.8	41.7	38.4
Made a digital merchant payment, 2024	6.8	19.5	19.9
Made a digital merchant payment, 2021	2.4	12.9	12.3
Made an online bill payment	4.7	15.6	16.2
Received a government payment into an account	8.0	8.9	15.6
Received a private sector wage into an account	3.5	9.5	11.2
Saving money in the past year			
Saved formally or informally	44.3	60.7	42.9
Saved formally using an account, 2024	20.2	34.7	26.1
Saved formally using an account, 2021	13.8	23.0	15.0
Saved informally using a savings club or a person outside the family	24.3	28.1	14.4
Borrowing in the past year			
Borrowed formally or informally	68.2	70.4	62.4
Borrowed formally	10.7	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	50.3	41.3	40.6
Women	45.2	36.9	34.9
Adults in the poorest 40% of households	38.2	30.8	28.5
Could cover more than 2 months of expenses if income is lost	42.4	36.6	27.3
Mobile connectivity			
Has a personal mobile phone	71.9	74.7	75.1
Women	65.4	70.5	66.6
Adults in the poorest 40% of households	67.6	66.1	67.2
Has a personal smartphone	47.4	32.9	50.0
Women	42.0	29.3	42.8
Adults in the poorest 40% of households	45.4	21.5	36.4
Has a password on their mobile phone	34.5	36.1	42.3

Congo, Dem. Rep.

Sub-Saharan Africa   **Low income**

Population, age 15+ (millions)	**57.0**	GNI per capita ($)	**610.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Low income
Account			
All adults, 2024	39.2	58.2	46.4
All adults, 2021	27.4	49.3	35.2
All adults, 2011	3.7	23.3	10.4
Account, by type			
Account at a bank or similiar financial institution	13.5	37.8	25.8
Mobile money account	35.1	40.0	31.8
Digitally enabled account (any account used with a card or phone)	35.9	48.9	34.7
Account, by individual characteristics			
Women	33.5	52.3	40.6
Adults in the poorest 40% of households	26.5	47.2	37.3
Adults out of the labor force	19.0	44.7	35.3
Rural	29.9	52.4	42.2
Made or received digital payments in the past year			
All adults, 2024	37.1	50.6	37.1
All adults, 2021	25.9	41.7	26.9
Made a digital merchant payment, 2024	7.4	19.5	8.5
Made a digital merchant payment, 2021	5.0	12.9	5.0
Made an online bill payment	3.9	15.6	10.0
Received a government payment into an account	5.0	8.9	5.4
Received a private sector wage into an account	2.8	9.5	4.4
Saving money in the past year			
Saved formally or informally	58.0	60.7	54.9
Saved formally using an account, 2024	26.7	34.7	27.6
Saved formally using an account, 2021	13.1	23.0	16.4
Saved informally using a savings club or a person outside the family	27.9	28.1	29.1
Borrowing in the past year			
Borrowed formally or informally	70.7	70.4	69.2
Borrowed formally	8.8	12.4	10.3
Financially resilient: Not difficult to access extra money in 30 days			
All adults	51.8	41.3	43.8
Women	43.9	36.9	39.9
Adults in the poorest 40% of households	35.0	30.8	34.7
Could cover more than 2 months of expenses if income is lost	30.7	36.6	32.2
Mobile connectivity			
Has a personal mobile phone	54.4	74.7	63.1
Women	50.4	70.5	55.9
Adults in the poorest 40% of households	39.8	66.1	52.8
Has a personal smartphone	20.6	32.9	21.8
Women	16.4	29.3	17.9
Adults in the poorest 40% of households	10.5	21.5	12.9
Has a password on their mobile phone	29.0	36.1	29.0

Congo, Rep.

Sub-Saharan Africa		**Lower middle income**	

Population, age 15+ (millions)	**3.7**	GNI per capita ($)	**2,290.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Lower middle income
Account			
All adults, 2024	55.6	58.2	70.4
All adults, 2021	47.1	49.3	62.1
All adults, 2011	10.0	23.3	30.5
Account, by type			
Account at a bank or similiar financial institution	14.7	37.8	65.0
Mobile money account	51.6	40.0	24.4
Digitally enabled account (any account used with a card or phone)	53.0	48.9	36.8
Account, by individual characteristics			
Women	50.6	52.3	67.6
Adults in the poorest 40% of households	41.7	47.2	63.4
Adults out of the labor force	45.1	44.7	59.9
Rural	46.7	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	54.2	50.6	47.3
All adults, 2021	44.4	41.7	38.4
Made a digital merchant payment, 2024	9.9	19.5	19.9
Made a digital merchant payment, 2021	7.6	12.9	12.3
Made an online bill payment	5.9	15.6	16.2
Received a government payment into an account	4.6	8.9	15.6
Received a private sector wage into an account	3.1	9.5	11.2
Saving money in the past year			
Saved formally or informally	53.8	60.7	42.9
Saved formally using an account, 2024	28.6	34.7	26.1
Saved formally using an account, 2021	20.3	23.0	15.0
Saved informally using a savings club or a person outside the family	23.2	28.1	14.4
Borrowing in the past year			
Borrowed formally or informally	64.7	70.4	62.4
Borrowed formally	6.4	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	42.3	41.3	40.6
Women	39.4	36.9	34.9
Adults in the poorest 40% of households	29.3	30.8	28.5
Could cover more than 2 months of expenses if income is lost	35.0	36.6	27.3
Mobile connectivity			
Has a personal mobile phone	73.2	74.7	75.1
Women	69.8	70.5	66.6
Adults in the poorest 40% of households	61.1	66.1	67.2
Has a personal smartphone	26.6	32.9	50.0
Women	23.4	29.3	42.8
Adults in the poorest 40% of households	14.9	21.5	36.4
Has a password on their mobile phone	32.7	36.1	42.3

Costa Rica

Latin America & Caribbean		Upper middle income

Population, age 15+ (millions)	4.1	GNI per capita ($)	12,920.0

Variable Name (% age 15+)	Country data	Latin America & Caribbean	Upper middle income
Account			
All adults, 2024	71.4	69.7	84.0
All adults, 2021	68.5	67.1	82.6
All adults, 2011	50.4	39.5	56.6
Account, by type			
Account at a bank or similiar financial institution	71.4	66.4	83.2
Mobile money account	..*	37.3	10.4
Digitally enabled account (any account used with a card or phone)	57.6	54.1	74.9
Account, by individual characteristics			
Women	68.3	65.9	82.5
Adults in the poorest 40% of households	62.8	59.5	76.7
Adults out of the labor force	57.3	58.4	62.4
Rural	71.6	65.0	78.5
Made or received digital payments in the past year			
All adults, 2024	60.5	59.4	80.7
All adults, 2021	59.2	59.8	78.6
Made a digital merchant payment, 2024	47.2	42.5	68.4
Made a digital merchant payment, 2021	38.8	37.3	66.6
Made an online bill payment	35.9	34.8	61.8
Received a government payment into an account	19.8	18.8	24.0
Received a private sector wage into an account	19.7	17.4	20.0
Saving money in the past year			
Saved formally or informally	51.3	45.4	66.6
Saved formally using an account, 2024	34.9	28.8	55.4
Saved formally using an account, 2021	21.9	17.9	35.1
Saved informally using a savings club or a person outside the family	5.4	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	37.7	53.4	54.2
Borrowed formally	14.2	28.5	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	52.7	54.6	74.6
Women	42.9	47.5	72.4
Adults in the poorest 40% of households	37.6	38.6	60.7
Could cover more than 2 months of expenses if income is lost	32.9	34.7	41.1
Mobile connectivity			
Has a personal mobile phone	91.9	88.7	94.6
Women	94.3	88.3	94.4
Adults in the poorest 40% of households	88.0	84.5	93.1
Has a personal smartphone	80.7	69.8	83.7
Women	82.8	67.6	82.5
Adults in the poorest 40% of households	72.7	61.1	76.0
Has a password on their mobile phone	65.8	63.3	64.8

Côte d'Ivoire

Sub-Saharan Africa			**Lower middle income**
Population, age 15+ (millions)	**18.3**	GNI per capita ($)	**2,470.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Lower middle income
Account			
All adults, 2024	57.6	58.2	70.4
All adults, 2021	50.8	49.3	62.1
All adults, 2011	..*	23.3	30.5
Account, by type			
Account at a bank or similiar financial institution	16.8	37.8	65.0
Mobile money account	53.4	40.0	24.4
Digitally enabled account (any account used with a card or phone)	53.9	48.9	36.8
Account, by individual characteristics			
Women	53.8	52.3	67.6
Adults in the poorest 40% of households	43.5	47.2	63.4
Adults out of the labor force	45.8	44.7	59.9
Rural	51.4	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	56.5	50.6	47.3
All adults, 2021	47.7	41.7	38.4
Made a digital merchant payment, 2024	9.2	19.5	19.9
Made a digital merchant payment, 2021	5.8	12.9	12.3
Made an online bill payment	25.6	15.6	16.2
Received a government payment into an account	6.4	8.9	15.6
Received a private sector wage into an account	6.6	9.5	11.2
Saving money in the past year			
Saved formally or informally	64.3	60.7	42.9
Saved formally using an account, 2024	35.6	34.7	26.1
Saved formally using an account, 2021	19.5	23.0	15.0
Saved informally using a savings club or a person outside the family	26.7	28.1	14.4
Borrowing in the past year			
Borrowed formally or informally	67.0	70.4	62.4
Borrowed formally	6.2	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	46.4	41.3	40.6
Women	44.9	36.9	34.9
Adults in the poorest 40% of households	34.6	30.8	28.5
Could cover more than 2 months of expenses if income is lost	33.7	36.6	27.3
Mobile connectivity			
Has a personal mobile phone	89.2	74.7	75.1
Women	84.5	70.5	66.6
Adults in the poorest 40% of households	85.0	66.1	67.2
Has a personal smartphone	45.7	32.9	50.0
Women	40.4	29.3	42.8
Adults in the poorest 40% of households	33.0	21.5	36.4
Has a password on their mobile phone	40.6	36.1	42.3

Croatia

Population, age 15+ (millions)	**3.3**	GNI per capita ($)	**19,600.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	92.6	94.9
All adults, 2021	91.8	95.8
All adults, 2011	88.4	87.5
Account, by type		
Account at a bank or similiar financial institution	92.6	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	77.9	..*
Account, by individual characteristics		
Women	92.1	94.5
Adults in the poorest 40% of households	87.6	92.8
Adults out of the labor force	83.2	91.8
Rural	92.0	95.1
Made or received digital payments in the past year		
All adults, 2024	88.5	..*
All adults, 2021	87.1	94.0
Made a digital merchant payment, 2024	65.3	..*
Made a digital merchant payment, 2021	63.3	..*
Made an online bill payment	51.0	..*
Received a government payment into an account	46.4	..*
Received a private sector wage into an account	34.8	..*
Saving money in the past year		
Saved formally or informally	65.3	..*
Saved formally using an account, 2024	45.8	..*
Saved formally using an account, 2021	25.2	57.3
Saved informally using a savings club or a person outside the family	8.5	..*
Borrowing in the past year		
Borrowed formally or informally	52.7	..*
Borrowed formally	37.8	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	66.9	..*
Women	67.5	..*
Adults in the poorest 40% of households	55.5	..*
Could cover more than 2 months of expenses if income is lost	25.4	..*
Mobile connectivity		
Has a personal mobile phone	96.8	95.5
Women	97.4	95.1
Adults in the poorest 40% of households	95.1	93.8
Has a personal smartphone	86.4	88.1
Women	84.2	86.7
Adults in the poorest 40% of households	77.8	83.6
Has a password on their mobile phone	..*	..*

Cyprus

Population, age 15+ (millions)	**1.1**	GNI per capita ($)	**32,960.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	96.1	94.9
All adults, 2021	93.1	95.8
All adults, 2011	85.2	87.5
Account, by type		
Account at a bank or similiar financial institution	96.1	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	98	94.5
Adults in the poorest 40% of households	94.2	92.8
Adults out of the labor force	92.2	91.8
Rural	96.1	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	87.2	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	28.1	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	98.5	95.5
Women	99.4	95.1
Adults in the poorest 40% of households	98.6	93.8
Has a personal smartphone	90.4	88.1
Women	90.9	86.7
Adults in the poorest 40% of households	88.2	83.6
Has a password on their mobile phone	..*	..*

Czechia

Population, age 15+ (millions)	**9.2**	GNI per capita ($)	**27,370.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	92.3	94.9
All adults, 2021	94.9	95.8
All adults, 2011	80.7	87.5
Account, by type		
Account at a bank or similiar financial institution	92.3	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	89.7	94.5
Adults in the poorest 40% of households	85.6	92.8
Adults out of the labor force	87.9	91.8
Rural	93.8	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	94.1	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	59.8	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	96.8	95.5
Women	95.6	95.1
Adults in the poorest 40% of households	97.2	93.8
Has a personal smartphone	88.3	88.1
Women	84.1	86.7
Adults in the poorest 40% of households	86.5	83.6
Has a password on their mobile phone	..*	..*

Denmark

Population, age 15+ (millions)	5	GNI per capita ($)	73,340.0

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	98.7	94.9
All adults, 2021	100.0	95.8
All adults, 2011	99.7	87.5
Account, by type		
Account at a bank or similar financial institution	98.7	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	98.1	94.5
Adults in the poorest 40% of households	97.8	92.8
Adults out of the labor force	98.3	91.8
Rural	98.7	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	100.0	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	67.3	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	99.4	95.5
Women	99.5	95.1
Adults in the poorest 40% of households	99.4	93.8
Has a personal smartphone	97.2	88.1
Women	96.2	86.7
Adults in the poorest 40% of households	96.4	83.6
Has a password on their mobile phone	..*	..*

Dominican Republic

Latin America & Caribbean		Upper middle income

Population, age 15+ (millions)	**8.3**	GNI per capita ($)	**9,050.0**

Variable Name (% age 15+)	Country data	Latin America & Caribbean	Upper middle income
Account			
All adults, 2024	64.8	69.7	84.0
All adults, 2021	51.3	67.1	82.6
All adults, 2011	38.2	39.5	56.6
Account, by type			
Account at a bank or similiar financial institution	63.3	66.4	83.2
Mobile money account	18.0	37.3	10.4
Digitally enabled account (any account used with a card or phone)	41.8	54.1	74.9
Account, by individual characteristics			
Women	61.4	65.9	82.5
Adults in the poorest 40% of households	53.0	59.5	76.7
Adults out of the labor force	46.3	58.4	62.4
Rural	65.5	65.0	78.5
Made or received digital payments in the past year			
All adults, 2024	52.5	59.4	80.7
All adults, 2021	38.7	59.8	78.6
Made a digital merchant payment, 2024	27.6	42.5	68.4
Made a digital merchant payment, 2021	13.2	37.3	66.6
Made an online bill payment	20.3	34.8	61.8
Received a government payment into an account	23.8	18.8	24.0
Received a private sector wage into an account	12.6	17.4	20.0
Saving money in the past year			
Saved formally or informally	52.1	45.4	66.6
Saved formally using an account, 2024	29.2	28.8	55.4
Saved formally using an account, 2021	13.2	17.9	35.1
Saved informally using a savings club or a person outside the family	20.3	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	63.8	53.4	54.2
Borrowed formally	29.3	28.5	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	58.0	54.6	74.6
Women	47.7	47.5	72.4
Adults in the poorest 40% of households	42.9	38.6	60.7
Could cover more than 2 months of expenses if income is lost	31.4	34.7	41.1
Mobile connectivity			
Has a personal mobile phone	89.2	88.7	94.6
Women	89.8	88.3	94.4
Adults in the poorest 40% of households	81.4	84.5	93.1
Has a personal smartphone	76.5	69.8	83.7
Women	75.8	67.6	82.5
Adults in the poorest 40% of households	68.1	61.1	76.0
Has a password on their mobile phone	63.8	63.3	64.8

Ecuador

		Latin	**Upper**

Latin America & Caribbean		**Upper middle income**	
Population, age 15+ (millions)	**13.5**	GNI per capita ($)	**6,300.0**

Variable Name (% age 15+)	Country data	Latin America & Caribbean	Upper middle income
Account			
All adults, 2024	64.5	69.7	84.0
All adults, 2021	64.2	67.1	82.6
All adults, 2011	36.7	39.5	56.6
Account, by type			
Account at a bank or similiar financial institution	63.9	66.4	83.2
Mobile money account	10.1	37.3	10.4
Digitally enabled account (any account used with a card or phone)	38.4	54.1	74.9
Account, by individual characteristics			
Women	63.5	65.9	82.5
Adults in the poorest 40% of households	56.4	59.5	76.7
Adults out of the labor force	44.6	58.4	62.4
Rural	62.6	65.0	78.5
Made or received digital payments in the past year			
All adults, 2024	43.3	59.4	80.7
All adults, 2021	46.9	59.8	78.6
Made a digital merchant payment, 2024	20.8	42.5	68.4
Made a digital merchant payment, 2021	15.9	37.3	66.6
Made an online bill payment	19.6	34.8	61.8
Received a government payment into an account	8.8	18.8	24.0
Received a private sector wage into an account	13.3	17.4	20.0
Saving money in the past year			
Saved formally or informally	36.4	45.4	66.6
Saved formally using an account, 2024	22.3	28.8	55.4
Saved formally using an account, 2021	13.1	17.9	35.1
Saved informally using a savings club or a person outside the family	9.3	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	48.0	53.4	54.2
Borrowed formally	16.1	28.5	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	50.4	54.6	74.6
Women	41.5	47.5	72.4
Adults in the poorest 40% of households	34.2	38.6	60.7
Could cover more than 2 months of expenses if income is lost	32.4	34.7	41.1
Mobile connectivity			
Has a personal mobile phone	88.2	88.7	94.6
Women	86.7	88.3	94.4
Adults in the poorest 40% of households	82.5	84.5	93.1
Has a personal smartphone	64.6	69.8	83.7
Women	58.4	67.6	82.5
Adults in the poorest 40% of households	50.5	61.1	76.0
Has a password on their mobile phone	52.6	63.3	64.8

Egypt, Arab Rep.

Middle East & North Africa		Lower middle income	
Population, age 15+ (millions)	77.4	GNI per capita ($)	4,100.0

Variable Name (% age 15+)

Account			
All adults, 2024	43.1	52.9	70.4
All adults, 2021	27.4	45.4	62.1
All adults, 2011	9.7	33.0	30.5
Account, by type			
Account at a bank or similiar financial institution	35.3	50.0	65.0
Mobile money account	15.6	10.7	24.4
Digitally enabled account (any account used with a card or phone)	28.2	38.0	36.8
Account, by individual characteristics			
Women	40.2	45.6	67.6
Adults in the poorest 40% of households	33.1	45.9	63.4
Adults out of the labor force	41.0	44.4	59.9
Rural	39.3	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	36.3	43.9	47.3
All adults, 2021	20.2	38.0	38.4
Made a digital merchant payment, 2024	5.2	26.2	19.9
Made a digital merchant payment, 2021	3.5	7.5	12.3
Made an online bill payment	2.8	14.1	16.2
Received a government payment into an account	18.9	17.3	15.6
Received a private sector wage into an account	4.7	5.2	11.2
Saving money in the past year			
Saved formally or informally	23.0	35.1	42.9
Saved formally using an account, 2024	13.8	17.0	26.1
Saved formally using an account, 2021	4.2	11.0	15.0
Saved informally using a savings club or a person outside the family	6.5	8.0	14.4
Borrowing in the past year			
Borrowed formally or informally	56.1	57.8	62.4
Borrowed formally	10.4	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	41.4	60.1	40.6
Women	39.7	57.2	34.9
Adults in the poorest 40% of households	28.1	47.0	28.5
Could cover more than 2 months of expenses if income is lost	26.4	27.9	27.3
Mobile connectivity			
Has a personal mobile phone	84.6	89.3	75.1
Women	77.3	86.0	66.6
Adults in the poorest 40% of households	84.6	89.3	67.2
Has a personal smartphone	55.7	68.8	50.0
Women	44.6	64.6	42.8
Adults in the poorest 40% of households	45.0	61.6	36.4
Has a password on their mobile phone	47.0	54.4	42.3

El Salvador

	Latin America & Caribbean		Lower middle income
Latin America & Caribbean			**Lower middle income**
Population, age 15+ (millions)	**4.7**	GNI per capita ($)	**4,720.0**

Variable Name (% age 15+)	Country data	Latin America & Caribbean	Lower middle income
Account			
All adults, 2024	43.4	69.7	70.4
All adults, 2021	35.8	67.1	62.1
All adults, 2011	13.8	39.5	30.5
Account, by type			
Account at a bank or similiar financial institution	42.9	66.4	65.0
Mobile money account	5.8	37.3	24.4
Digitally enabled account (any account used with a card or phone)	21.3	54.1	36.8
Account, by individual characteristics			
Women	34.4	65.9	67.6
Adults in the poorest 40% of households	24.7	59.5	63.4
Adults out of the labor force	29.9	58.4	59.9
Rural	39.7	65.0	71.7
Made or received digital payments in the past year			
All adults, 2024	28.0	59.4	47.3
All adults, 2021	27.8	59.8	38.4
Made a digital merchant payment, 2024	10.0	42.5	19.9
Made a digital merchant payment, 2021	9.9	37.3	12.3
Made an online bill payment	7.9	34.8	16.2
Received a government payment into an account	6.8	18.8	15.6
Received a private sector wage into an account	7.1	17.4	11.2
Saving money in the past year			
Saved formally or informally	40.5	45.4	42.9
Saved formally using an account, 2024	13.6	28.8	26.1
Saved formally using an account, 2021	8.4	17.9	15.0
Saved informally using a savings club or a person outside the family	6.3	8.4	14.4
Borrowing in the past year			
Borrowed formally or informally	37.9	53.4	62.4
Borrowed formally	11.5	28.5	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	52.3	54.6	40.6
Women	45.0	47.5	34.9
Adults in the poorest 40% of households	35.4	38.6	28.5
Could cover more than 2 months of expenses if income is lost	27.5	34.7	27.3
Mobile connectivity			
Has a personal mobile phone	87.4	88.7	75.1
Women	85.7	88.3	66.6
Adults in the poorest 40% of households	77.8	84.5	67.2
Has a personal smartphone	73.2	69.8	50.0
Women	69.3	67.6	42.8
Adults in the poorest 40% of households	61.6	61.1	36.4
Has a password on their mobile phone	47.3	63.3	42.3

Estonia

Population, age 15+ (millions)	**1.2**	GNI per capita ($)	**27,620.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	98.9	94.9
All adults, 2021	99.4	95.8
All adults, 2011	96.8	87.5
Account, by type		
Account at a bank or similiar financial institution	98.9	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	99.8	94.5
Adults in the poorest 40% of households	98.0	92.8
Adults out of the labor force	99.1	91.8
Rural	98.5	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	98.7	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	61.8	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	99.2	95.5
Women	99.2	95.1
Adults in the poorest 40% of households	99.5	93.8
Has a personal smartphone	95.2	88.1
Women	95.2	86.7
Adults in the poorest 40% of households	93.5	83.6
Has a password on their mobile phone	..*	..*

Eswatini

Sub-Saharan Africa			Lower middle income

Population, age 15+ (millions)	0.8	GNI per capita ($)	3,750.0

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Lower middle income
Account			
All adults, 2024	65.1	58.2	70.4
All adults, 2021	66.2	49.3	62.1
All adults, 2011	28.6	23.3	30.5
Account, by type			
Account at a bank or similiar financial institution	43.1	37.8	65.0
Mobile money account	50.4	40.0	24.4
Digitally enabled account (any account used with a card or phone)	56.6	48.9	36.8
Account, by individual characteristics			
Women	65.4	52.3	67.6
Adults in the poorest 40% of households	54.5	47.2	63.4
Adults out of the labor force	49.8	44.7	59.9
Rural	65.1	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	61.2	50.6	47.3
All adults, 2021	64.5	41.7	38.4
Made a digital merchant payment, 2024	18.2	19.5	19.9
Made a digital merchant payment, 2021	20.7	12.9	12.3
Made an online bill payment	35.7	15.6	16.2
Received a government payment into an account	16.1	8.9	15.6
Received a private sector wage into an account	15.2	9.5	11.2
Saving money in the past year			
Saved formally or informally	58.3	60.7	42.9
Saved formally using an account, 2024	30.2	34.7	26.1
Saved formally using an account, 2021	33.4	23.0	15.0
Saved informally using a savings club or a person outside the family	21.2	28.1	14.4
Borrowing in the past year			
Borrowed formally or informally	70.7	70.4	62.4
Borrowed formally	23.5	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	24.0	41.3	40.6
Women	21.3	36.9	34.9
Adults in the poorest 40% of households	17.1	30.8	28.5
Could cover more than 2 months of expenses if income is lost	39.0	36.6	27.3
Mobile connectivity			
Has a personal mobile phone	86.2	74.7	75.1
Women	84.8	70.5	66.6
Adults in the poorest 40% of households	85.0	66.1	67.2
Has a personal smartphone	49.0	32.9	50.0
Women	46.5	29.3	42.8
Adults in the poorest 40% of households	36.2	21.5	36.4
Has a password on their mobile phone	43.9	36.1	42.3

Ethiopia

Sub-Saharan Africa   **Low income**

Population, age 15+ (millions)	78	GNI per capita ($)	1,020.0

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Low income
Account			
All adults, 2024	48.8	58.2	46.4
All adults, 2021	46.5	49.3	35.2
All adults, 2011	..*	23.3	10.4
Account, by type			
Account at a bank or similiar financial institution	48.5	37.8	25.8
Mobile money account	9.5	40.0	31.8
Digitally enabled account (any account used with a card or phone)	16.1	48.9	34.7
Account, by individual characteristics			
Women	41.6	52.3	40.6
Adults in the poorest 40% of households	42.6	47.2	37.3
Adults out of the labor force	41.6	44.7	35.3
Rural	43.3	52.4	42.2
Made or received digital payments in the past year			
All adults, 2024	20.7	50.6	37.1
All adults, 2021	19.7	41.7	26.9
Made a digital merchant payment, 2024	5.9	19.5	8.5
Made a digital merchant payment, 2021	2.5	12.9	5.0
Made an online bill payment	6.8	15.6	10.0
Received a government payment into an account	3.3	8.9	5.4
Received a private sector wage into an account	1.9	9.5	4.4
Saving money in the past year			
Saved formally or informally	49.1	60.7	54.9
Saved formally using an account, 2024	25.8	34.7	27.6
Saved formally using an account, 2021	22.9	23.0	16.4
Saved informally using a savings club or a person outside the family	32.2	28.1	29.1
Borrowing in the past year			
Borrowed formally or informally	53.7	70.4	69.2
Borrowed formally	4.3	12.4	10.3
Financially resilient: Not difficult to access extra money in 30 days			
All adults	35.3	41.3	43.8
Women	32.2	36.9	39.9
Adults in the poorest 40% of households	29.8	30.8	34.7
Could cover more than 2 months of expenses if income is lost	27.9	36.6	32.2
Mobile connectivity			
Has a personal mobile phone	58.0	74.7	63.1
Women	44.0	70.5	55.9
Adults in the poorest 40% of households	47.8	66.1	52.8
Has a personal smartphone	16.3	32.9	21.8
Women	10.8	29.3	17.9
Adults in the poorest 40% of households	9.7	21.5	12.9
Has a password on their mobile phone	24.0	36.1	29.0

Finland

Population, age 15+ (millions)	4.7	GNI per capita ($)	53,230.0

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	99.8	94.9
All adults, 2021	99.5	95.8
All adults, 2011	99.7	87.5
Account, by type		
Account at a bank or similar financial institution	99.8	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	99.7	94.5
Adults in the poorest 40% of households	100.0	92.8
Adults out of the labor force	99.6	91.8
Rural	100.0	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	98.5	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	62.0	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	99.2	95.5
Women	99.1	95.1
Adults in the poorest 40% of households	98.5	93.8
Has a personal smartphone	92.3	88.1
Women	90.8	86.7
Adults in the poorest 40% of households	88.6	83.6
Has a password on their mobile phone	..*	..*

France

Population, age 15+ (millions)	56.8	GNI per capita ($)	45,180.0

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	99.2	94.9
All adults, 2021	99.2	95.8
All adults, 2011	97.0	87.5
Account, by type		
Account at a bank or similar financial institution	99.2	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	99.8	94.5
Adults in the poorest 40% of households	98.7	92.8
Adults out of the labor force	99.2	91.8
Rural	99.6	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	98.4	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	53.7	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	91.0	95.5
Women	93.6	95.1
Adults in the poorest 40% of households	91.7	93.8
Has a personal smartphone	82.6	88.1
Women	84.4	86.7
Adults in the poorest 40% of households	84.2	83.6
Has a password on their mobile phone	..*	..*

Gabon

Sub-Saharan Africa		Lower middle income	
Population, age 15+ (millions)	1.6	GNI per capita ($)	7,530.0

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Upper middle income
Account			
All adults, 2024	68.2	58.2	84.0
All adults, 2021	66.1	49.3	82.6
All adults, 2011	18.9	23.3	56.6
Account, by type			
Account at a bank or similiar financial institution	24.8	37.8	83.2
Mobile money account	61.6	40.0	10.4
Digitally enabled account (any account used with a card or phone)	63.1	48.9	74.9
Account, by individual characteristics			
Women	63.7	52.3	82.5
Adults in the poorest 40% of households	60.0	47.2	76.7
Adults out of the labor force	58.7	44.7	62.4
Rural	64.9	52.4	78.5
Made or received digital payments in the past year			
All adults, 2024	66.5	50.6	80.7
All adults, 2021	65.5	41.7	78.6
Made a digital merchant payment, 2024	20.1	19.5	68.4
Made a digital merchant payment, 2021	17.7	12.9	66.6
Made an online bill payment	38.2	15.6	61.8
Received a government payment into an account	7.7	8.9	24.0
Received a private sector wage into an account	8.0	9.5	20.0
Saving money in the past year			
Saved formally or informally	69.7	60.7	66.6
Saved formally using an account, 2024	39.1	34.7	55.4
Saved formally using an account, 2021	27.5	23.0	35.1
Saved informally using a savings club or a person outside the family	32.4	28.1	18.4
Borrowing in the past year			
Borrowed formally or informally	59.2	70.4	54.2
Borrowed formally	6.5	12.4	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	42.6	41.3	74.6
Women	40.3	36.9	72.4
Adults in the poorest 40% of households	30.6	30.8	60.7
Could cover more than 2 months of expenses if income is lost	43.3	36.6	41.1
Mobile connectivity			
Has a personal mobile phone	87.2	74.7	94.6
Women	87.4	70.5	94.4
Adults in the poorest 40% of households	82.9	66.1	93.1
Has a personal smartphone	59.9	32.9	83.7
Women	56.4	29.3	82.5
Adults in the poorest 40% of households	50.5	21.5	76.0
Has a password on their mobile phone	49.4	36.1	64.8

Gambia, The

Population, age 15+ (millions)	**1.6**	GNI per capita ($)	**800.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Low income
Account			
All adults, 2024	38.2	58.2	46.4
All adults, 2021	33.0	49.3	35.2
All adults, 2011	..*	23.3	10.4
Account, by type			
Account at a bank or similiar financial institution	30.8	37.8	25.8
Mobile money account	19.1	40.0	31.8
Digitally enabled account (any account used with a card or phone)	22.8	48.9	34.7
Account, by individual characteristics			
Women	34.9	52.3	40.6
Adults in the poorest 40% of households	34.4	47.2	37.3
Adults out of the labor force	31.1	44.7	35.3
Rural	31.4	52.4	42.2
Made or received digital payments in the past year			
All adults, 2024	27.7	50.6	37.1
All adults, 2021	22.4	41.7	26.9
Made a digital merchant payment, 2024	3.2	19.5	8.5
Made a digital merchant payment, 2021	3.4	12.9	5.0
Made an online bill payment	6.1	15.6	10.0
Received a government payment into an account	5.5	8.9	5.4
Received a private sector wage into an account	2.9	9.5	4.4
Saving money in the past year			
Saved formally or informally	56.4	60.7	54.9
Saved formally using an account, 2024	24.8	34.7	27.6
Saved formally using an account, 2021	16.9	23.0	16.4
Saved informally using a savings club or a person outside the family	25.5	28.1	29.1
Borrowing in the past year			
Borrowed formally or informally	57.6	70.4	69.2
Borrowed formally	5.5	12.4	10.3
Financially resilient: Not difficult to access extra money in 30 days			
All adults	49.7	41.3	43.8
Women	48.1	36.9	39.9
Adults in the poorest 40% of households	43.0	30.8	34.7
Could cover more than 2 months of expenses if income is lost	22.8	36.6	32.2
Mobile connectivity			
Has a personal mobile phone	79.8	74.7	63.1
Women	78.8	70.5	55.9
Adults in the poorest 40% of households	71.6	66.1	52.8
Has a personal smartphone	64.1	32.9	21.8
Women	66.4	29.3	17.9
Adults in the poorest 40% of households	54.8	21.5	12.9
Has a password on their mobile phone	50.2	36.1	29.0

Georgia

	Europe & Central Asia		Upper middle income

Population, age 15+ (millions)	2.9	GNI per capita ($)	5,600.0

Variable Name (% age 15+)	Country data	Europe & Central Asia	Upper middle income
Account			
All adults, 2024	78.8	77.8	84.0
All adults, 2021	70.5	77.6	82.6
All adults, 2011	33.0	44.4	56.6
Account, by type			
Account at a bank or similiar financial institution	78.8	77.6	83.2
Mobile money account	..*	8.4	10.4
Digitally enabled account (any account used with a card or phone)	59.0	61.4	74.9
Account, by individual characteristics			
Women	81.3	73.9	82.5
Adults in the poorest 40% of households	69.1	71.0	76.7
Adults out of the labor force	74.2	66.5	62.4
Rural	73.1	74.6	78.5
Made or received digital payments in the past year			
All adults, 2024	69.4	69.1	80.7
All adults, 2021	62.2	73.7	78.6
Made a digital merchant payment, 2024	47.6	51.4	68.4
Made a digital merchant payment, 2021	31.1	53.7	66.6
Made an online bill payment	34.0	42.2	61.8
Received a government payment into an account	35.1	27.6	24.0
Received a private sector wage into an account	16.4	22.5	20.0
Saving money in the past year			
Saved formally or informally	36.2	40.6	66.6
Saved formally using an account, 2024	18.7	23.3	55.4
Saved formally using an account, 2021	8.5	13.5	35.1
Saved informally using a savings club or a person outside the family	5.2	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	58.5	55.1	54.2
Borrowed formally	24.4	28.8	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	67.1	64.0	74.6
Women	65.2	59.0	72.4
Adults in the poorest 40% of households	55.2	50.6	60.7
Could cover more than 2 months of expenses if income is lost	19.9	24.0	41.1
Mobile connectivity			
Has a personal mobile phone	95.0	93.6	94.6
Women	96.0	92.0	94.4
Adults in the poorest 40% of households	93.2	92.2	93.1
Has a personal smartphone	82.3	82.4	83.7
Women	84.5	79.9	82.5
Adults in the poorest 40% of households	76.2	78.4	76.0
Has a password on their mobile phone	..*	63.1	64.8

Germany

			High income
Population, age 15+ (millions)	**71.7**	GNI per capita ($)	**54,800.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	98.3	94.9
All adults, 2021	100.0	95.8
All adults, 2011	98.1	87.5
Account, by type		
Account at a bank or similiar financial institution	98.3	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	98.9	94.5
Adults in the poorest 40% of households	98.6	92.8
Adults out of the labor force	96.7	91.8
Rural	99.0	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	99.5	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	57.1	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	92.0	95.5
Women	89.9	95.1
Adults in the poorest 40% of households	91.9	93.8
Has a personal smartphone	84.5	88.1
Women	82.8	86.7
Adults in the poorest 40% of households	80.2	83.6
Has a password on their mobile phone	..*	..*

Ghana

Sub-Saharan Africa			**Lower middle income**
Population, age 15+ (millions)	**21.6**	GNI per capita ($)	**2,380.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Lower middle income
Account			
All adults, 2024	81.2	58.2	70.4
All adults, 2021	68.2	49.3	62.1
All adults, 2011	29.4	23.3	30.5
Account, by type			
Account at a bank or similiar financial institution	38.7	37.8	65.0
Mobile money account	78.3	40.0	24.4
Digitally enabled account (any account used with a card or phone)	79.3	48.9	36.8
Account, by individual characteristics			
Women	78.3	52.3	67.6
Adults in the poorest 40% of households	69.6	47.2	63.4
Adults out of the labor force	58.4	44.7	59.9
Rural	76.4	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	80.4	50.6	47.3
All adults, 2021	65.6	41.7	38.4
Made a digital merchant payment, 2024	27.3	19.5	19.9
Made a digital merchant payment, 2021	14.9	12.9	12.3
Made an online bill payment	14.5	15.6	15.6
Received a government payment into an account	9.3	8.9	15.6
Received a private sector wage into an account	16.6	9.5	11.2
Saving money in the past year			
Saved formally or informally	82.0	60.7	42.9
Saved formally using an account, 2024	67.2	34.7	26.1
Saved formally using an account, 2021	45.8	23.0	15.0
Saved informally using a savings club or a person outside the family	24.9	28.1	14.4
Borrowing in the past year			
Borrowed formally or informally	74.2	70.4	62.4
Borrowed formally	29.5	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	54.9	41.3	40.6
Women	51.4	36.9	34.9
Adults in the poorest 40% of households	38.9	30.8	28.5
Could cover more than 2 months of expenses if income is lost	27.6	36.6	27.3
Mobile connectivity			
Has a personal mobile phone	87.7	74.7	75.1
Women	87.2	70.5	66.6
Adults in the poorest 40% of households	76.5	66.1	67.2
Has a personal smartphone	53.5	32.9	50.0
Women	47.0	29.3	42.8
Adults in the poorest 40% of households	33.4	21.5	36.4
Has a password on their mobile phone	44.8	36.1	42.3

Greece

Population, age 15+ (millions)	**9.0**	GNI per capita ($)	**22,590.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	88.6	94.9
All adults, 2021	94.9	95.8
All adults, 2011	77.9	87.5
Account, by type		
Account at a bank or similiar financial institution	88.6	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	84.1	94.5
Adults in the poorest 40% of households	79.6	92.8
Adults out of the labor force	84.4	91.8
Rural	86.8	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	91.4	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	26.5	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	95.2	95.5
Women	91.7	95.1
Adults in the poorest 40% of households	91.7	93.8
Has a personal smartphone	86.3	88.1
Women	82.6	86.7
Adults in the poorest 40% of households	81.3	83.6
Has a password on their mobile phone	..*	..*

Guatemala

Latin America & Caribbean		Upper middle income	

Population, age 15+ (millions)	**12.3**	GNI per capita ($)	**5,350.0**

Variable Name (% age 15+)	Country data	Latin America & Caribbean	Upper middle income
Account			
All adults, 2024	38.3	69.7	84.0
All adults, 2021	37.0	67.1	82.6
All adults, 2011	22.3	39.5	56.6
Account, by type			
Account at a bank or similiar financial institution	37.5	66.4	83.2
Mobile money account	3.3	37.3	10.4
Digitally enabled account (any account used with a card or phone)	13.2	54.1	74.9
Account, by individual characteristics			
Women	32.5	65.9	82.5
Adults in the poorest 40% of households	28.3	59.5	76.7
Adults out of the labor force	28.6	58.4	62.4
Rural	32.7	65.0	78.5
Made or received digital payments in the past year			
All adults, 2024	22.6	59.4	80.7
All adults, 2021	25.9	59.8	78.6
Made a digital merchant payment, 2024	5.5	42.5	68.4
Made a digital merchant payment, 2021	8.8	37.3	66.6
Made an online bill payment	4.9	34.8	61.8
Received a government payment into an account	3.6	18.8	24.0
Received a private sector wage into an account	4.7	17.4	20.0
Saving money in the past year			
Saved formally or informally	34.0	45.4	66.6
Saved formally using an account, 2024	10.8	28.8	55.4
Saved formally using an account, 2021	10.5	17.9	35.1
Saved informally using a savings club or a person outside the family	7.6	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	41.3	53.4	54.2
Borrowed formally	8.9	28.5	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	39.1	54.6	74.6
Women	33.3	47.5	72.4
Adults in the poorest 40% of households	24.5	38.6	60.7
Could cover more than 2 months of expenses if income is lost	31.7	34.7	41.1
Mobile connectivity			
Has a personal mobile phone	81.0	88.7	94.6
Women	78.5	88.3	94.4
Adults in the poorest 40% of households	71.4	84.5	93.1
Has a personal smartphone	63.1	69.8	83.7
Women	58.3	67.6	82.5
Adults in the poorest 40% of households	49.3	61.1	76.0
Has a password on their mobile phone	43.0	63.3	64.8

Guinea

Population, age 15+ (millions)	8.5	GNI per capita ($)	1,190.0

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Low income
Account			
All adults, 2024	36.0	58.2	46.4
All adults, 2021	30.4	49.3	35.2
All adults, 2011	3.7	23.3	10.4
Account, by type			
Account at a bank or similiar financial institution	16.9	37.8	25.8
Mobile money account	25.8	40.0	31.8
Digitally enabled account (any account used with a card or phone)	29.3	48.9	34.7
Account, by individual characteristics			
Women	31.2	52.3	40.6
Adults in the poorest 40% of households	29.3	47.2	37.3
Adults out of the labor force	28.1	44.7	35.3
Rural	29.6	52.4	42.2
Made or received digital payments in the past year			
All adults, 2024	31.8	50.6	37.1
All adults, 2021	27.6	41.7	26.9
Made a digital merchant payment, 2024	8.4	19.5	8.5
Made a digital merchant payment, 2021	5.6	12.9	5.0
Made an online bill payment	5.5	15.6	10.0
Received a government payment into an account	5.6	8.9	5.4
Received a private sector wage into an account	2.2	9.5	4.4
Saving money in the past year			
Saved formally or informally	51.4	60.7	54.9
Saved formally using an account, 2024	23.3	34.7	27.6
Saved formally using an account, 2021	12.9	23.0	16.4
Saved informally using a savings club or a person outside the family	28.8	28.1	29.1
Borrowing in the past year			
Borrowed formally or informally	75.6	70.4	69.2
Borrowed formally	10.8	12.4	10.3
Financially resilient: Not difficult to access extra money in 30 days			
All adults	34.2	41.3	43.8
Women	33.6	36.9	39.9
Adults in the poorest 40% of households	27.2	30.8	34.7
Could cover more than 2 months of expenses if income is lost	32.1	36.6	32.2
Mobile connectivity			
Has a personal mobile phone	82.2	74.7	63.1
Women	78.1	70.5	55.9
Adults in the poorest 40% of households	76.4	66.1	52.8
Has a personal smartphone	26.6	32.9	21.8
Women	23.6	29.3	17.9
Adults in the poorest 40% of households	17.9	21.5	12.9
Has a password on their mobile phone	31.3	36.1	29.0

Honduras

Latin America & Caribbean		Lower middle income

Population, age 15+ (millions)	**7.3**	GNI per capita ($)	**2,750.0**

Variable Name (% age 15+)	Country data	Latin America & Caribbean	Lower middle income
Account			
All adults, 2024	42.4	69.7	70.4
All adults, 2021	37.8	67.1	62.1
All adults, 2011	20.5	39.5	30.5
Account, by type			
Account at a bank or similiar financial institution	39.3	66.4	65.0
Mobile money account	10.9	37.3	24.4
Digitally enabled account (any account used with a card or phone)	22.9	54.1	36.8
Account, by individual characteristics			
Women	34.1	65.9	67.6
Adults in the poorest 40% of households	33.7	59.5	63.4
Adults out of the labor force	26.9	58.4	59.9
Rural	37.3	65.0	71.7
Made or received digital payments in the past year			
All adults, 2024	30	59.4	47.3
All adults, 2021	31.6	59.8	38.4
Made a digital merchant payment, 2024	9.9	42.5	19.9
Made a digital merchant payment, 2021	9.6	37.3	12.3
Made an online bill payment	5.8	34.8	16.2
Received a government payment into an account	4.2	18.8	15.6
Received a private sector wage into an account	6.6	17.4	11.2
Saving money in the past year			
Saved formally or informally	41.2	45.4	42.9
Saved formally using an account, 2024	18.1	28.8	26.1
Saved formally using an account, 2021	11.5	17.9	15.0
Saved informally using a savings club or a person outside the family	5.7	8.4	14.4
Borrowing in the past year			
Borrowed formally or informally	49.4	53.4	62.4
Borrowed formally	10.6	28.5	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	54.5	54.6	40.6
Women	45.4	47.5	34.9
Adults in the poorest 40% of households	40.4	38.6	28.5
Could cover more than 2 months of expenses if income is lost	28.8	34.7	27.3
Mobile connectivity			
Has a personal mobile phone	80.7	88.7	75.1
Women	82.6	88.3	66.6
Adults in the poorest 40% of households	72.1	84.5	67.2
Has a personal smartphone	64.5	69.8	50.0
Women	65.5	67.6	42.8
Adults in the poorest 40% of households	55.4	61.1	36.4
Has a password on their mobile phone	42.3	63.3	42.3

Hong Kong SAR, China

			High income
Population, age 15+ (millions)	**6.7**	GNI per capita ($)	**55,170.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	97.3	94.9
All adults, 2021	97.8	95.8
All adults, 2011	88.7	87.5
Account, by type		
Account at a bank or similiar financial institution	97.3	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	96.8	94.5
Adults in the poorest 40% of households	93.8	92.8
Adults out of the labor force	94.4	91.8
Rural	100	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	92.8	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	59.5	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	98.4	95.5
Women	97.8	95.1
Adults in the poorest 40% of households	96.4	93.8
Has a personal smartphone	92.4	88.1
Women	91.5	86.7
Adults in the poorest 40% of households	84.8	83.6
Has a password on their mobile phone	..*	..*

Hungary

Population, age 15+ (millions)	**8.2**	GNI per capita ($)	**19,670.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	87.0	94.9
All adults, 2021	88.2	95.8
All adults, 2011	72.7	87.5
Account, by type		
Account at a bank or similar financial institution	87.0	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	83.7	94.5
Adults in the poorest 40% of households	78.9	92.8
Adults out of the labor force	76.5	91.8
Rural	83.8	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	86.4	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	31.9	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	97.1	95.5
Women	95.5	95.1
Adults in the poorest 40% of households	94.7	93.8
Has a personal smartphone	86.9	88.1
Women	83.1	86.7
Adults in the poorest 40% of households	78.5	83.6
Has a password on their mobile phone	..*	..*

Iceland

Population, age 15+ (millions)	**0.3**	GNI per capita ($)	**80,400**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	99.9	94.9
All adults, 2021	100.0	95.8
All adults, 2011	..*	87.5
Account, by type		
Account at a bank or similar financial institution	99.9	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	99.7	94.5
Adults in the poorest 40% of households	100.0	92.8
Adults out of the labor force	100.0	91.8
Rural	99.8	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	99.9	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	75.8	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	99.1	95.5
Women	99.4	95.1
Adults in the poorest 40% of households	98.4	93.8
Has a personal smartphone	97.0	88.1
Women	97.3	86.7
Adults in the poorest 40% of households	96.0	83.6
Has a password on their mobile phone	..*	..*

India

South Asia			Lower middle income
Population, age 15+ (millions)	**1,077.7**	GNI per capita ($)	**2,390.0**

Variable Name (% age 15+)	Country data	South Asia	Lower middle income
Account			
All adults, 2024	89	77.6	70.4
All adults, 2021	77.5	68.0	62.1
All adults, 2011	35.2	32.2	30.5
Account, by type			
Account at a bank or similiar financial institution	88.7	75.3	65.0
Mobile money account	23.1	21.9	24.4
Digitally enabled account (any account used with a card or phone)	31.1	28.9	36.8
Account, by individual characteristics			
Women	89.2	75.1	67.6
Adults in the poorest 40% of households	86.3	73.3	63.4
Adults out of the labor force	85.4	67.6	59.9
Rural	89.9	80.2	71.7
Made or received digital payments in the past year			
All adults, 2024	48.5	44.2	47.3
All adults, 2021	34.9	33.7	38.4
Made a digital merchant payment, 2024	18.3	15.2	19.9
Made a digital merchant payment, 2021	11.9	9.7	12.3
Made an online bill payment	15.2	13.7	16.2
Received a government payment into an account	21.2	17.8	15.6
Received a private sector wage into an account	12	10.7	11.2
Saving money in the past year			
Saved formally or informally	38.6	35.7	42.9
Saved formally using an account, 2024	27	23.8	26.1
Saved formally using an account, 2021	14.1	12.4	15.0
Saved informally using a savings club or a person outside the family	13.1	13.1	14.4
Borrowing in the past year			
Borrowed formally or informally	63.3	64.7	62.4
Borrowed formally	15.1	14.2	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	30.1	31.4	40.6
Women	22.6	23.6	34.9
Adults in the poorest 40% of households	18.7	19.5	28.5
Could cover more than 2 months of expenses if income is lost	22	20.6	27.3
Mobile connectivity			
Has a personal mobile phone	66.5	67.8	75.1
Women	54.3	53.9	66.6
Adults in the poorest 40% of households	56	57.6	67.2
Has a personal smartphone	42	40.8	50.0
Women	31.8	29.9	42.8
Adults in the poorest 40% of households	25	24.4	36.4
Has a password on their mobile phone	38.3	37.4	42.3

Indonesia

Population, age 15+ (millions)	**211.1**	GNI per capita ($)	**4,580.0**

Variable Name (% age 15+)	Country data	East Asia & Pacific	Lower middle income
Account			
All adults, 2024	56.3	83.3	70.4
All adults, 2021	51.8	79.7	62.1
All adults, 2011	19.6	55.0	30.5
Account, by type			
Account at a bank or similiar financial institution	52.4	82.2	65.0
Mobile money account	22	6.9	24.4
Digitally enabled account (any account used with a card or phone)	37.4	74.6	36.8
Account, by individual characteristics			
Women	58	83.5	67.6
Adults in the poorest 40% of households	48.4	75.7	63.4
Adults out of the labor force	46.3	50.3	59.9
Rural	56	75.4	71.7
Made or received digital payments in the past year			
All adults, 2024	42.7	80.2	47.3
All adults, 2021	37.2	74.8	38.4
Made a digital merchant payment, 2024	13.6	67.4	19.9
Made a digital merchant payment, 2021	13	64.1	12.3
Made an online bill payment	11.6	62.3	16.2
Received a government payment into an account	15.7	17.5	15.6
Received a private sector wage into an account	8.7	16.7	11.2
Saving money in the past year			
Saved formally or informally	53	71.2	42.9
Saved formally using an account, 2024	27.3	58.9	26.1
Saved formally using an account, 2021	20.5	38.8	15.0
Saved informally using a savings club or a person outside the family	18.1	20.3	14.4
Borrowing in the past year			
Borrowed formally or informally	47.6	53.3	62.4
Borrowed formally	15.1	34.5	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	60.3	77.5	40.6
Women	58.6	77.1	34.9
Adults in the poorest 40% of households	48	64.3	28.5
Could cover more than 2 months of expenses if income is lost	39.6	43.7	27.3
Mobile connectivity			
Has a personal mobile phone	80.3	94.0	75.1
Women	79	94.0	66.6
Adults in the poorest 40% of households	73.1	92.0	67.2
Has a personal smartphone	73.7	85.8	50.0
Women	73.1	85.4	42.8
Adults in the poorest 40% of households	65.9	77.6	36.4
Has a password on their mobile phone	55.5	60.0	42.3

Iran, Islamic Rep.

Middle East & North Africa			Lower middle income

Population, age 15+ (millions)	69.9	GNI per capita ($)	3,980.0

Variable Name (% age 15+)	Country data	Middle East & North Africa	Lower middle income
Account			
All adults, 2024	91.1	52.9	70.4
All adults, 2021	90.0	45.4	62.1
All adults, 2011	73.7	33.0	30.5
Account, by type			
Account at a bank or similiar financial institution	91.1	50.0	65.0
Mobile money account	13.1	10.7	24.4
Digitally enabled account (any account used with a card or phone)	85.1	38.0	36.8
Account, by individual characteristics			
Women	86.8	45.6	67.6
Adults in the poorest 40% of households	86.9	45.9	63.4
Adults out of the labor force	88.2	44.4	59.9
Rural	90.7	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	86.0	43.9	47.3
All adults, 2021	84.5	38.0	38.4
Made a digital merchant payment, 2024	78.6	26.2	19.9
Made a digital merchant payment, 2021	14.4	7.5	12.3
Made an online bill payment	40.6	14.1	16.2
Received a government payment into an account	..*	17.3	15.6
Received a private sector wage into an account	..*	5.2	11.2
Saving money in the past year			
Saved formally or informally	48.4	35.1	42.9
Saved formally using an account, 2024	29.0	17.0	26.1
Saved formally using an account, 2021	24.1	11.0	15.0
Saved informally using a savings club or a person outside the family	13.4	8.0	14.4
Borrowing in the past year			
Borrowed formally or informally	67.1	57.8	62.4
Borrowed formally	23.7	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	76.0	60.1	40.6
Women	73.4	57.2	34.9
Adults in the poorest 40% of households	60.0	47.0	28.5
Could cover more than 2 months of expenses if income is lost	43.5	27.9	27.3
Mobile connectivity			
Has a personal mobile phone	87.0	89.3	75.1
Women	87.0	86.0	66.6
Adults in the poorest 40% of households	90.8	89.3	67.2
Has a personal smartphone	73.8	68.8	50.0
Women	75.5	64.6	42.8
Adults in the poorest 40% of households	71.6	61.6	36.4
Has a password on their mobile phone	..*	54.4	42.3

Iraq

Upper middle income

Population, age 15+ (millions)	28.4	GNI per capita ($)	5,270.0

Variable Name (% age 15+)	Country data	Middle East & North Africa	Upper middle income
Account			
All adults, 2024	30.2	52.9	84.0
All adults, 2021	18.6	45.4	82.6
All adults, 2011	10.6	33.0	56.6
Account, by type			
Account at a bank or similiar financial institution	28.3	50.0	83.2
Mobile money account	11.9	10.7	10.4
Digitally enabled account (any account used with a card or phone)	19.4	38.0	74.9
Account, by individual characteristics			
Women	18.8	45.6	82.5
Adults in the poorest 40% of households	20.2	45.9	76.7
Adults out of the labor force	19.5	44.4	62.4
Rural	26.4	52.4	78.5
Made or received digital payments in the past year			
All adults, 2024	25.0	43.9	80.7
All adults, 2021	14.2	38.0	78.6
Made a digital merchant payment, 2024	10.5	26.2	68.4
Made a digital merchant payment, 2021	6.1	7.5	66.6
Made an online bill payment	6.4	14.1	61.8
Received a government payment into an account	13.1	17.3	24.0
Received a private sector wage into an account	3.9	5.2	20.0
Saving money in the past year			
Saved formally or informally	43.3	35.1	66.6
Saved formally using an account, 2024	10.2	17.0	55.4
Saved formally using an account, 2021	2.2	11.0	35.1
Saved informally using a savings club or a person outside the family	8.6	8.0	18.4
Borrowing in the past year			
Borrowed formally or informally	73.0	57.8	54.2
Borrowed formally	11.6	12.4	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	69.1	60.1	74.6
Women	61.7	57.2	72.4
Adults in the poorest 40% of households	61.3	47.0	60.7
Could cover more than 2 months of expenses if income is lost	17.5	27.9	41.1
Mobile connectivity			
Has a personal mobile phone	91.5	89.3	94.6
Women	84.8	86.0	94.4
Adults in the poorest 40% of households	87.7	89.3	93.1
Has a personal smartphone	71.1	68.8	83.7
Women	62.0	64.6	82.5
Adults in the poorest 40% of households	61.9	61.6	76.0
Has a password on their mobile phone	63.1	54.4	64.8

Ireland

Population, age 15+ (millions)	**4.3**	GNI per capita ($)	**78,970.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	98.3	94.9
All adults, 2021	99.7	95.8
All adults, 2011	93.9	87.5
Account, by type		
Account at a bank or similiar financial institution	98.3	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	96.9	94.5
Adults in the poorest 40% of households	99.0	92.8
Adults out of the labor force	97.8	91.8
Rural	99.0	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	98.2	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	63.5	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	92.7	95.5
Women	91.0	95.1
Adults in the poorest 40% of households	88.6	93.8
Has a personal smartphone	85.0	88.1
Women	79.7	86.7
Adults in the poorest 40% of households	81.5	83.6
Has a password on their mobile phone	..*	..*

Israel

			High income
Population, age 15+ (millions)	**7.1**	GNI per capita ($)	**54,650.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	89.3	94.9
All adults, 2021	92.9	95.8
All adults, 2011	90.5	87.5
Account, by type		
Account at a bank or similiar financial institution	89.3	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	88.1	94.5
Adults in the poorest 40% of households	80.4	92.8
Adults out of the labor force	74.5	91.8
Rural	88.4	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	91.2	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	59.3	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	96.0	95.5
Women	95.6	95.1
Adults in the poorest 40% of households	93.3	93.8
Has a personal smartphone	83.2	88.1
Women	82.4	86.7
Adults in the poorest 40% of households	69.7	83.6
Has a password on their mobile phone	..*	..*

Italy

Population, age 15+ (millions)	**51.8**	GNI per capita ($)	**37,920.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	86.0	94.9
All adults, 2021	97.3	95.8
All adults, 2011	71.0	87.5
Account, by type		
Account at a bank or similiar financial institution	86.0	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	79.8	94.5
Adults in the poorest 40% of households	82.1	92.8
Adults out of the labor force	77.8	91.8
Rural	88.7	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	95.8	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	48.9	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	99.0	95.5
Women	98.6	95.1
Adults in the poorest 40% of households	98.6	93.8
Has a personal smartphone	90.5	88.1
Women	87.5	86.7
Adults in the poorest 40% of households	88.9	83.6
Has a password on their mobile phone	..*	..*

Japan

			High income
Population, age 15+ (millions)	**110.0**	GNI per capita ($)	**39,350.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	98.5	94.9
All adults, 2021	98.5	95.8
All adults, 2011	96.4	87.5
Account, by type		
Account at a bank or similiar financial institution	98.5	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	98.7	94.5
Adults in the poorest 40% of households	97.7	92.8
Adults out of the labor force	96.9	91.8
Rural	100	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	95.8	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	63.8	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	93.8	95.5
Women	91.9	95.1
Adults in the poorest 40% of households	89.1	93.8
Has a personal smartphone	83.3	88.1
Women	77.9	86.7
Adults in the poorest 40% of households	74.5	83.6
Has a password on their mobile phone	..*	..*

Jordan

Population, age 15+ (millions)	**7.9**	GNI per capita ($)	**4,350.0**

Variable Name (% age 15+)	Country data	Middle East & North Africa	Upper middle income
Account			
All adults, 2024	46.5	52.9	84.0
All adults, 2021	47.1	45.4	82.6
All adults, 2011	25.5	33.0	56.6
Account, by type			
Account at a bank or similiar financial institution	39.6	50.0	83.2
Mobile money account	20.6	10.7	10.4
Digitally enabled account (any account used with a card or phone)	29.5	38.0	74.9
Account, by individual characteristics			
Women	36.2	45.6	82.5
Adults in the poorest 40% of households	35.7	45.9	76.7
Adults out of the labor force	36.5	44.4	62.4
Rural	46.8	52.4	78.5
Made or received digital payments in the past year			
All adults, 2024	38.2	43.9	80.7
All adults, 2021	36.4	38.0	78.6
Made a digital merchant payment, 2024	12.5	26.2	68.4
Made a digital merchant payment, 2021	11.9	7.5	66.6
Made an online bill payment	15.8	14.1	61.8
Received a government payment into an account	17.4	17.3	24.0
Received a private sector wage into an account	7.0	5.2	20.0
Saving money in the past year			
Saved formally or informally	31.6	35.1	66.6
Saved formally using an account, 2024	11.1	17.0	55.4
Saved formally using an account, 2021	4.3	11.0	35.1
Saved informally using a savings club or a person outside the family	7.8	8.0	18.4
Borrowing in the past year			
Borrowed formally or informally	65.2	57.8	54.2
Borrowed formally	12.7	12.4	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	57.6	60.1	74.6
Women	56.9	57.2	72.4
Adults in the poorest 40% of households	43.5	47.0	60.7
Could cover more than 2 months of expenses if income is lost	28.7	27.9	41.1
Mobile connectivity			
Has a personal mobile phone	88.4	89.3	94.6
Women	87.2	86.0	94.4
Adults in the poorest 40% of households	82.0	89.3	93.1
Has a personal smartphone	73.2	68.8	83.7
Women	71.5	64.6	82.5
Adults in the poorest 40% of households	65.5	61.6	76.0
Has a password on their mobile phone	68.7	54.4	64.8

Kazakhstan

		Europe & Central Asia	Upper middle income
Europe & Central Asia		**Upper middle income**	

Population, age 15+ (millions)	**14.3**	GNI per capita ($)	**9,620.0**

Variable Name (% age 15+)	Country data	Europe & Central Asia	Upper middle income
Account			
All adults, 2024	87.0	77.8	84.0
All adults, 2021	81.1	77.6	82.6
All adults, 2011	42.1	44.4	56.6
Account, by type			
Account at a bank or similiar financial institution	84.2	77.6	83.2
Mobile money account	48.9	8.4	10.4
Digitally enabled account (any account used with a card or phone)	78.0	61.4	74.9
Account, by individual characteristics			
Women	85.7	73.9	82.5
Adults in the poorest 40% of households	83.3	71.0	76.7
Adults out of the labor force	76.0	66.5	62.4
Rural	84.7	74.6	78.5
Made or received digital payments in the past year			
All adults, 2024	85.0	69.1	80.7
All adults, 2021	77.9	73.7	78.6
Made a digital merchant payment, 2024	70.1	51.4	68.4
Made a digital merchant payment, 2021	57.3	53.7	66.6
Made an online bill payment	51.0	42.2	61.8
Received a government payment into an account	28.3	27.6	24.0
Received a private sector wage into an account	41.1	22.5	20.0
Saving money in the past year			
Saved formally or informally	53.0	40.6	66.6
Saved formally using an account, 2024	37.7	23.3	55.4
Saved formally using an account, 2021	19.1	13.5	35.1
Saved informally using a savings club or a person outside the family	7.2	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	62.8	55.1	54.2
Borrowed formally	32.8	28.8	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	49.8	64.0	74.6
Women	46.6	59.0	72.4
Adults in the poorest 40% of households	38.0	50.6	60.7
Could cover more than 2 months of expenses if income is lost	14.7	24.0	41.1
Mobile connectivity			
Has a personal mobile phone	92.2	93.6	94.6
Women	91.5	92.0	94.4
Adults in the poorest 40% of households	90.0	92.2	93.1
Has a personal smartphone	81.1	82.4	83.7
Women	80.4	79.9	82.5
Adults in the poorest 40% of households	77.5	78.4	76.0
Has a password on their mobile phone	..*	63.1	64.8

Kenya

Sub-Saharan Africa			Lower middle income

Population, age 15+ (millions)	**34.6**	GNI per capita ($)	**2,170.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Lower middle income
Account			
All adults, 2024	90.1	58.2	70.4
All adults, 2021	79.2	49.3	62.1
All adults, 2011	42.3	23.3	30.5
Account, by type			
Account at a bank or similiar financial institution	45.4	37.8	65.0
Mobile money account	87.5	40.0	24.4
Digitally enabled account (any account used with a card or phone)	89.4	48.9	36.8
Account, by individual characteristics			
Women	86.5	52.3	67.6
Adults in the poorest 40% of households	83.9	47.2	63.4
Adults out of the labor force	79.8	44.7	59.9
Rural	88.7	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	89.3	50.6	47.3
All adults, 2021	77.6	41.7	38.4
Made a digital merchant payment, 2024	55.8	19.5	19.9
Made a digital merchant payment, 2021	36.8	12.9	12.3
Made an online bill payment	55.0	15.6	16.2
Received a government payment into an account	14.0	8.9	15.6
Received a private sector wage into an account	21.3	9.5	11.2
Saving money in the past year			
Saved formally or informally	70.2	60.7	42.9
Saved formally using an account, 2024	54.4	34.7	26.1
Saved formally using an account, 2021	45.0	23.0	15.0
Saved informally using a savings club or a person outside the family	33.9	28.1	14.4
Borrowing in the past year			
Borrowed formally or informally	81.9	70.4	62.4
Borrowed formally	37.5	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	49.8	41.3	40.6
Women	45.0	36.9	34.9
Adults in the poorest 40% of households	40.9	30.8	28.5
Could cover more than 2 months of expenses if income is lost	46.6	36.6	27.3
Mobile connectivity			
Has a personal mobile phone	92.7	74.7	75.1
Women	91.8	70.5	66.6
Adults in the poorest 40% of households	87.4	66.1	67.2
Has a personal smartphone	54.9	32.9	50.0
Women	48.8	29.3	42.8
Adults in the poorest 40% of households	35.1	21.5	36.4
Has a password on their mobile phone	64.1	36.1	42.3

Korea, Rep.

Population, age 15+ (millions)	**46.0**	GNI per capita ($)	**35,490.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	96.9	94.9
All adults, 2021	98.7	95.8
All adults, 2011	93.0	87.5
Account, by type		
Account at a bank or similiar financial institution	96.7	94.9
Mobile money account	60.1	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	97.1	94.5
Adults in the poorest 40% of households	94.2	92.8
Adults out of the labor force	96.5	91.8
Rural	95.3	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	97.9	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	59.5	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	96.0	95.5
Women	95.0	95.1
Adults in the poorest 40% of households	90.5	93.8
Has a personal smartphone	89.8	88.1
Women	87.9	86.7
Adults in the poorest 40% of households	78.9	83.6
Has a password on their mobile phone	..*	..*

Kosovo

Variable Name (% age 15+)	Country data	Europe & Central Asia	Upper middle income
Account			
All adults, 2024	64.2	77.8	84.0
All adults, 2021	58.0	77.6	82.6
All adults, 2011	44.3	44.4	56.6
Account, by type			
Account at a bank or similiar financial institution	64.2	77.6	83.2
Mobile money account	..*	8.4	10.4
Digitally enabled account (any account used with a card or phone)	27.1	61.4	74.9
Account, by individual characteristics			
Women	59.8	73.9	82.5
Adults in the poorest 40% of households	66.7	71.0	76.7
Adults out of the labor force	51.5	66.5	62.4
Rural	61.6	74.6	78.5
Made or received digital payments in the past year			
All adults, 2024	47.1	69.1	80.7
All adults, 2021	47.6	73.7	78.6
Made a digital merchant payment, 2024	10.0	51.4	68.4
Made a digital merchant payment, 2021	22.0	53.7	66.6
Made an online bill payment	5.3	42.2	61.8
Received a government payment into an account	31.0	27.6	24.0
Received a private sector wage into an account	13.4	22.5	20.0
Saving money in the past year			
Saved formally or informally	35.1	40.6	66.6
Saved formally using an account, 2024	15.8	23.3	55.4
Saved formally using an account, 2021	10.3	13.5	35.1
Saved informally using a savings club or a person outside the family	4.0	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	40.6	55.1	54.2
Borrowed formally	9.6	28.8	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	80.5	64.0	74.6
Women	78.8	59.0	72.4
Adults in the poorest 40% of households	72.4	50.6	60.7
Could cover more than 2 months of expenses if income is lost	19.6	24.0	41.1
Mobile connectivity			
Has a personal mobile phone	91.1	93.6	94.6
Women	91.1	92.0	94.4
Adults in the poorest 40% of households	91.2	92.2	93.1
Has a personal smartphone	88.1	82.4	83.7
Women	89.5	79.9	82.5
Adults in the poorest 40% of households	87.6	78.4	76.0
Has a password on their mobile phone	..*	63.1	64.8

Kuwait

Population, age 15+ (millions)	4.0	GNI per capita ($)	41,320.0

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	74.5	94.9
All adults, 2021	..*	95.8
All adults, 2011	86.8	87.5
Account, by type		
Account at a bank or similiar financial institution	74.5	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	71.5	94.5
Adults in the poorest 40% of households	63.6	92.8
Adults out of the labor force	65.7	91.8
Rural	72.0	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	..*	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	..*	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	94.7	95.5
Women	94.4	95.1
Adults in the poorest 40% of households	93.6	93.8
Has a personal smartphone	87.3	88.1
Women	84.4	86.7
Adults in the poorest 40% of households	83.0	83.6
Has a password on their mobile phone	..*	..*

Kyrgyz Republic

Europe & Central Asia		**Lower middle income**	
Population, age 15+ (millions)	**4.8**	GNI per capita ($)	**1,440.0**

Variable Name (% age 15+)	Country data	Europe & Central Asia	Lower middle income
Account			
All adults, 2024	72.3	77.8	70.4
All adults, 2021	45.1	77.6	62.1
All adults, 2011	3.8	44.4	30.5
Account, by type			
Account at a bank or similiar financial institution	70.0	77.6	65.0
Mobile money account	31.0	8.4	24.4
Digitally enabled account (any account used with a card or phone)	59.1	61.4	36.8
Account, by individual characteristics			
Women	71.2	73.9	67.6
Adults in the poorest 40% of households	65.6	71.0	63.4
Adults out of the labor force	59.7	66.5	59.9
Rural	71.3	74.6	71.7
Made or received digital payments in the past year			
All adults, 2024	67.5	69.1	47.3
All adults, 2021	39.4	73.7	38.4
Made a digital merchant payment, 2024	43.4	51.4	19.9
Made a digital merchant payment, 2021	11.4	53.7	12.3
Made an online bill payment	35.4	42.2	16.2
Received a government payment into an account	27.3	27.6	15.6
Received a private sector wage into an account	15.6	22.5	11.2
Saving money in the past year			
Saved formally or informally	43.7	40.6	42.9
Saved formally using an account, 2024	19.5	23.3	26.1
Saved formally using an account, 2021	7.4	13.5	15.0
Saved informally using a savings club or a person outside the family	15.4	8.4	14.4
Borrowing in the past year			
Borrowed formally or informally	62.9	55.1	62.4
Borrowed formally	18.0	28.8	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	72.9	64.0	40.6
Women	69.3	59.0	34.9
Adults in the poorest 40% of households	63.3	50.6	28.5
Could cover more than 2 months of expenses if income is lost	21.4	24.0	27.3
Mobile connectivity			
Has a personal mobile phone	96.0	93.6	75.1
Women	95.4	92.0	66.6
Adults in the poorest 40% of households	94.4	92.2	67.2
Has a personal smartphone	89.8	82.4	50.0
Women	89.8	79.9	42.8
Adults in the poorest 40% of households	85.1	78.4	36.4
Has a password on their mobile phone	63.3	63.1	42.3

Lao PDR

East Asia & Pacific		Lower middle income	
Population, age 15+ (millions)	**5.3**	GNI per capita ($)	**2,310.0**

Variable Name (% age 15+)	Country data	East Asia & Pacific	Lower middle income
Account			
All adults, 2024	37.7	83.3	70.4
All adults, 2021	37.3	79.7	62.1
All adults, 2011	26.8	55.0	30.5
Account, by type			
Account at a bank or similiar financial institution	37.2	82.2	65.0
Mobile money account	11.8	6.9	24.4
Digitally enabled account (any account used with a card or phone)	27.3	74.6	36.8
Account, by individual characteristics			
Women	43.6	83.5	67.6
Adults in the poorest 40% of households	18.3	75.7	63.4
Adults out of the labor force	24.2	50.3	59.9
Rural	36.4	75.4	71.7
Made or received digital payments in the past year			
All adults, 2024	26.5	80.2	47.3
All adults, 2021	21.2	74.8	38.4
Made a digital merchant payment, 2024	21.5	67.4	19.9
Made a digital merchant payment, 2021	9.0	64.1	12.3
Made an online bill payment	10.7	62.3	16.2
Received a government payment into an account	4.9	17.5	15.6
Received a private sector wage into an account	6.8	16.7	11.2
Saving money in the past year			
Saved formally or informally	35.6	71.2	42.9
Saved formally using an account, 2024	16.0	58.9	26.1
Saved formally using an account, 2021	17.2	38.8	15.0
Saved informally using a savings club or a person outside the family	8.4	20.3	14.4
Borrowing in the past year			
Borrowed formally or informally	46.3	53.3	62.4
Borrowed formally	6.9	34.5	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	46.7	77.5	40.6
Women	46.8	77.1	34.9
Adults in the poorest 40% of households	28.9	64.3	28.5
Could cover more than 2 months of expenses if income is lost	24.8	43.7	27.3
Mobile connectivity			
Has a personal mobile phone	84.4	94.0	75.1
Women	85.2	94.0	66.6
Adults in the poorest 40% of households	74.6	92.0	67.2
Has a personal smartphone	69.3	85.8	50.0
Women	72.4	85.4	42.8
Adults in the poorest 40% of households	53.5	77.6	36.4
Has a password on their mobile phone	49.7	60.0	42.3

Latvia

Population, age 15+ (millions)	**1.6**	GNI per capita ($)	**22,630.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	95.0	94.9
All adults, 2021	96.6	95.8
All adults, 2011	89.7	87.5
Account, by type		
Account at a bank or similiar financial institution	95.0	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	95.4	94.5
Adults in the poorest 40% of households	91.6	92.8
Adults out of the labor force	94.4	91.8
Rural	96.4	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	95.3	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	42.9	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	97.9	95.5
Women	98.6	95.1
Adults in the poorest 40% of households	96.8	93.8
Has a personal smartphone	88.7	88.1
Women	87.3	86.7
Adults in the poorest 40% of households	84.0	83.6
Has a password on their mobile phone	..*	..*

Lebanon

Middle East & North Africa			Lower middle income
Population, age 15+ (millions)	**4.2**	GNI per capita ($)	**4,970.0**

Variable Name (% age 15+)	Country data	Middle East & North Africa	Lower middle income
Account			
All adults, 2024	23.0	52.9	70.4
All adults, 2021	20.7	45.4	62.1
All adults, 2011	37.0	33.0	30.5
Account, by type			
Account at a bank or similar financial institution	21.6	50.0	65.0
Mobile money account	2.7	10.7	24.4
Digitally enabled account (any account used with a card or phone)	9.5	38.0	36.8
Account, by individual characteristics			
Women	15.3	45.6	67.6
Adults in the poorest 40% of households	17.6	45.9	63.4
Adults out of the labor force	11.8	44.4	59.9
Rural	25.0	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	20.3	43.9	47.3
All adults, 2021	14.0	38.0	38.4
Made a digital merchant payment, 2024	4.1	26.2	19.9
Made a digital merchant payment, 2021	2.8	7.5	12.3
Made an online bill payment	1.8	14.1	16.2
Received a government payment into an account	7.0	17.3	15.6
Received a private sector wage into an account	7.3	5.2	11.2
Saving money in the past year			
Saved formally or informally	28.6	35.1	42.9
Saved formally using an account, 2024	3.2	17.0	26.1
Saved formally using an account, 2021	2.6	11.0	15.0
Saved informally using a savings club or a person outside the family	7.0	8.0	14.4
Borrowing in the past year			
Borrowed formally or informally	55.6	57.8	62.4
Borrowed formally	5.9	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	62.4	60.1	40.6
Women	61.9	57.2	34.9
Adults in the poorest 40% of households	41.9	47.0	28.5
Could cover more than 2 months of expenses if income is lost	19.0	27.9	27.3
Mobile connectivity			
Has a personal mobile phone	94.0	89.3	75.1
Women	91.7	86.0	66.6
Adults in the poorest 40% of households	91.7	89.3	67.2
Has a personal smartphone	89.6	68.8	50.0
Women	88.1	64.6	42.8
Adults in the poorest 40% of households	83.8	61.6	36.4
Has a password on their mobile phone	67.1	54.4	42.3

Lesotho

Sub-Saharan Africa		Lower middle income	

Population, age 15+ (millions)	**1.5**	GNI per capita ($)	**1,230.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Lower middle income
Account			
All adults, 2024	61.6	58.2	70.4
All adults, 2021	63.6	49.3	62.1
All adults, 2011	18.5	23.3	30.5
Account, by type			
Account at a bank or similiar financial institution	33.5	37.8	65.0
Mobile money account	53.5	40.0	24.4
Digitally enabled account (any account used with a card or phone)	56.4	48.9	36.8
Account, by individual characteristics			
Women	60.4	52.3	67.6
Adults in the poorest 40% of households	..*	47.2	63.4
Adults out of the labor force	50.1	44.7	59.9
Rural	60.3	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	58.4	50.6	47.3
All adults, 2021	58.6	41.7	38.4
Made a digital merchant payment, 2024	15.7	19.5	19.9
Made a digital merchant payment, 2021	20.2	12.9	12.3
Made an online bill payment	19.6	15.6	16.2
Received a government payment into an account	10.4	8.9	15.6
Received a private sector wage into an account	13.0	9.5	11.2
Saving money in the past year			
Saved formally or informally	54.2	60.7	42.9
Saved formally using an account, 2024	34.5	34.7	26.1
Saved formally using an account, 2021	30.8	23.0	15.0
Saved informally using a savings club or a person outside the family	11.1	28.1	14.4
Borrowing in the past year			
Borrowed formally or informally	64.4	70.4	62.4
Borrowed formally	16.7	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	44.0	41.3	40.6
Women	40.5	36.9	34.9
Adults in the poorest 40% of households	..*	30.8	28.5
Could cover more than 2 months of expenses if income is lost	34.0	36.6	27.3
Mobile connectivity			
Has a personal mobile phone	79.0	74.7	75.1
Women	80.1	70.5	66.6
Adults in the poorest 40% of households	..*	66.1	67.2
Has a personal smartphone	45.1	32.9	50.0
Women	44.7	29.3	42.8
Adults in the poorest 40% of households	..*	21.5	36.4
Has a password on their mobile phone	43.7	36.1	42.3

Liberia

Population, age 15+ (millions)	3.3	GNI per capita ($)	680.0

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Low income
Account			
All adults, 2024	52.2	58.2	46.4
All adults, 2021	51.6	49.3	35.2
All adults, 2011	18.8	23.3	10.4
Account, by type			
Account at a bank or similiar financial institution	13.9	37.8	25.8
Mobile money account	47.5	40.0	31.8
Digitally enabled account (any account used with a card or phone)	48.4	48.9	34.7
Account, by individual characteristics			
Women	46.3	52.3	40.6
Adults in the poorest 40% of households	43.0	47.2	37.3
Adults out of the labor force	43.9	44.7	35.3
Rural	46.4	52.4	42.2
Made or received digital payments in the past year			
All adults, 2024	50.2	50.6	37.1
All adults, 2021	46.1	41.7	26.9
Made a digital merchant payment, 2024	6.5	19.5	8.5
Made a digital merchant payment, 2021	7.2	12.9	5.0
Made an online bill payment	5.9	15.6	10.0
Received a government payment into an account	4.6	8.9	5.4
Received a private sector wage into an account	3.3	9.5	4.4
Saving money in the past year			
Saved formally or informally	70.2	60.7	54.9
Saved formally using an account, 2024	30.1	34.7	27.6
Saved formally using an account, 2021	22.0	23.0	16.4
Saved informally using a savings club or a person outside the family	44.0	28.1	29.1
Borrowing in the past year			
Borrowed formally or informally	77.5	70.4	69.2
Borrowed formally	12.5	12.4	10.3
Financially resilient: Not difficult to access extra money in 30 days			
All adults	48.9	41.3	43.8
Women	46.0	36.9	39.9
Adults in the poorest 40% of households	41.3	30.8	34.7
Could cover more than 2 months of expenses if income is lost	38.5	36.6	32.2
Mobile connectivity			
Has a personal mobile phone	70.0	74.7	63.1
Women	68.6	70.5	55.9
Adults in the poorest 40% of households	62.2	66.1	52.8
Has a personal smartphone	22.7	32.9	21.8
Women	23.8	29.3	17.9
Adults in the poorest 40% of households	16.0	21.5	12.9
Has a password on their mobile phone	37.8	36.1	29.0

Libya

Middle East & North Africa		**Upper middle income**
Population, age 15+ (millions)	**5.3**	GNI per capita ($)	**7,260.0**

Variable Name (% age 15+)	Country data	Middle East & North Africa	Upper middle income
Account			
All adults, 2024	33.1	52.9	84.0
All adults, 2021	..*	45.4	82.6
All adults, 2011	..*	33.0	56.6
Account, by type			
Account at a bank or similiar financial institution	33.1	50.0	83.2
Mobile money account	..*	10.7	10.4
Digitally enabled account (any account used with a card or phone)	22.7	38.0	74.9
Account, by individual characteristics			
Women	24.7	45.6	82.5
Adults in the poorest 40% of households	30.0	45.9	76.7
Adults out of the labor force	16.7	44.4	62.4
Rural	33.2	52.4	78.5
Made or received digital payments in the past year			
All adults, 2024	23.5	43.9	80.7
All adults, 2021	..*	38.0	78.6
Made a digital merchant payment, 2024	15.0	26.2	68.4
Made a digital merchant payment, 2021	..*	7.5	66.6
Made an online bill payment	10.7	14.1	61.8
Received a government payment into an account	..*	17.3	24.0
Received a private sector wage into an account	..*	5.2	20.0
Saving money in the past year			
Saved formally or informally	37.0	35.1	66.6
Saved formally using an account, 2024	15.9	17.0	55.4
Saved formally using an account, 2021	..*	11.0	35.1
Saved informally using a savings club or a person outside the family	9.9	8.0	18.4
Borrowing in the past year			
Borrowed formally or informally	41.7	57.8	54.2
Borrowed formally	12.2	12.4	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	80.9	60.1	74.6
Women	86.0	57.2	72.4
Adults in the poorest 40% of households	68.6	47.0	60.7
Could cover more than 2 months of expenses if income is lost	28.8	27.9	41.1
Mobile connectivity			
Has a personal mobile phone	100.0	89.3	94.6
Women	100.0	86.0	94.4
Adults in the poorest 40% of households	100.0	89.3	93.1
Has a personal smartphone	65.7	68.8	83.7
Women	71.5	64.6	82.5
Adults in the poorest 40% of households	51.0	61.6	76.0
Has a password on their mobile phone	..*	54.4	64.8

Lithuania

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

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	99.0	94.9
All adults, 2021	93.5	95.8
All adults, 2011	73.8	87.5
Account, by type		
Account at a bank or similar financial institution	99.0	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	98.4	94.5
Adults in the poorest 40% of households	97.8	92.8
Adults out of the labor force	98.9	91.8
Rural	99.4	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	90.8	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	46.9	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	98.7	95.5
Women	98.5	95.1
Adults in the poorest 40% of households	98.2	93.8
Has a personal smartphone	89.0	88.1
Women	84.4	86.7
Adults in the poorest 40% of households	84.0	83.6
Has a password on their mobile phone	..*	..*

Madagascar

Sub-Saharan Africa   **Low income**

Population, age 15+ (millions)	18.9	GNI per capita ($)	510.0

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Low income
Account			
All adults, 2024	24.5	58.2	46.4
All adults, 2021	26.3	49.3	35.2
All adults, 2011	5.5	23.3	10.4
Account, by type			
Account at a bank or similiar financial institution	9.5	37.8	25.8
Mobile money account	19.4	40.0	31.8
Digitally enabled account (any account used with a card or phone)	20.5	48.9	34.7
Account, by individual characteristics			
Women	20.3	52.3	40.6
Adults in the poorest 40% of households	14.1	47.2	37.3
Adults out of the labor force	20.7	44.7	35.3
Rural	22.2	52.4	42.2
Made or received digital payments in the past year			
All adults, 2024	21.7	50.6	37.1
All adults, 2021	23.9	41.7	26.9
Made a digital merchant payment, 2024	2.4	19.5	8.5
Made a digital merchant payment, 2021	5.7	12.9	5.0
Made an online bill payment	3.1	15.6	10.0
Received a government payment into an account	1.9	8.9	5.4
Received a private sector wage into an account	4.3	9.5	4.4
Saving money in the past year			
Saved formally or informally	29.4	60.7	54.9
Saved formally using an account, 2024	11.1	34.7	27.6
Saved formally using an account, 2021	11.5	23.0	16.4
Saved informally using a savings club or a person outside the family	4.9	28.1	29.1
Borrowing in the past year			
Borrowed formally or informally	70.8	70.4	69.2
Borrowed formally	6.8	12.4	10.3
Financially resilient: Not difficult to access extra money in 30 days			
All adults	28.7	41.3	43.8
Women	29.6	36.9	39.9
Adults in the poorest 40% of households	25.3	30.8	34.7
Could cover more than 2 months of expenses if income is lost	49.0	36.6	32.2
Mobile connectivity			
Has a personal mobile phone	45.8	74.7	63.1
Women	42.4	70.5	55.9
Adults in the poorest 40% of households	31.5	66.1	52.8
Has a personal smartphone	8.9	32.9	21.8
Women	8.2	29.3	17.9
Adults in the poorest 40% of households	2.9	21.5	12.9
Has a password on their mobile phone	20.8	36.1	29.0

Malawi

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Low income
Account			
All adults, 2024	50.4	58.2	46.4
All adults, 2021	42.7	49.3	35.2
All adults, 2011	16.5	23.3	10.4
Account, by type			
Account at a bank or similiar financial institution	12.4	37.8	25.8
Mobile money account	47.4	40.0	31.8
Digitally enabled account (any account used with a card or phone)	47.7	48.9	34.7
Account, by individual characteristics			
Women	46.3	52.3	40.6
Adults in the poorest 40% of households	38.1	47.2	37.3
Adults out of the labor force	35.4	44.7	35.3
Rural	49.0	52.4	42.2
Made or received digital payments in the past year			
All adults, 2024	48.9	50.6	37.1
All adults, 2021	40.3	41.7	26.9
Made a digital merchant payment, 2024	10.4	19.5	8.5
Made a digital merchant payment, 2021	7.8	12.9	5.0
Made an online bill payment	11.0	15.6	10.0
Received a government payment into an account	5.0	8.9	5.4
Received a private sector wage into an account	4.3	9.5	4.4
Saving money in the past year			
Saved formally or informally	61.3	60.7	54.9
Saved formally using an account, 2024	30.9	34.7	27.6
Saved formally using an account, 2021	21.3	23.0	16.4
Saved informally using a savings club or a person outside the family	37.0	28.1	29.1
Borrowing in the past year			
Borrowed formally or informally	76.5	70.4	69.2
Borrowed formally	10.8	12.4	10.3
Financially resilient: Not difficult to access extra money in 30 days			
All adults	41.5	41.3	43.8
Women	37.2	36.9	39.9
Adults in the poorest 40% of households	33.2	30.8	34.7
Could cover more than 2 months of expenses if income is lost	41.1	36.6	32.2
Mobile connectivity			
Has a personal mobile phone	59.0	74.7	63.1
Women	55.6	70.5	55.9
Adults in the poorest 40% of households	49.0	66.1	52.8
Has a personal smartphone	13.7	32.9	21.8
Women	12.9	29.3	17.9
Adults in the poorest 40% of households	10.0	21.5	12.9
Has a password on their mobile phone	25.5	36.1	29.0

Malaysia

East Asia & Pacific		**Upper middle income**		

Population, age 15+ (millions)	**27.3**	GNI per capita ($)	**11,830.0**

Variable Name (% age 15+)	Country data	East Asia & Pacific	Upper middle income
Account			
All adults, 2024	88.7	83.3	84.0
All adults, 2021	88.4	79.7	82.6
All adults, 2011	66.2	55.0	56.6
Account, by type			
Account at a bank or similiar financial institution	87.2	82.2	83.2
Mobile money account	44.5	6.9	10.4
Digitally enabled account (any account used with a card or phone)	65.5	74.6	74.9
Account, by individual characteristics			
Women	88.2	83.5	82.5
Adults in the poorest 40% of households	82.0	75.7	76.7
Adults out of the labor force	81.9	50.3	62.4
Rural	87.7	75.4	78.5
Made or received digital payments in the past year			
All adults, 2024	77.5	80.2	80.7
All adults, 2021	79.3	74.8	78.6
Made a digital merchant payment, 2024	52.2	67.4	68.4
Made a digital merchant payment, 2021	50.3	64.1	66.6
Made an online bill payment	37.1	62.3	61.8
Received a government payment into an account	43.3	17.5	24.0
Received a private sector wage into an account	33.2	16.7	20.0
Saving money in the past year			
Saved formally or informally	61.7	71.2	66.6
Saved formally using an account, 2024	52.5	58.9	55.4
Saved formally using an account, 2021	49.1	38.8	35.1
Saved informally using a savings club or a person outside the family	4.3	20.3	18.4
Borrowing in the past year			
Borrowed formally or informally	38.7	53.3	54.2
Borrowed formally	15.0	34.5	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	54.6	77.5	74.6
Women	53.1	77.1	72.4
Adults in the poorest 40% of households	40.3	64.3	60.7
Could cover more than 2 months of expenses if income is lost	36.0	43.7	41.1
Mobile connectivity			
Has a personal mobile phone	94.7	94.0	94.6
Women	92.5	94.0	94.4
Adults in the poorest 40% of households	93.4	92.0	93.1
Has a personal smartphone	89.4	85.8	83.7
Women	88.9	85.4	82.5
Adults in the poorest 40% of households	82.9	77.6	76.0
Has a password on their mobile phone	74.5	60.0	64.8

Mali

Population, age 15+ (millions)	12.7	GNI per capita ($)	850.0

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Low income
Account			
All adults, 2024	54.7	58.2	46.4
All adults, 2021	43.5	49.3	35.2
All adults, 2011	8.2	23.3	10.4
Account, by type			
Account at a bank or similar financial institution	18.4	37.8	25.8
Mobile money account	48.4	40.0	31.8
Digitally enabled account (any account used with a card or phone)	51.4	48.9	34.7
Account, by individual characteristics			
Women	45.6	52.3	40.6
Adults in the poorest 40% of households	45.5	47.2	37.3
Adults out of the labor force	34.2	44.7	35.3
Rural	52.5	52.4	42.2
Made or received digital payments in the past year			
All adults, 2024	51.8	50.6	37.1
All adults, 2021	38.1	41.7	26.9
Made a digital merchant payment, 2024	10.2	19.5	8.5
Made a digital merchant payment, 2021	11.0	12.9	5.0
Made an online bill payment	9.9	15.6	10.0
Received a government payment into an account	6.5	8.9	5.4
Received a private sector wage into an account	5.2	9.5	4.4
Saving money in the past year			
Saved formally or informally	65.8	60.7	54.9
Saved formally using an account, 2024	30.2	34.7	27.6
Saved formally using an account, 2021	18.6	23.0	16.4
Saved informally using a savings club or a person outside the family	35.2	28.1	29.1
Borrowing in the past year			
Borrowed formally or informally	74.2	70.4	69.2
Borrowed formally	11.8	12.4	10.3
Financially resilient: Not difficult to access extra money in 30 days			
All adults	50.9	41.3	43.8
Women	48.1	36.9	39.9
Adults in the poorest 40% of households	45.6	30.8	34.7
Could cover more than 2 months of expenses if income is lost	23.5	36.6	32.2
Mobile connectivity			
Has a personal mobile phone	84.2	74.7	63.1
Women	76.8	70.5	55.9
Adults in the poorest 40% of households	79.5	66.1	52.8
Has a personal smartphone	48.5	32.9	21.8
Women	44.8	29.3	17.9
Adults in the poorest 40% of households	36.3	21.5	12.9
Has a password on their mobile phone	38.3	36.1	29.0

Malta

Population, age 15+ (millions)	**0.5**	GNI per capita ($)	**34,750.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	96.6	94.9
All adults, 2021	96.4	95.8
All adults, 2011	95.3	87.5
Account, by type		
Account at a bank or similiar financial institution	96.6	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	96.1	94.5
Adults in the poorest 40% of households	93.4	92.8
Adults out of the labor force	93.1	91.8
Rural	97.2	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	90.7	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	45.6	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	97.0	95.5
Women	95.9	95.1
Adults in the poorest 40% of households	94.8	93.8
Has a personal smartphone	90.0	88.1
Women	88.8	86.7
Adults in the poorest 40% of households	83.6	83.6
Has a password on their mobile phone	..*	..*

Mauritania

Sub-Saharan Africa			Lower middle income

Population, age 15+ (millions)	2.9	GNI per capita ($)	2,080.0

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Lower middle income
Account			
All adults, 2024	27.3	58.2	70.4
All adults, 2021	23.5	49.3	62.1
All adults, 2011	17.5	23.3	30.5
Account, by type			
Account at a bank or similiar financial institution	27.3	37.8	65.0
Mobile money account	..*	40.0	24.4
Digitally enabled account (any account used with a card or phone)	15.7	48.9	36.8
Account, by individual characteristics			
Women	24.7	52.3	67.6
Adults in the poorest 40% of households	24.3	47.2	63.4
Adults out of the labor force	16.3	44.7	59.9
Rural	22.1	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	24.4	50.6	47.3
All adults, 2021	19.9	41.7	38.4
Made a digital merchant payment, 2024	12.3	19.5	19.9
Made a digital merchant payment, 2021	6.8	12.9	12.3
Made an online bill payment	10.1	15.6	16.2
Received a government payment into an account	12.2	8.9	15.6
Received a private sector wage into an account	9.6	9.5	11.2
Saving money in the past year			
Saved formally or informally	48.3	60.7	42.9
Saved formally using an account, 2024	16.1	34.7	26.1
Saved formally using an account, 2021	10.5	23.0	15.0
Saved informally using a savings club or a person outside the family	22.9	28.1	14.4
Borrowing in the past year			
Borrowed formally or informally	80.9	70.4	62.4
Borrowed formally	13.3	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	53.9	41.3	40.6
Women	47.9	36.9	34.9
Adults in the poorest 40% of households	49.1	30.8	28.5
Could cover more than 2 months of expenses if income is lost	23.5	36.6	27.3
Mobile connectivity			
Has a personal mobile phone	85.3	74.7	75.1
Women	81.9	70.5	66.6
Adults in the poorest 40% of households	79.6	66.1	67.2
Has a personal smartphone	56.6	32.9	50.0
Women	53.4	29.3	42.8
Adults in the poorest 40% of households	49.6	21.5	36.4
Has a password on their mobile phone	50.9	36.1	42.3

Mauritius

Sub-Saharan Africa		**Upper middle income**	
Population, age 15+ (millions)	**1.1**	GNI per capita ($)	**10,360.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Upper middle income
Account			
All adults, 2024	89.6	58.2	84.0
All adults, 2021	90.5	49.3	82.6
All adults, 2011	80.1	23.3	56.6
Account, by type			
Account at a bank or similiar financial institution	89.5	37.8	83.2
Mobile money account	10.1	40.0	10.4
Digitally enabled account (any account used with a card or phone)	63.2	48.9	74.9
Account, by individual characteristics			
Women	87.4	52.3	82.5
Adults in the poorest 40% of households	86.3	47.2	76.7
Adults out of the labor force	83.9	44.7	62.4
Rural	89.5	52.4	78.5
Made or received digital payments in the past year			
All adults, 2024	64.0	50.6	80.7
All adults, 2021	80.1	41.7	78.6
Made a digital merchant payment, 2024	49.9	19.5	68.4
Made a digital merchant payment, 2021	49.1	12.9	66.6
Made an online bill payment	23.2	15.6	61.8
Received a government payment into an account	..*	8.9	24.0
Received a private sector wage into an account	..*	9.5	20.0
Saving money in the past year			
Saved formally or informally	48.4	60.7	66.6
Saved formally using an account, 2024	31.9	34.7	55.4
Saved formally using an account, 2021	29.2	23.0	35.1
Saved informally using a savings club or a person outside the family	11.4	28.1	18.4
Borrowing in the past year			
Borrowed formally or informally	41.2	70.4	54.2
Borrowed formally	18.9	12.4	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	68.8	41.3	74.6
Women	62.3	36.9	72.4
Adults in the poorest 40% of households	57.6	30.8	60.7
Could cover more than 2 months of expenses if income is lost	35.2	36.6	41.1
Mobile connectivity			
Has a personal mobile phone	93.6	74.7	94.6
Women	89.4	70.5	94.4
Adults in the poorest 40% of households	94.4	66.1	93.1
Has a personal smartphone	66.3	32.9	83.7
Women	60.4	29.3	82.5
Adults in the poorest 40% of households	62.4	21.5	76.0
Has a password on their mobile phone	..*	36.1	64.8

Mexico

Latin America & Caribbean		Upper middle income	

Population, age 15+ (millions)	97.4	GNI per capita ($)	10,820.0

Variable Name (% age 15+)	Country data	Latin America & Caribbean	Upper middle income
Account			
All adults, 2024	53.0	69.7	84.0
All adults, 2021	49.0	67.1	82.6
All adults, 2011	27.4	39.5	56.6
Account, by type			
Account at a bank or similiar financial institution	52.4	66.4	83.2
Mobile money account	10.4	37.3	10.4
Digitally enabled account (any account used with a card or phone)	34.4	54.1	74.9
Account, by individual characteristics			
Women	47.4	65.9	82.5
Adults in the poorest 40% of households	39.6	59.5	76.7
Adults out of the labor force	43.8	58.4	62.4
Rural	47.1	65.0	78.5
Made or received digital payments in the past year			
All adults, 2024	41.4	59.4	80.7
All adults, 2021	43.9	59.8	78.6
Made a digital merchant payment, 2024	26.0	42.5	68.4
Made a digital merchant payment, 2021	29.3	37.3	66.6
Made an online bill payment	17.4	34.8	61.8
Received a government payment into an account	15.3	18.8	24.0
Received a private sector wage into an account	11.8	17.4	20.0
Saving money in the past year			
Saved formally or informally	48.3	45.4	66.6
Saved formally using an account, 2024	17.3	28.8	55.4
Saved formally using an account, 2021	13.7	17.9	35.1
Saved informally using a savings club or a person outside the family	12.6	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	41.5	53.4	54.2
Borrowed formally	15.1	28.5	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	53.2	54.6	74.6
Women	48.3	47.5	72.4
Adults in the poorest 40% of households	41.1	38.6	60.7
Could cover more than 2 months of expenses if income is lost	32.0	34.7	41.1
Mobile connectivity			
Has a personal mobile phone	83.3	88.7	94.6
Women	81.9	88.3	94.4
Adults in the poorest 40% of households	79.0	84.5	93.1
Has a personal smartphone	64.5	69.8	83.7
Women	59.5	67.6	82.5
Adults in the poorest 40% of households	56.5	61.1	76.0
Has a password on their mobile phone	57.7	63.3	64.8

Moldova

Europe & Central Asia		Upper middle income

Population, age 15+ (millions)	2.0	GNI per capita ($)	5,500.0

Variable Name (% age 15+)	Country data	Europe & Central Asia	Upper middle income
Account			
All adults, 2024	55.5	77.8	84.0
All adults, 2021	64.2	77.6	82.6
All adults, 2011	18.1	44.4	56.6
Account, by type			
Account at a bank or similiar financial institution	55.5	77.6	83.2
Mobile money account	..*	8.4	10.4
Digitally enabled account (any account used with a card or phone)	40.7	61.4	74.9
Account, by individual characteristics			
Women	54.5	73.9	82.5
Adults in the poorest 40% of households	43.5	71.0	76.7
Adults out of the labor force	42.6	66.5	62.4
Rural	48.3	74.6	78.5
Made or received digital payments in the past year			
All adults, 2024	50.5	69.1	80.7
All adults, 2021	59.8	73.7	78.6
Made a digital merchant payment, 2024	38.0	51.4	68.4
Made a digital merchant payment, 2021	37.8	53.7	66.6
Made an online bill payment	23.2	42.2	61.8
Received a government payment into an account	20.0	27.6	24.0
Received a private sector wage into an account	21.6	22.5	20.0
Saving money in the past year			
Saved formally or informally	40.9	40.6	66.6
Saved formally using an account, 2024	7.1	23.3	55.4
Saved formally using an account, 2021	8.0	13.5	35.1
Saved informally using a savings club or a person outside the family	1.0	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	46.6	55.1	54.2
Borrowed formally	9.8	28.8	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	59.2	64.0	74.6
Women	56.0	59.0	72.4
Adults in the poorest 40% of households	49.7	50.6	60.7
Could cover more than 2 months of expenses if income is lost	32.8	24.0	41.1
Mobile connectivity			
Has a personal mobile phone	91.6	93.6	94.6
Women	90.2	92.0	94.4
Adults in the poorest 40% of households	85.4	92.2	93.1
Has a personal smartphone	71.7	82.4	83.7
Women	70.5	79.9	82.5
Adults in the poorest 40% of households	58.7	78.4	76.0
Has a password on their mobile phone	..*	63.1	64.8

Mongolia

Population, age 15+ (millions)	**2.3**	GNI per capita ($)	**4,260.0**

Variable Name (% age 15+)	Country data	East Asia & Pacific	Lower middle income
Account			
All adults, 2024	98.3	83.3	70.4
All adults, 2021	98.5	79.7	62.1
All adults, 2011	77.7	55.0	30.5
Account, by type			
Account at a bank or similiar financial institution	98.2	82.2	65.0
Mobile money account	64.0	6.9	24.4
Digitally enabled account (any account used with a card or phone)	96.2	74.6	36.8
Account, by individual characteristics			
Women	99.0	83.5	67.6
Adults in the poorest 40% of households	97.4	75.7	63.4
Adults out of the labor force	96.9	50.3	59.9
Rural	98.8	75.4	71.7
Made or received digital payments in the past year			
All adults, 2024	94.9	80.2	47.3
All adults, 2021	97.4	74.8	38.4
Made a digital merchant payment, 2024	94.9	67.4	19.9
Made a digital merchant payment, 2021	86.1	64.1	12.3
Made an online bill payment	55.4	62.3	16.2
Received a government payment into an account	40.2	17.5	15.6
Received a private sector wage into an account	40.0	16.7	11.2
Saving money in the past year			
Saved formally or informally	47.9	71.2	42.9
Saved formally using an account, 2024	36.3	58.9	26.1
Saved formally using an account, 2021	29.2	38.8	15.0
Saved informally using a savings club or a person outside the family	8.9	20.3	14.4
Borrowing in the past year			
Borrowed formally or informally	68.3	53.3	62.4
Borrowed formally	41.9	34.5	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	72.6	77.5	40.6
Women	69.6	77.1	34.9
Adults in the poorest 40% of households	60.6	64.3	28.5
Could cover more than 2 months of expenses if income is lost	38.9	43.7	27.3
Mobile connectivity			
Has a personal mobile phone	98.1	94.0	75.1
Women	98.9	94.0	66.6
Adults in the poorest 40% of households	96.0	92.0	67.2
Has a personal smartphone	91.9	85.8	50.0
Women	93.4	85.4	42.8
Adults in the poorest 40% of households	86.4	77.6	36.4
Has a password on their mobile phone	74.9	60.0	42.3

Montenegro

Europe & Central Asia		**Upper middle income**	
Population, age 15+ (millions)	0.5	GNI per capita ($)	10,480.0

Variable Name (% age 15+)	Country data	Europe & Central Asia	Upper middle income
Account			
All adults, 2024	75.4	77.8	84.0
All adults, 2021	..*	77.6	82.6
All adults, 2011	50.4	44.4	56.6
Account, by type			
Account at a bank or similiar financial institution	75.4	77.6	83.2
Mobile money account	..*	8.4	10.4
Digitally enabled account (any account used with a card or phone)	49.2	61.4	74.9
Account, by individual characteristics			
Women	73.4	73.9	82.5
Adults in the poorest 40% of households	66.7	71.0	76.7
Adults out of the labor force	54.2	66.5	62.4
Rural	74.1	74.6	78.5
Made or received digital payments in the past year			
All adults, 2024	64.3	69.1	80.7
All adults, 2021	..*	73.7	78.6
Made a digital merchant payment, 2024	36.4	51.4	68.4
Made a digital merchant payment, 2021	..*	53.7	66.6
Made an online bill payment	18.8	42.2	61.8
Received a government payment into an account	25.9	27.6	24.0
Received a private sector wage into an account	31.5	22.5	20.0
Saving money in the past year			
Saved formally or informally	39.4	40.6	66.6
Saved formally using an account, 2024	23.5	23.3	55.4
Saved formally using an account, 2021	..*	13.5	35.1
Saved informally using a savings club or a person outside the family	2.0	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	34.2	55.1	54.2
Borrowed formally	15.9	28.8	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	76.2	64.0	74.6
Women	70.5	59.0	72.4
Adults in the poorest 40% of households	64.1	50.6	60.7
Could cover more than 2 months of expenses if income is lost	36.1	24.0	41.1
Mobile connectivity			
Has a personal mobile phone	93.6	93.6	94.6
Women	94.5	92.0	94.4
Adults in the poorest 40% of households	89.9	92.2	93.1
Has a personal smartphone	79.8	82.4	83.7
Women	79.3	79.9	82.5
Adults in the poorest 40% of households	74.1	78.4	76.0
Has a password on their mobile phone	..*	63.1	64.8

Morocco

Middle East & North Africa		Lower middle income	
Population, age 15+ (millions)	27.9	GNI per capita ($)	3,670.0

Variable Name (% age 15+)	Country data	Middle East & North Africa	Lower middle income
Account			
All adults, 2024	44.4	52.9	70.4
All adults, 2021	44.4	45.4	62.1
All adults, 2011	..*	33.0	30.5
Account, by type			
Account at a bank or similiar financial institution	42.5	50.0	65.0
Mobile money account	5.9	10.7	24.4
Digitally enabled account (any account used with a card or phone)	16.6	38.0	36.8
Account, by individual characteristics			
Women	34.7	45.6	67.6
Adults in the poorest 40% of households	41.2	45.9	63.4
Adults out of the labor force	35.1	44.4	59.9
Rural	39.9	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	32.0	43.9	47.3
All adults, 2021	30.3	38.0	38.4
Made a digital merchant payment, 2024	9.6	26.2	19.9
Made a digital merchant payment, 2021	10.0	7.5	12.3
Made an online bill payment	6.6	14.1	16.2
Received a government payment into an account	21.2	17.3	15.6
Received a private sector wage into an account	5.9	5.2	11.2
Saving money in the past year			
Saved formally or informally	21.7	35.1	42.9
Saved formally using an account, 2024	6.1	17.0	26.1
Saved formally using an account, 2021	7.6	11.0	15.0
Saved informally using a savings club or a person outside the family	3.5	8.0	14.4
Borrowing in the past year			
Borrowed formally or informally	57.6	57.8	62.4
Borrowed formally	1.4	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	44.2	60.1	40.6
Women	39.9	57.2	34.9
Adults in the poorest 40% of households	33.1	47.0	28.5
Could cover more than 2 months of expenses if income is lost	16.8	27.9	27.3
Mobile connectivity			
Has a personal mobile phone	90.2	89.3	75.1
Women	87.5	86.0	66.6
Adults in the poorest 40% of households	88.5	89.3	67.2
Has a personal smartphone	67.0	68.8	50.0
Women	63.3	64.6	42.8
Adults in the poorest 40% of households	58.2	61.6	36.4
Has a password on their mobile phone	57.1	54.4	42.3

Mozambique

Population, age 15+ (millions)	18.6	GNI per capita ($)	440.0

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Low income
Account			
All adults, 2024	54.4	58.2	46.4
All adults, 2021	49.5	49.3	35.2
All adults, 2011	..*	23.3	10.4
Account, by type			
Account at a bank or similiar financial institution	25.1	37.8	25.8
Mobile money account	45.7	40.0	31.8
Digitally enabled account (any account used with a card or phone)	49.7	48.9	34.7
Account, by individual characteristics			
Women	45.5	52.3	40.6
Adults in the poorest 40% of households	35.3	47.2	37.3
Adults out of the labor force	38.8	44.7	35.3
Rural	48.2	52.4	42.2
Made or received digital payments in the past year			
All adults, 2024	50.5	50.6	37.1
All adults, 2021	42.3	41.7	26.9
Made a digital merchant payment, 2024	18.5	19.5	8.5
Made a digital merchant payment, 2021	13.0	12.9	5.0
Made an online bill payment	15.0	15.6	10.0
Received a government payment into an account	6.5	8.9	5.4
Received a private sector wage into an account	5.2	9.5	4.4
Saving money in the past year			
Saved formally or informally	47.7	60.7	54.9
Saved formally using an account, 2024	19.8	34.7	27.6
Saved formally using an account, 2021	17.0	23.0	16.4
Saved informally using a savings club or a person outside the family	24.2	28.1	29.1
Borrowing in the past year			
Borrowed formally or informally	66.1	70.4	69.2
Borrowed formally	14.5	12.4	10.3
Financially resilient: Not difficult to access extra money in 30 days			
All adults	43.2	41.3	43.8
Women	38.9	36.9	39.9
Adults in the poorest 40% of households	36.7	30.8	34.7
Could cover more than 2 months of expenses if income is lost	33.1	36.6	32.2
Mobile connectivity			
Has a personal mobile phone	62.2	74.7	63.1
Women	54.2	70.5	55.9
Adults in the poorest 40% of households	50.6	66.1	52.8
Has a personal smartphone	20.4	32.9	21.8
Women	17.8	29.3	17.9
Adults in the poorest 40% of households	8.8	21.5	12.9
Has a password on their mobile phone	24.2	36.1	29.0

Namibia

Population, age 15+ (millions)	**1.9**	GNI per capita ($)		**5,010.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Upper middle income
Account			
All adults, 2024	72.9	58.2	84.0
All adults, 2021	71.3	49.3	82.6
All adults, 2011	..*	23.3	56.6
Account, by type			
Account at a bank or similiar financial institution	62.7	37.8	83.2
Mobile money account	48.4	40.0	10.4
Digitally enabled account (any account used with a card or phone)	66.1	48.9	74.9
Account, by individual characteristics			
Women	75.0	52.3	82.5
Adults in the poorest 40% of households	59.9	47.2	76.7
Adults out of the labor force	57.1	44.7	62.4
Rural	70.5	52.4	78.5
Made or received digital payments in the past year			
All adults, 2024	67.6	50.6	80.7
All adults, 2021	66.4	41.7	78.6
Made a digital merchant payment, 2024	38.6	19.5	68.4
Made a digital merchant payment, 2021	31.7	12.9	66.6
Made an online bill payment	17.3	15.6	61.8
Received a government payment into an account	24.6	8.9	24.0
Received a private sector wage into an account	15.4	9.5	20.0
Saving money in the past year			
Saved formally or informally	60.6	60.7	66.6
Saved formally using an account, 2024	43.6	34.7	55.4
Saved formally using an account, 2021	36.3	23.0	35.1
Saved informally using a savings club or a person outside the family	14.8	28.1	18.4
Borrowing in the past year			
Borrowed formally or informally	72.4	70.4	54.2
Borrowed formally	21.8	12.4	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	33.0	41.3	74.6
Women	31.2	36.9	72.4
Adults in the poorest 40% of households	17.4	30.8	60.7
Could cover more than 2 months of expenses if income is lost	42.0	36.6	41.1
Mobile connectivity			
Has a personal mobile phone	80.1	74.7	94.6
Women	78.8	70.5	94.4
Adults in the poorest 40% of households	71.7	66.1	93.1
Has a personal smartphone	51.8	32.9	83.7
Women	51.2	29.3	82.5
Adults in the poorest 40% of households	33.3	21.5	76.0
Has a password on their mobile phone	54.1	36.1	64.8

Nepal

	South Asia		Lower middle income
Population, age 15+ (millions)	**21.2**	GNI per capita ($)	**1,340.0**

Variable Name (% age 15+)	Country data	South Asia	Lower middle income
Account			
All adults, 2024	60.0	77.6	70.4
All adults, 2021	54.0	68.0	62.1
All adults, 2011	25.3	32.2	30.5
Account, by type			
Account at a bank or similiar financial institution	57.5	75.3	65.0
Mobile money account	10.6	21.9	24.4
Digitally enabled account (any account used with a card or phone)	17.6	28.9	36.8
Account, by individual characteristics			
Women	59.8	75.1	67.6
Adults in the poorest 40% of households	53.0	73.3	63.4
Adults out of the labor force	55.0	67.6	59.9
Rural	59.6	80.2	71.7
Made or received digital payments in the past year			
All adults, 2024	28.1	44.2	47.3
All adults, 2021	28.6	33.7	38.4
Made a digital merchant payment, 2024	9.3	15.2	19.9
Made a digital merchant payment, 2021	5.4	9.7	12.3
Made an online bill payment	8.0	13.7	16.2
Received a government payment into an account	8.4	17.8	15.6
Received a private sector wage into an account	3.9	10.7	11.2
Saving money in the past year			
Saved formally or informally	37.4	35.7	42.9
Saved formally using an account, 2024	20.8	23.8	26.1
Saved formally using an account, 2021	16.8	12.4	15.0
Saved informally using a savings club or a person outside the family	13.5	13.1	14.4
Borrowing in the past year			
Borrowed formally or informally	70.4	64.7	62.4
Borrowed formally	16.4	14.2	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	51.5	31.4	40.6
Women	46.9	23.6	34.9
Adults in the poorest 40% of households	33.3	19.5	28.5
Could cover more than 2 months of expenses if income is lost	24.6	20.6	27.3
Mobile connectivity			
Has a personal mobile phone	78.4	67.8	75.1
Women	75.7	53.9	66.6
Adults in the poorest 40% of households	72.0	57.6	67.2
Has a personal smartphone	56.7	40.8	50.0
Women	51.9	29.9	42.8
Adults in the poorest 40% of households	46.5	24.4	36.4
Has a password on their mobile phone	42.2	37.4	42.3

Netherlands

Population, age 15+ (millions)	**15.2**	GNI per capita ($)	..*

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	99.2	94.9
All adults, 2021	99.7	95.8
All adults, 2011	98.7	87.5
Account, by type		
Account at a bank or similiar financial institution	99.2	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	99.3	94.5
Adults in the poorest 40% of households	98.3	92.8
Adults out of the labor force	98.2	91.8
Rural	99.9	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	98.8	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	65.7	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	95.2	95.5
Women	94.3	95.1
Adults in the poorest 40% of households	91.9	93.8
Has a personal smartphone	89.7	88.1
Women	87.1	86.7
Adults in the poorest 40% of households	84.4	83.6
Has a password on their mobile phone	..*	..*

New Zealand

Population, age 15+ (millions)	**4.3**	GNI per capita ($)	..*

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	97.9	94.9
All adults, 2021	98.8	95.8
All adults, 2011	99.4	87.5
Account, by type		
Account at a bank or similiar financial institution	97.9	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	98.5	94.5
Adults in the poorest 40% of households	96.8	92.8
Adults out of the labor force	95.7	91.8
Rural	99.0	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	97.6	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	69.3	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	94.4	95.5
Women	93.7	95.1
Adults in the poorest 40% of households	92.2	93.8
Has a personal smartphone	88.8	88.1
Women	86.9	86.7
Adults in the poorest 40% of households	83.2	83.6
Has a password on their mobile phone	..*	..*

Nicaragua

Latin America & Caribbean		Lower middle income

Population, age 15+ (millions)	4.8	GNI per capita ($)	2,090.0

Variable Name (% age 15+)	Country data	Latin America & Caribbean	Lower middle income
Account			
All adults, 2024	23.5	69.7	70.4
All adults, 2021	26.0	67.1	62.1
All adults, 2011	14.2	39.5	30.5
Account, by type			
Account at a bank or similar financial institution	21.5	66.4	65.0
Mobile money account	8.1	37.3	24.4
Digitally enabled account (any account used with a card or phone)	14.6	54.1	36.8
Account, by individual characteristics			
Women	21.2	65.9	67.6
Adults in the poorest 40% of households	19.6	59.5	63.4
Adults out of the labor force	15.5	58.4	59.9
Rural	19.9	65.0	71.7
Made or received digital payments in the past year			
All adults, 2024	16.4	59.4	47.3
All adults, 2021	21.4	59.8	38.4
Made a digital merchant payment, 2024	5.5	42.5	19.9
Made a digital merchant payment, 2021	6.8	37.3	12.3
Made an online bill payment	4.0	34.8	16.2
Received a government payment into an account	3.0	18.8	15.6
Received a private sector wage into an account	4.2	17.4	11.2
Saving money in the past year			
Saved formally or informally	37.9	45.4	42.9
Saved formally using an account, 2024	9.3	28.8	26.1
Saved formally using an account, 2021	7.3	17.9	15.0
Saved informally using a savings club or a person outside the family	7.8	8.4	14.4
Borrowing in the past year			
Borrowed formally or informally	43.5	53.4	62.4
Borrowed formally	7.5	28.5	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	60.9	54.6	40.6
Women	63.0	47.5	34.9
Adults in the poorest 40% of households	55.6	38.6	28.5
Could cover more than 2 months of expenses if income is lost	20.0	34.7	27.3
Mobile connectivity			
Has a personal mobile phone	85.3	88.7	75.1
Women	83.8	88.3	66.6
Adults in the poorest 40% of households	79.2	84.5	67.2
Has a personal smartphone	67.5	69.8	50.0
Women	66.5	67.6	42.8
Adults in the poorest 40% of households	53.8	61.1	36.4
Has a password on their mobile phone	45.7	63.3	42.3

Niger

Sub-Saharan Africa			Low income
Population, age 15+ (millions)	**13.9**	GNI per capita ($)	**580.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Low income
Account			
All adults, 2024	14.8	58.2	46.4
All adults, 2021	11.7	49.3	35.2
All adults, 2011	1.5	23.3	10.4
Account, by type			
Account at a bank or similiar financial institution	12.7	37.8	25.8
Mobile money account	5.7	40.0	31.8
Digitally enabled account (any account used with a card or phone)	7.4	48.9	34.7
Account, by individual characteristics			
Women	12.2	52.3	40.6
Adults in the poorest 40% of households	17.5	47.2	37.3
Adults out of the labor force	7.9	44.7	35.3
Rural	15.1	52.4	42.2
Made or received digital payments in the past year			
All adults, 2024	12.3	50.6	37.1
All adults, 2021	9.6	41.7	26.9
Made a digital merchant payment, 2024	2.4	19.5	8.5
Made a digital merchant payment, 2021	2.7	12.9	5.0
Made an online bill payment	4.3	15.6	10.0
Received a government payment into an account	5.0	8.9	5.4
Received a private sector wage into an account	1.5	9.5	4.4
Saving money in the past year			
Saved formally or informally	33.5	60.7	54.9
Saved formally using an account, 2024	5.2	34.7	27.6
Saved formally using an account, 2021	3.3	23.0	16.4
Saved informally using a savings club or a person outside the family	18.2	28.1	29.1
Borrowing in the past year			
Borrowed formally or informally	77.5	70.4	69.2
Borrowed formally	2.9	12.4	10.3
Financially resilient: Not difficult to access extra money in 30 days			
All adults	44.2	41.3	43.8
Women	40.8	36.9	39.9
Adults in the poorest 40% of households	37.0	30.8	34.7
Could cover more than 2 months of expenses if income is lost	28.6	36.6	32.2
Mobile connectivity			
Has a personal mobile phone	53.7	74.7	63.1
Women	46.9	70.5	55.9
Adults in the poorest 40% of households	47.7	66.1	52.8
Has a personal smartphone	18.2	32.9	21.8
Women	15.1	29.3	17.9
Adults in the poorest 40% of households	13.5	21.5	12.9
Has a password on their mobile phone	24.3	36.1	29.0

Nigeria

Sub-Saharan Africa			Lower middle income

Population, age 15+ (millions)	**133.3**	GNI per capita ($)	**2,160.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Lower middle income
Account			
All adults, 2024	63.3	58.2	70.4
All adults, 2021	45.3	49.3	62.1
All adults, 2011	29.7	23.3	30.5
Account, by type			
Account at a bank or similiar financial institution	59.7	37.8	65.0
Mobile money account	32.8	40.0	24.4
Digitally enabled account (any account used with a card or phone)	53.1	48.9	36.8
Account, by individual characteristics			
Women	52.2	52.3	67.6
Adults in the poorest 40% of households	46.7	47.2	63.4
Adults out of the labor force	40.9	44.7	59.9
Rural	55.8	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	54.5	50.6	47.3
All adults, 2021	33.7	41.7	38.4
Made a digital merchant payment, 2024	28.4	19.5	19.9
Made a digital merchant payment, 2021	9.1	12.9	12.3
Made an online bill payment	13.5	15.6	16.2
Received a government payment into an account	8.7	8.9	15.6
Received a private sector wage into an account	15.0	9.5	11.2
Saving money in the past year			
Saved formally or informally	72.3	60.7	42.9
Saved formally using an account, 2024	43.4	34.7	26.1
Saved formally using an account, 2021	17.9	23.0	15.0
Saved informally using a savings club or a person outside the family	28.0	28.1	14.4
Borrowing in the past year			
Borrowed formally or informally	78.9	70.4	62.4
Borrowed formally	9.1	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	28.5	41.3	40.6
Women	23.1	36.9	34.9
Adults in the poorest 40% of households	17.4	30.8	28.5
Could cover more than 2 months of expenses if income is lost	41.0	36.6	27.3
Mobile connectivity			
Has a personal mobile phone	83.8	74.7	75.1
Women	81.7	70.5	66.6
Adults in the poorest 40% of households	75.6	66.1	67.2
Has a personal smartphone	33.7	32.9	50.0
Women	29.1	29.3	42.8
Adults in the poorest 40% of households	23.6	21.5	36.4
Has a password on their mobile phone	33.0	36.1	42.3

North Macedonia

Population, age 15+ (millions)	**1.5**	GNI per capita ($)	**6,660.0**

Variable Name (% age 15+)	Country data	Europe & Central Asia	Upper middle income
Account			
All adults, 2024	84.3	77.8	84.0
All adults, 2021	85.3	77.6	82.6
All adults, 2011	73.7	44.4	56.6
Account, by type			
Account at a bank or similiar financial institution	84.3	77.6	83.2
Mobile money account	..*	8.4	10.4
Digitally enabled account (any account used with a card or phone)	61.8	61.4	74.9
Account, by individual characteristics			
Women	77.2	73.9	82.5
Adults in the poorest 40% of households	78.4	71.0	76.7
Adults out of the labor force	73.6	66.5	62.4
Rural	84.4	74.6	78.5
Made or received digital payments in the past year			
All adults, 2024	75.2	69.1	80.7
All adults, 2021	74.3	73.7	78.6
Made a digital merchant payment, 2024	52.4	51.4	68.4
Made a digital merchant payment, 2021	44.8	53.7	66.6
Made an online bill payment	27.4	42.2	61.8
Received a government payment into an account	30.6	27.6	24.0
Received a private sector wage into an account	37.0	22.5	20.0
Saving money in the past year			
Saved formally or informally	46.8	40.6	66.6
Saved formally using an account, 2024	32.4	23.3	55.4
Saved formally using an account, 2021	14.8	13.5	35.1
Saved informally using a savings club or a person outside the family	1.3	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	45.7	55.1	54.2
Borrowed formally	25.8	28.8	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	67.5	64.0	74.6
Women	65.1	59.0	72.4
Adults in the poorest 40% of households	55.0	50.6	60.7
Could cover more than 2 months of expenses if income is lost	22.0	24.0	41.1
Mobile connectivity			
Has a personal mobile phone	90.5	93.6	94.6
Women	89.7	92.0	94.4
Adults in the poorest 40% of households	87.9	92.2	93.1
Has a personal smartphone	79.0	82.4	83.7
Women	77.2	79.9	82.5
Adults in the poorest 40% of households	71.9	78.4	76.0
Has a password on their mobile phone	..*	63.1	64.8

Norway

Population, age 15+ (millions)	**4.6**	GNI per capita ($)	**102,910.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	98.6	94.9
All adults, 2021	99.5	95.8
All adults, 2011	..*	87.5
Account, by type		
Account at a bank or similiar financial institution	98.6	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	97.8	94.5
Adults in the poorest 40% of households	97.7	92.8
Adults out of the labor force	98.5	91.8
Rural	99.0	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	99.5	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	80.9	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	99.8	95.5
Women	99.7	95.1
Adults in the poorest 40% of households	99.4	93.8
Has a personal smartphone	97.3	88.1
Women	98.2	86.7
Adults in the poorest 40% of households	96.5	83.6
Has a password on their mobile phone	..*	..*

Oman

Population, age 15+ (millions)	**3.8**	GNI per capita ($)	**20,020.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	69.5	94.9
All adults, 2021	..*	95.8
All adults, 2011	73.6	87.5
Account, by type		
Account at a bank or similiar financial institution	69.5	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	59.8	..*
Account, by individual characteristics		
Women	67.1	94.5
Adults in the poorest 40% of households	67.4	92.8
Adults out of the labor force	61.6	91.8
Rural	71.6	95.1
Made or received digital payments in the past year		
All adults, 2024	60.4	..*
All adults, 2021	..*	94.0
Made a digital merchant payment, 2024	39.3	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	27.9	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	38.9	..*
Saved formally using an account, 2024	23.7	..*
Saved formally using an account, 2021	..*	57.3
Saved informally using a savings club or a person outside the family	11.7	..*
Borrowing in the past year		
Borrowed formally or informally	36.2	..*
Borrowed formally	8.8	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	41.6	..*
Women	39.4	..*
Adults in the poorest 40% of households	34.9	..*
Could cover more than 2 months of expenses if income is lost	22.4	..*
Mobile connectivity		
Has a personal mobile phone	98.2	95.5
Women	97.5	95.1
Adults in the poorest 40% of households	97.4	93.8
Has a personal smartphone	89.1	88.1
Women	90.2	86.7
Adults in the poorest 40% of households	86.8	83.6
Has a password on their mobile phone	..*	..*

Pakistan

	South Asia		Lower middle income
Population, age 15+ (millions)	**155.8**	GNI per capita ($)	**1,560.0**

Variable Name (% age 15+)	Country data	South Asia	Lower middle income
Account			
All adults, 2024	27.3	77.6	70.4
All adults, 2021	21.0	68.0	62.1
All adults, 2011	10.3	32.2	30.5
Account, by type			
Account at a bank or similiar financial institution	18.3	75.3	65.0
Mobile money account	18.4	21.9	24.4
Digitally enabled account (any account used with a card or phone)	19.8	28.9	36.8
Account, by individual characteristics			
Women	11.9	75.1	67.6
Adults in the poorest 40% of households	13.6	73.3	63.4
Adults out of the labor force	13.2	67.6	59.9
Rural	21.1	80.2	71.7
Made or received digital payments in the past year			
All adults, 2024	24.6	44.2	47.3
All adults, 2021	17.6	33.7	38.4
Made a digital merchant payment, 2024	4.3	15.2	19.9
Made a digital merchant payment, 2021	1.1	9.7	12.3
Made an online bill payment	9.8	13.7	16.2
Received a government payment into an account	4.1	17.8	15.6
Received a private sector wage into an account	8.3	10.7	11.2
Saving money in the past year			
Saved formally or informally	26.8	35.7	42.9
Saved formally using an account, 2024	12.7	23.8	26.1
Saved formally using an account, 2021	2.8	12.4	15.0
Saved informally using a savings club or a person outside the family	16.7	13.1	14.4
Borrowing in the past year			
Borrowed formally or informally	69.5	64.7	62.4
Borrowed formally	8.0	14.2	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	33.2	31.4	40.6
Women	18.2	23.6	34.9
Adults in the poorest 40% of households	23.5	19.5	28.5
Could cover more than 2 months of expenses if income is lost	10.5	20.6	27.3
Mobile connectivity			
Has a personal mobile phone	62.9	67.8	75.1
Women	30.1	53.9	66.6
Adults in the poorest 40% of households	50.8	57.6	67.2
Has a personal smartphone	32.4	40.8	50.0
Women	9.1	29.9	42.8
Adults in the poorest 40% of households	17.0	24.4	36.4
Has a password on their mobile phone	29.2	37.4	42.3

Panama

Population, age 15+ (millions)	**3.3**	GNI per capita ($)	**16,960.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	64.1	94.9
All adults, 2021	45.0	95.8
All adults, 2011	24.9	87.5
Account, by type		
Account at a bank or similiar financial institution	60.9	94.9
Mobile money account	38.1	..*
Digitally enabled account (any account used with a card or phone)	49.0	..*
Account, by individual characteristics		
Women	58.1	94.5
Adults in the poorest 40% of households	45.5	92.8
Adults out of the labor force	50.3	91.8
Rural	55.9	95.1
Made or received digital payments in the past year		
All adults, 2024	52.1	..*
All adults, 2021	36.4	94.0
Made a digital merchant payment, 2024	36.2	..*
Made a digital merchant payment, 2021	19.3	..*
Made an online bill payment	25.6	..*
Received a government payment into an account	10.6	..*
Received a private sector wage into an account	18.3	..*
Saving money in the past year		
Saved formally or informally	49.0	..*
Saved formally using an account, 2024	32.9	..*
Saved formally using an account, 2021	15.1	57.3
Saved informally using a savings club or a person outside the family	13.6	..*
Borrowing in the past year		
Borrowed formally or informally	47.3	..*
Borrowed formally	15.9	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	45.6	..*
Women	40.7	..*
Adults in the poorest 40% of households	27.1	..*
Could cover more than 2 months of expenses if income is lost	32.9	..*
Mobile connectivity		
Has a personal mobile phone	83.6	95.5
Women	84.3	95.1
Adults in the poorest 40% of households	70.0	93.8
Has a personal smartphone	69.3	88.1
Women	70.3	86.7
Adults in the poorest 40% of households	46.9	83.6
Has a password on their mobile phone	55.1	..*

Paraguay

Latin America & Caribbean			Upper middle income

Population, age 15+ (millions)	4.9	GNI per capita ($)	5,920.0

Variable Name (% age 15+)	Country data	Latin America & Caribbean	Upper middle income
Account			
All adults, 2024	60.9	69.7	84.0
All adults, 2021	54.4	67.1	82.6
All adults, 2011	21.7	39.5	56.6
Account, by type			
Account at a bank or similiar financial institution	45.5	66.4	83.2
Mobile money account	35.9	37.3	10.4
Digitally enabled account (any account used with a card or phone)	47.3	54.1	74.9
Account, by individual characteristics			
Women	60.1	65.9	82.5
Adults in the poorest 40% of households	50.1	59.5	76.7
Adults out of the labor force	51.2	58.4	62.4
Rural	57.6	65.0	78.5
Made or received digital payments in the past year			
All adults, 2024	55.5	59.4	80.7
All adults, 2021	51.2	59.8	78.6
Made a digital merchant payment, 2024	26.0	42.5	68.4
Made a digital merchant payment, 2021	10.0	37.3	66.6
Made an online bill payment	18.6	34.8	61.8
Received a government payment into an account	15.8	18.8	24.0
Received a private sector wage into an account	12.5	17.4	20.0
Saving money in the past year			
Saved formally or informally	37.5	45.4	66.6
Saved formally using an account, 2024	19.6	28.8	55.4
Saved formally using an account, 2021	7.4	17.9	35.1
Saved informally using a savings club or a person outside the family	4.5	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	54.8	53.4	54.2
Borrowed formally	21.6	28.5	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	54.3	54.6	74.6
Women	50.0	47.5	72.4
Adults in the poorest 40% of households	34.5	38.6	60.7
Could cover more than 2 months of expenses if income is lost	24.8	34.7	41.1
Mobile connectivity			
Has a personal mobile phone	93.5	88.7	94.6
Women	93.9	88.3	94.4
Adults in the poorest 40% of households	89.8	84.5	93.1
Has a personal smartphone	82.6	69.8	83.7
Women	84.3	67.6	82.5
Adults in the poorest 40% of households	72.4	61.1	76.0
Has a password on their mobile phone	58.5	63.3	64.8

Peru

Latin America & Caribbean		Upper middle income

Population, age 15+ (millions)	25.6	GNI per capita ($)	6,740.0

Variable Name (% age 15+)	Country data	Latin America & Caribbean	Upper middle income
Account			
All adults, 2024	59.3	69.7	84.0
All adults, 2021	57.5	67.1	82.6
All adults, 2011	20.5	39.5	56.6
Account, by type			
Account at a bank or similiar financial institution	49.8	66.4	83.2
Mobile money account	42.5	37.3	10.4
Digitally enabled account (any account used with a card or phone)	47.9	54.1	74.9
Account, by individual characteristics			
Women	56.2	65.9	82.5
Adults in the poorest 40% of households	44.6	59.5	76.7
Adults out of the labor force	37.3	58.4	62.4
Rural	55.7	65.0	78.5
Made or received digital payments in the past year			
All adults, 2024	51.7	59.4	80.7
All adults, 2021	49.1	59.8	78.6
Made a digital merchant payment, 2024	32.7	42.5	68.4
Made a digital merchant payment, 2021	21.8	37.3	66.6
Made an online bill payment	27.9	34.8	61.8
Received a government payment into an account	10.2	18.8	24.0
Received a private sector wage into an account	13.5	17.4	20.0
Saving money in the past year			
Saved formally or informally	44.0	45.4	66.6
Saved formally using an account, 2024	31.4	28.8	55.4
Saved formally using an account, 2021	15.3	17.9	35.1
Saved informally using a savings club or a person outside the family	6.9	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	47.3	53.4	54.2
Borrowed formally	20.8	28.5	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	58.5	54.6	74.6
Women	50.9	47.5	72.4
Adults in the poorest 40% of households	38.7	38.6	60.7
Could cover more than 2 months of expenses if income is lost	31.5	34.7	41.1
Mobile connectivity			
Has a personal mobile phone	85.7	88.7	94.6
Women	85.4	88.3	94.4
Adults in the poorest 40% of households	76.3	84.5	93.1
Has a personal smartphone	63.5	69.8	83.7
Women	58.3	67.6	82.5
Adults in the poorest 40% of households	49.7	61.1	76.0
Has a password on their mobile phone	52.8	63.3	64.8

Philippines

East Asia & Pacific			**Lower middle income**
Population, age 15+ (millions)	**82.0**	GNI per capita ($)	**3,950.0**

Variable Name (% age 15+)	Country data	East Asia & Pacific	Lower middle income
Account			
All adults, 2024	50.2	83.3	70.4
All adults, 2021	51.4	79.7	62.1
All adults, 2011	26.6	55.0	30.5
Account, by type			
Account at a bank or similiar financial institution	33.5	82.2	65.0
Mobile money account	28.8	6.9	24.4
Digitally enabled account (any account used with a card or phone)	32.7	74.6	36.8
Account, by individual characteristics			
Women	57.1	83.5	67.6
Adults in the poorest 40% of households	34.4	75.7	63.4
Adults out of the labor force	41.3	50.3	59.9
Rural	46.5	75.4	71.7
Made or received digital payments in the past year			
All adults, 2024	40.3	80.2	47.3
All adults, 2021	43.5	74.8	38.4
Made a digital merchant payment, 2024	13.4	67.4	19.9
Made a digital merchant payment, 2021	18.5	64.1	12.3
Made an online bill payment	14.7	62.3	16.2
Received a government payment into an account	10.1	17.5	15.6
Received a private sector wage into an account	9.4	16.7	11.2
Saving money in the past year			
Saved formally or informally	53.6	71.2	42.9
Saved formally using an account, 2024	23.9	58.9	26.1
Saved formally using an account, 2021	20.8	38.8	15.0
Saved informally using a savings club or a person outside the family	6.3	20.3	14.4
Borrowing in the past year			
Borrowed formally or informally	72.0	53.3	62.4
Borrowed formally	12.0	34.5	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	26.7	77.5	40.6
Women	24.8	77.1	34.9
Adults in the poorest 40% of households	15.0	64.3	28.5
Could cover more than 2 months of expenses if income is lost	38.2	43.7	27.3
Mobile connectivity			
Has a personal mobile phone	78.0	94.0	75.1
Women	81.2	94.0	66.6
Adults in the poorest 40% of households	68.5	92.0	67.2
Has a personal smartphone	69.0	85.8	50.0
Women	71.6	85.4	42.8
Adults in the poorest 40% of households	57.1	77.6	36.4
Has a password on their mobile phone	61.9	60.0	42.3

Poland

Population, age 15+ (millions)	**31.1**	GNI per capita ($)	**18,900.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	86.1	94.9
All adults, 2021	95.7	95.8
All adults, 2011	70.2	87.5
Account, by type		
Account at a bank or similiar financial institution	86.1	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	80.5	..*
Account, by individual characteristics		
Women	86.3	94.5
Adults in the poorest 40% of households	80.1	92.8
Adults out of the labor force	67.2	91.8
Rural	85.9	95.1
Made or received digital payments in the past year		
All adults, 2024	82.1	..*
All adults, 2021	93.2	94.0
Made a digital merchant payment, 2024	78.1	..*
Made a digital merchant payment, 2021	84.4	..*
Made an online bill payment	63.1	..*
Received a government payment into an account	19.0	..*
Received a private sector wage into an account	45.5	..*
Saving money in the past year		
Saved formally or informally	62.0	..*
Saved formally using an account, 2024	45.8	..*
Saved formally using an account, 2021	36.4	57.3
Saved informally using a savings club or a person outside the family	1.2	..*
Borrowing in the past year		
Borrowed formally or informally	31.3	..*
Borrowed formally	19.4	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	65.3	..*
Women	59.9	..*
Adults in the poorest 40% of households	55.1	..*
Could cover more than 2 months of expenses if income is lost	33.3	..*
Mobile connectivity		
Has a personal mobile phone	94.6	95.5
Women	94.5	95.1
Adults in the poorest 40% of households	92.7	93.8
Has a personal smartphone	80.9	88.1
Women	80.9	86.7
Adults in the poorest 40% of households	78.2	83.6
Has a password on their mobile phone	..*	..*

Portugal

Population, age 15+ (millions)	**9.2**	GNI per capita ($)	**26,150.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	91.4	94.9
All adults, 2021	92.6	95.8
All adults, 2011	81.2	87.5
Account, by type		
Account at a bank or similiar financial institution	91.4	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	88.2	94.5
Adults in the poorest 40% of households	87.7	92.8
Adults out of the labor force	81.7	91.8
Rural	91.9	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	90.6	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	42.7	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	94.7	95.5
Women	93.2	95.1
Adults in the poorest 40% of households	92.0	93.8
Has a personal smartphone	86.4	88.1
Women	83.1	86.7
Adults in the poorest 40% of households	80.8	83.6
Has a password on their mobile phone	..*	..*

Romania

Population, age 15+ (millions)	**16**	GNI per capita ($)	**15,570.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	71.3	94.9
All adults, 2021	69.1	95.8
All adults, 2011	44.6	87.5
Account, by type		
Account at a bank or similiar financial institution	71.3	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	61	..*
Account, by individual characteristics		
Women	69.9	94.5
Adults in the poorest 40% of households	55.4	92.8
Adults out of the labor force	57.3	91.8
Rural	66.8	95.1
Made or received digital payments in the past year		
All adults, 2024	63.6	..*
All adults, 2021	63.5	94.0
Made a digital merchant payment, 2024	50.2	..*
Made a digital merchant payment, 2021	46.8	..*
Made an online bill payment	31.9	..*
Received a government payment into an account	31.1	..*
Received a private sector wage into an account	19.4	..*
Saving money in the past year		
Saved formally or informally	49.3	..*
Saved formally using an account, 2024	25.9	..*
Saved formally using an account, 2021	18.7	57.3
Saved informally using a savings club or a person outside the family	8.9	..*
Borrowing in the past year		
Borrowed formally or informally	45.5	..*
Borrowed formally	20.2	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	67.7	..*
Women	64.5	..*
Adults in the poorest 40% of households	50.6	..*
Could cover more than 2 months of expenses if income is lost	29.4	..*
Mobile connectivity		
Has a personal mobile phone	95.2	95.5
Women	95	95.1
Adults in the poorest 40% of households	93	93.8
Has a personal smartphone	74.6	88.1
Women	72.9	86.7
Adults in the poorest 40% of households	64	83.6
Has a password on their mobile phone	..*	..*

Russian Federation

Europe & Central Asia   **Upper middle income**

Population, age 15+ (millions)	**118.6**	GNI per capita ($)	**14,250.0**

Variable Name (% age 15+)	Country data	Europe & Central Asia	Upper middle income
Account			
All adults, 2024	79.2	77.8	84.0
All adults, 2021	89.7	77.6	82.6
All adults, 2011	48.2	44.4	56.6
Account, by type			
Account at a bank or similiar financial institution	79.2	77.6	83.2
Mobile money account	5.8	8.4	10.4
Digitally enabled account (any account used with a card or phone)	..*	61.4	74.9
Account, by individual characteristics			
Women	77.3	73.9	82.5
Adults in the poorest 40% of households	70.6	71.0	76.7
Adults out of the labor force	69.1	66.5	62.4
Rural	79.6	74.6	78.5
Made or received digital payments in the past year			
All adults, 2024	..*	69.1	80.7
All adults, 2021	87.4	73.7	78.6
Made a digital merchant payment, 2024	..*	51.4	68.4
Made a digital merchant payment, 2021	71.0	53.7	66.6
Made an online bill payment	..*	42.2	61.8
Received a government payment into an account	..*	27.6	24.0
Received a private sector wage into an account	..*	22.5	20.0
Saving money in the past year			
Saved formally or informally	..*	40.6	66.6
Saved formally using an account, 2024	..*	23.3	55.4
Saved formally using an account, 2021	18.8	13.5	35.1
Saved informally using a savings club or a person outside the family	..*	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	..*	55.1	54.2
Borrowed formally	..*	28.8	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	..*	64.0	74.6
Women	..*	59.0	72.4
Adults in the poorest 40% of households	..*	50.6	60.7
Could cover more than 2 months of expenses if income is lost	..*	24.0	41.1
Mobile connectivity			
Has a personal mobile phone	94.3	93.6	94.6
Women	93.3	92.0	94.4
Adults in the poorest 40% of households	93.4	92.2	93.1
Has a personal smartphone	83.5	82.4	83.7
Women	80.8	79.9	82.5
Adults in the poorest 40% of households	80.4	78.4	76.0
Has a password on their mobile phone	..*	63.1	64.8

Saudi Arabia

Population, age 15+ (millions)	**25.2**	GNI per capita ($)	**27,680.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	78.8	94.9
All adults, 2021	74.3	95.8
All adults, 2011	46.4	87.5
Account, by type		
Account at a bank or similiar financial institution	78.0	94.9
Mobile money account	36.5	..*
Digitally enabled account (any account used with a card or phone)	74.6	..*
Account, by individual characteristics		
Women	73.5	94.5
Adults in the poorest 40% of households	74.6	92.8
Adults out of the labor force	66.5	91.8
Rural	76.8	95.1
Made or received digital payments in the past year		
All adults, 2024	75.7	..*
All adults, 2021	73.5	94.0
Made a digital merchant payment, 2024	64.2	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	52.9	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	57.1	..*
Saved formally using an account, 2024	41.7	..*
Saved formally using an account, 2021	35.5	57.3
Saved informally using a savings club or a person outside the family	15.5	..*
Borrowing in the past year		
Borrowed formally or informally	55.7	..*
Borrowed formally	30.5	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	79.3	..*
Women	79.0	..*
Adults in the poorest 40% of households	74.7	..*
Could cover more than 2 months of expenses if income is lost	31.3	..*
Mobile connectivity		
Has a personal mobile phone	97.9	95.5
Women	95.6	95.1
Adults in the poorest 40% of households	97.7	93.8
Has a personal smartphone	94.5	88.1
Women	92.2	86.7
Adults in the poorest 40% of households	93.7	83.6
Has a password on their mobile phone	..*	..*

Senegal

Sub-Saharan Africa		**Lower middle income**	
Population, age 15+ (millions)	**11.1**	GNI per capita ($)	**1,620.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Lower middle income
Account			
All adults, 2024	76.5	58.2	70.4
All adults, 2021	56.0	49.3	62.1
All adults, 2011	5.8	23.3	30.5
Account, by type			
Account at a bank or similiar financial institution	48.0	37.8	65.0
Mobile money account	66.9	40.0	24.4
Digitally enabled account (any account used with a card or phone)	73.6	48.9	36.8
Account, by individual characteristics			
Women	73.6	52.3	67.6
Adults in the poorest 40% of households	69.0	47.2	63.4
Adults out of the labor force	50.8	44.7	59.9
Rural	73.4	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	73.5	50.6	47.3
All adults, 2021	53.0	41.7	38.4
Made a digital merchant payment, 2024	37.0	19.5	19.9
Made a digital merchant payment, 2021	11.6	12.9	12.3
Made an online bill payment	40.4	15.6	16.2
Received a government payment into an account	13.5	8.9	15.6
Received a private sector wage into an account	18.0	9.5	11.2
Saving money in the past year			
Saved formally or informally	77.7	60.7	42.9
Saved formally using an account, 2024	58.3	34.7	26.1
Saved formally using an account, 2021	32.9	23.0	15.0
Saved informally using a savings club or a person outside the family	43.5	28.1	14.4
Borrowing in the past year			
Borrowed formally or informally	81.9	70.4	62.4
Borrowed formally	22.7	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	47.1	41.3	40.6
Women	42.3	36.9	34.9
Adults in the poorest 40% of households	32.4	30.8	28.5
Could cover more than 2 months of expenses if income is lost	15.3	36.6	27.3
Mobile connectivity			
Has a personal mobile phone	87.3	74.7	75.1
Women	85.6	70.5	66.6
Adults in the poorest 40% of households	84.4	66.1	67.2
Has a personal smartphone	60.8	32.9	50.0
Women	58.4	29.3	42.8
Adults in the poorest 40% of households	47.6	21.5	36.4
Has a password on their mobile phone	60.2	36.1	42.3

Serbia

Europe & Central Asia		**Upper middle income**	
Population, age 15+ (millions)	**5.7**	GNI per capita ($)	**9,290.0**

Variable Name (% age 15+)	Country data	Europe & Central Asia	Upper middle income
Account			
All adults, 2024	83.3	77.8	84.0
All adults, 2021	89.4	77.6	82.6
All adults, 2011	62.2	44.4	56.6
Account, by type			
Account at a bank or similiar financial institution	83.3	77.6	83.2
Mobile money account	..*	8.4	10.4
Digitally enabled account (any account used with a card or phone)	60.8	61.4	74.9
Account, by individual characteristics			
Women	81.1	73.9	82.5
Adults in the poorest 40% of households	75.1	71.0	76.7
Adults out of the labor force	66.7	66.5	62.4
Rural	81.9	74.6	78.5
Made or received digital payments in the past year			
All adults, 2024	77.0	69.1	80.7
All adults, 2021	87.5	73.7	78.6
Made a digital merchant payment, 2024	53.8	51.4	68.4
Made a digital merchant payment, 2021	45.4	53.7	66.6
Made an online bill payment	35.4	42.2	61.8
Received a government payment into an account	39.5	27.6	24.0
Received a private sector wage into an account	34.5	22.5	20.0
Saving money in the past year			
Saved formally or informally	50.3	40.6	66.6
Saved formally using an account, 2024	26.4	23.3	55.4
Saved formally using an account, 2021	18.9	13.5	35.1
Saved informally using a savings club or a person outside the family	5.3	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	44.2	55.1	54.2
Borrowed formally	22.5	28.8	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	73.4	64.0	74.6
Women	72.4	59.0	72.4
Adults in the poorest 40% of households	63.2	50.6	60.7
Could cover more than 2 months of expenses if income is lost	29.8	24.0	41.1
Mobile connectivity			
Has a personal mobile phone	93.4	93.6	94.6
Women	92.5	92.0	94.4
Adults in the poorest 40% of households	88.8	92.2	93.1
Has a personal smartphone	78.6	82.4	83.7
Women	77.8	79.9	82.5
Adults in the poorest 40% of households	69.3	78.4	76.0
Has a password on their mobile phone	..*	63.1	64.8

Sierra Leone

Population, age 15+ (millions)	**5.2**	GNI per capita ($)	**600.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Low income
Account			
All adults, 2024	38.6	58.2	46.4
All adults, 2021	28.8	49.3	35.2
All adults, 2011	15.3	23.3	10.4
Account, by type			
Account at a bank or similiar financial institution	15.0	37.8	25.8
Mobile money account	32.2	40.0	31.8
Digitally enabled account (any account used with a card or phone)	33.8	48.9	34.7
Account, by individual characteristics			
Women	35.9	52.3	40.6
Adults in the poorest 40% of households	27.5	47.2	37.3
Adults out of the labor force	33.1	44.7	35.3
Rural	30.2	52.4	42.2
Made or received digital payments in the past year			
All adults, 2024	36.7	50.6	37.1
All adults, 2021	27.0	41.7	26.9
Made a digital merchant payment, 2024	5.2	19.5	8.5
Made a digital merchant payment, 2021	3.3	12.9	5.0
Made an online bill payment	6.2	15.6	10.0
Received a government payment into an account	6.6	8.9	5.4
Received a private sector wage into an account	2.7	9.5	4.4
Saving money in the past year			
Saved formally or informally	61.3	60.7	54.9
Saved formally using an account, 2024	22.0	34.7	27.6
Saved formally using an account, 2021	11.1	23.0	16.4
Saved informally using a savings club or a person outside the family	40.8	28.1	29.1
Borrowing in the past year			
Borrowed formally or informally	88.7	70.4	69.2
Borrowed formally	9.3	12.4	10.3
Financially resilient: Not difficult to access extra money in 30 days			
All adults	29.6	41.3	43.8
Women	28.7	36.9	39.9
Adults in the poorest 40% of households	24.0	30.8	34.7
Could cover more than 2 months of expenses if income is lost	34.6	36.6	32.2
Mobile connectivity			
Has a personal mobile phone	59.1	74.7	63.1
Women	59.7	70.5	55.9
Adults in the poorest 40% of households	48.7	66.1	52.8
Has a personal smartphone	28.5	32.9	21.8
Women	28.1	29.3	17.9
Adults in the poorest 40% of households	18.2	21.5	12.9
Has a password on their mobile phone	30.8	36.1	29.0

Singapore

Population, age 15+ (millions)	**5.2**	GNI per capita ($)	**70,590.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	97.8	94.9
All adults, 2021	97.5	95.8
All adults, 2011	98.2	87.5
Account, by type		
Account at a bank or similiar financial institution	97.8	94.9
Mobile money account	56.5	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	97.6	94.5
Adults in the poorest 40% of households	95.8	92.8
Adults out of the labor force	93.8	91.8
Rural	..*	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	94.8	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	60.5	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	97.2	95.5
Women	96.7	95.1
Adults in the poorest 40% of households	95.6	93.8
Has a personal smartphone	92.7	88.1
Women	92.1	86.7
Adults in the poorest 40% of households	89.6	83.6
Has a password on their mobile phone	..*	..*

Slovak Republic

Population, age 15+ (millions)	**4.6**	GNI per capita ($)	**22,790.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	92.2	94.9
All adults, 2021	95.6	95.8
All adults, 2011	79.6	87.5
Account, by type		
Account at a bank or similiar financial institution	92.2	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	91.1	94.5
Adults in the poorest 40% of households	87.0	92.8
Adults out of the labor force	80.4	91.8
Rural	92.2	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	94.6	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	58.9	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	96.8	95.5
Women	96.5	95.1
Adults in the poorest 40% of households	94.8	93.8
Has a personal smartphone	82.5	88.1
Women	79.6	86.7
Adults in the poorest 40% of households	73.9	83.6
Has a password on their mobile phone	..*	..*

Slovenia

Population, age 15+ (millions)	**1.8**	GNI per capita ($)	**30,860.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	98.7	94.9
All adults, 2021	99.0	95.8
All adults, 2011	97.1	87.5
Account, by type		
Account at a bank or similiar financial institution	98.7	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	98.9	94.5
Adults in the poorest 40% of households	98.1	92.8
Adults out of the labor force	97.9	91.8
Rural	98.9	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	97.0	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	39.8	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	94.7	95.5
Women	95.9	95.1
Adults in the poorest 40% of households	92.9	93.8
Has a personal smartphone	85.4	88.1
Women	84.9	86.7
Adults in the poorest 40% of households	80.9	83.6
Has a password on their mobile phone	..*	..*

South Africa

Sub-Saharan Africa			Upper middle income

Population, age 15+ (millions)	**46.7**	GNI per capita ($)	**6,780.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Upper middle income
Account			
All adults, 2024	81.1	58.2	84.0
All adults, 2021	85.4	49.3	82.6
All adults, 2011	53.6	23.3	56.6
Account, by type			
Account at a bank or similiar financial institution	78.4	37.8	83.2
Mobile money account	31.6	40.0	10.4
Digitally enabled account (any account used with a card or phone)	67.8	48.9	74.9
Account, by individual characteristics			
Women	81.0	52.3	82.5
Adults in the poorest 40% of households	74.2	47.2	76.7
Adults out of the labor force	75.0	44.7	62.4
Rural	77.7	52.4	78.5
Made or received digital payments in the past year			
All adults, 2024	67.2	50.6	80.7
All adults, 2021	80.8	41.7	78.6
Made a digital merchant payment, 2024	46.9	19.5	68.4
Made a digital merchant payment, 2021	54.1	12.9	66.6
Made an online bill payment	20.8	15.6	61.8
Received a government payment into an account	32.6	8.9	24.0
Received a private sector wage into an account	19.1	9.5	20.0
Saving money in the past year			
Saved formally or informally	53.4	60.7	66.6
Saved formally using an account, 2024	35.8	34.7	55.4
Saved formally using an account, 2021	40.5	23.0	35.1
Saved informally using a savings club or a person outside the family	19.6	28.1	18.4
Borrowing in the past year			
Borrowed formally or informally	57.1	70.4	54.2
Borrowed formally	13.2	12.4	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	30.8	41.3	74.6
Women	25.3	36.9	72.4
Adults in the poorest 40% of households	18.3	30.8	60.7
Could cover more than 2 months of expenses if income is lost	45.0	36.6	41.1
Mobile connectivity			
Has a personal mobile phone	87.0	74.7	94.6
Women	88.2	70.5	94.4
Adults in the poorest 40% of households	82.5	66.1	93.1
Has a personal smartphone	67.5	32.9	83.7
Women	67.1	29.3	82.5
Adults in the poorest 40% of households	52.6	21.5	76.0
Has a password on their mobile phone	59.6	36.1	64.8

Spain

Population, age 15+ (millions)	**41.9**	GNI per capita ($)	**32,830.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	98.4	94.9
All adults, 2021	98.3	95.8
All adults, 2011	93.3	87.5
Account, by type		
Account at a bank or similar financial institution	98.4	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	97.8	94.5
Adults in the poorest 40% of households	98.8	92.8
Adults out of the labor force	97.5	91.8
Rural	99.1	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	97.5	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	53.5	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	97.5	95.5
Women	97.4	95.1
Adults in the poorest 40% of households	97.9	93.8
Has a personal smartphone	92.2	88.1
Women	93.2	86.7
Adults in the poorest 40% of households	90.8	83.6
Has a password on their mobile phone	..*	..*

Sri Lanka

South Asia			Lower middle income
Population, age 15+ (millions)	**17.1**	GNI per capita ($)	**3,610.0**

Variable Name (% age 15+)	Country data	South Asia	Lower middle income
Account			
All adults, 2024	81.7	77.6	70.4
All adults, 2021	89.3	68.0	62.1
All adults, 2011	68.5	32.2	30.5
Account, by type			
Account at a bank or similar financial institution	81.2	75.3	65.0
Mobile money account	3.0	21.9	24.4
Digitally enabled account (any account used with a card or phone)	34.4	28.9	36.8
Account, by individual characteristics			
Women	80.2	75.1	67.6
Adults in the poorest 40% of households	80.2	73.3	63.4
Adults out of the labor force	76.6	67.6	59.9
Rural	82.8	80.2	71.7
Made or received digital payments in the past year			
All adults, 2024	47.3	44.2	47.3
All adults, 2021	55.1	33.7	38.4
Made a digital merchant payment, 2024	14.8	15.2	19.9
Made a digital merchant payment, 2021	18.1	9.7	12.3
Made an online bill payment	11.8	13.7	16.2
Received a government payment into an account	20.8	17.8	15.6
Received a private sector wage into an account	12.2	10.7	11.2
Saving money in the past year			
Saved formally or informally	36.0	35.7	42.9
Saved formally using an account, 2024	23.2	23.8	26.1
Saved formally using an account, 2021	33.9	12.4	15.0
Saved informally using a savings club or a person outside the family	13.3	13.1	14.4
Borrowing in the past year			
Borrowed formally or informally	60.0	64.7	62.4
Borrowed formally	18.4	14.2	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	37.9	31.4	40.6
Women	34.5	23.6	34.9
Adults in the poorest 40% of households	21.8	19.5	28.5
Could cover more than 2 months of expenses if income is lost	22.5	20.6	27.3
Mobile connectivity			
Has a personal mobile phone	76.6	67.8	75.1
Women	72.3	53.9	66.6
Adults in the poorest 40% of households	65.1	57.6	67.2
Has a personal smartphone	44.0	40.8	50.0
Women	43.5	29.9	42.8
Adults in the poorest 40% of households	26.3	24.4	36.4
Has a password on their mobile phone	42.7	37.4	42.3

Sweden

Population, age 15+ (millions)	**8.7**	GNI per capita ($)	**60,480.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	98.6	94.9
All adults, 2021	99.7	95.8
All adults, 2011	99.0	87.5
Account, by type		
Account at a bank or similiar financial institution	98.6	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	97.6	94.5
Adults in the poorest 40% of households	96.6	92.8
Adults out of the labor force	98.5	91.8
Rural	98.1	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	99.1	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	79.7	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	99.1	95.5
Women	98.3	95.1
Adults in the poorest 40% of households	98.1	93.8
Has a personal smartphone	97.4	88.1
Women	96.9	86.7
Adults in the poorest 40% of households	95.3	83.6
Has a password on their mobile phone	..*	..*

Switzerland

Population, age 15+ (millions)	**7.6**	GNI per capita ($)	**95,070.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	98.4	94.9
All adults, 2021	99.5	95.8
All adults, 2011	..*	87.5
Account, by type		
Account at a bank or similiar financial institution	98.4	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	97.6	94.5
Adults in the poorest 40% of households	98.3	92.8
Adults out of the labor force	97.7	91.8
Rural	98.8	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	98.2	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	56.2	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	91.5	95.5
Women	89.2	95.1
Adults in the poorest 40% of households	89.6	93.8
Has a personal smartphone	79.2	88.1
Women	76.6	86.7
Adults in the poorest 40% of households	78.0	83.6
Has a password on their mobile phone	..*	..*

Taiwan, China

Population, age 15+ (millions)	**20.4**	GNI per capita ($)	..*

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	95.6	94.9
All adults, 2021	94.7	95.8
All adults, 2011	87.3	87.5
Account, by type		
Account at a bank or similar financial institution	95.6	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	95.7	94.5
Adults in the poorest 40% of households	91.6	92.8
Adults out of the labor force	92.3	91.8
Rural	91.2	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	87.7	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	67.8	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	95.6	95.5
Women	94.8	95.1
Adults in the poorest 40% of households	92.1	93.8
Has a personal smartphone	89.2	88.1
Women	88.2	86.7
Adults in the poorest 40% of households	80.2	83.6
Has a password on their mobile phone	..*	..*

Tajikistan

Europe & Central Asia			Lower middle income

Population, age 15+ (millions)	6.6	GNI per capita ($)	1,210.0

Variable Name (% age 15+)	Country data	Europe & Central Asia	Lower middle income
Account			
All adults, 2024	54.5	77.8	70.4
All adults, 2021	39.5	77.6	62.1
All adults, 2011	2.5	44.4	30.5
Account, by type			
Account at a bank or similiar financial institution	52.5	77.6	65.0
Mobile money account	14.4	8.4	24.4
Digitally enabled account (any account used with a card or phone)	27.9	61.4	36.8
Account, by individual characteristics			
Women	46.9	73.9	67.6
Adults in the poorest 40% of households	50.0	71.0	63.4
Adults out of the labor force	41.1	66.5	59.9
Rural	55.5	74.6	71.7
Made or received digital payments in the past year			
All adults, 2024	49.3	69.1	47.3
All adults, 2021	33.1	73.7	38.4
Made a digital merchant payment, 2024	16.2	51.4	19.9
Made a digital merchant payment, 2021	4.0	53.7	12.3
Made an online bill payment	21.5	42.2	16.2
Received a government payment into an account	19.5	27.6	15.6
Received a private sector wage into an account	6.5	22.5	11.2
Saving money in the past year			
Saved formally or informally	28.3	40.6	42.9
Saved formally using an account, 2024	10.1	23.3	26.1
Saved formally using an account, 2021	1.8	13.5	15.0
Saved informally using a savings club or a person outside the family	2.7	8.4	14.4
Borrowing in the past year			
Borrowed formally or informally	52.5	55.1	62.4
Borrowed formally	17.1	28.8	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	65.4	64.0	40.6
Women	56.8	59.0	34.9
Adults in the poorest 40% of households	53.1	50.6	28.5
Could cover more than 2 months of expenses if income is lost	13.0	24.0	27.3
Mobile connectivity			
Has a personal mobile phone	77.5	93.6	75.1
Women	67.8	92.0	66.6
Adults in the poorest 40% of households	72.7	92.2	67.2
Has a personal smartphone	64.7	82.4	50.0
Women	55.8	79.9	42.8
Adults in the poorest 40% of households	55.4	78.4	36.4
Has a password on their mobile phone	54.4	63.1	42.3

Tanzania

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Lower middle income
Account			
All adults, 2024	59.8	58.2	70.4
All adults, 2021	52.4	49.3	62.1
All adults, 2011	17.3	23.3	30.5
Account, by type			
Account at a bank or similiar financial institution	21.9	37.8	65.0
Mobile money account	52.9	40.0	24.4
Digitally enabled account (any account used with a card or phone)	55.0	48.9	36.8
Account, by individual characteristics			
Women	54.9	52.3	67.6
Adults in the poorest 40% of households	50.9	47.2	63.4
Adults out of the labor force	45.2	44.7	59.9
Rural	55.9	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	57.1	50.6	47.3
All adults, 2021	50.2	41.7	38.4
Made a digital merchant payment, 2024	3.9	19.5	19.9
Made a digital merchant payment, 2021	4.5	12.9	12.3
Made an online bill payment	14.9	15.6	16.2
Received a government payment into an account	4.3	8.9	15.6
Received a private sector wage into an account	5.3	9.5	11.2
Saving money in the past year			
Saved formally or informally	52.7	60.7	42.9
Saved formally using an account, 2024	25.9	34.7	26.1
Saved formally using an account, 2021	22.1	23.0	15.0
Saved informally using a savings club or a person outside the family	22.0	28.1	14.4
Borrowing in the past year			
Borrowed formally or informally	57.0	70.4	62.4
Borrowed formally	9.1	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	53.0	41.3	40.6
Women	47.7	36.9	34.9
Adults in the poorest 40% of households	39.7	30.8	28.5
Could cover more than 2 months of expenses if income is lost	49.4	36.6	27.3
Mobile connectivity			
Has a personal mobile phone	77.8	74.7	75.1
Women	74.0	70.5	66.6
Adults in the poorest 40% of households	74.0	66.1	67.2
Has a personal smartphone	15.6	32.9	50.0
Women	13.9	29.3	42.8
Adults in the poorest 40% of households	7.0	21.5	36.4
Has a password on their mobile phone	24.8	36.1	42.3

Thailand

East Asia & Pacific			Upper middle income

Population, age 15+ (millions)	**60.9**	GNI per capita ($)	**7,230.0**

Variable Name (% age 15+)	Country data	East Asia & Pacific	Upper middle income
Account			
All adults, 2024	91.8	83.3	84.0
All adults, 2021	95.6	79.7	82.6
All adults, 2011	72.7	55.0	56.6
Account, by type			
Account at a bank or similiar financial institution	91.1	82.2	83.2
Mobile money account	41.7	6.9	10.4
Digitally enabled account (any account used with a card or phone)	69.2	74.6	74.9
Account, by individual characteristics			
Women	92.7	83.5	82.5
Adults in the poorest 40% of households	91.2	75.7	76.7
Adults out of the labor force	87.5	50.3	62.4
Rural	92.3	75.4	78.5
Made or received digital payments in the past year			
All adults, 2024	82.8	80.2	80.7
All adults, 2021	92.0	74.8	78.6
Made a digital merchant payment, 2024	51.3	67.4	68.4
Made a digital merchant payment, 2021	63.3	64.1	66.6
Made an online bill payment	40.1	62.3	61.8
Received a government payment into an account	41.8	17.5	24.0
Received a private sector wage into an account	24.0	16.7	20.0
Saving money in the past year			
Saved formally or informally	63.1	71.2	66.6
Saved formally using an account, 2024	53.6	58.9	55.4
Saved formally using an account, 2021	54.2	38.8	35.1
Saved informally using a savings club or a person outside the family	6.0	20.3	18.4
Borrowing in the past year			
Borrowed formally or informally	49.1	53.3	54.2
Borrowed formally	18.0	34.5	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	58.6	77.5	74.6
Women	56.2	77.1	72.4
Adults in the poorest 40% of households	42.5	64.3	60.7
Could cover more than 2 months of expenses if income is lost	32.7	43.7	41.1
Mobile connectivity			
Has a personal mobile phone	92.1	94.0	94.6
Women	91.8	94.0	94.4
Adults in the poorest 40% of households	87.0	92.0	93.1
Has a personal smartphone	87.8	85.8	83.7
Women	87.3	85.4	82.5
Adults in the poorest 40% of households	81.5	77.6	76.0
Has a password on their mobile phone	63.5	60.0	64.8

Togo

Sub-Saharan Africa			**Low income**

Population, age 15+ (millions)	**5.6**	GNI per capita ($)	**1,010.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Low income
Account			
All adults, 2024	57.4	58.2	46.4
All adults, 2021	49.6	49.3	35.2
All adults, 2011	10.2	23.3	10.4
Account, by type			
Account at a bank or similiar financial institution	32.4	37.8	25.8
Mobile money account	48.0	40.0	31.8
Digitally enabled account (any account used with a card or phone)	51.3	48.9	34.7
Account, by individual characteristics			
Women	45.3	52.3	40.6
Adults in the poorest 40% of households	43.7	47.2	37.3
Adults out of the labor force	47.8	44.7	35.3
Rural	52.9	52.4	42.2
Made or received digital payments in the past year			
All adults, 2024	53.1	50.6	37.1
All adults, 2021	43.7	41.7	26.9
Made a digital merchant payment, 2024	13.8	19.5	8.5
Made a digital merchant payment, 2021	2.8	12.9	5.0
Made an online bill payment	23.5	15.6	10.0
Received a government payment into an account	7.6	8.9	5.4
Received a private sector wage into an account	6.6	9.5	4.4
Saving money in the past year			
Saved formally or informally	64.8	60.7	54.9
Saved formally using an account, 2024	32.1	34.7	27.6
Saved formally using an account, 2021	18.4	23.0	16.4
Saved informally using a savings club or a person outside the family	31.5	28.1	29.1
Borrowing in the past year			
Borrowed formally or informally	78.2	70.4	69.2
Borrowed formally	13.4	12.4	10.3
Financially resilient: Not difficult to access extra money in 30 days			
All adults	60.6	41.3	43.8
Women	53.5	36.9	39.9
Adults in the poorest 40% of households	47.0	30.8	34.7
Could cover more than 2 months of expenses if income is lost	20.7	36.6	32.2
Mobile connectivity			
Has a personal mobile phone	82.5	74.7	63.1
Women	78.8	70.5	55.9
Adults in the poorest 40% of households	70.6	66.1	52.8
Has a personal smartphone	45.1	32.9	21.8
Women	36.1	29.3	17.9
Adults in the poorest 40% of households	27.2	21.5	12.9
Has a password on their mobile phone	36.7	36.1	29.0

Trinidad and Tobago

Population, age 15+ (millions)	**1.1**	GNI per capita ($)	**16,190.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	74.6	94.9
All adults, 2021	..*	95.8
All adults, 2011	75.9	87.5
Account, by type		
Account at a bank or similiar financial institution	74.6	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	73.3	94.5
Adults in the poorest 40% of households	74.0	92.8
Adults out of the labor force	65.4	91.8
Rural	66.8	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	..*	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	..*	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	91.8	95.5
Women	91.5	95.1
Adults in the poorest 40% of households	90.9	93.8
Has a personal smartphone	82.0	88.1
Women	81.4	86.7
Adults in the poorest 40% of households	76.2	83.6
Has a password on their mobile phone	..*	..*

Tunisia

Population, age 15+ (millions)	**9.2**	GNI per capita ($)	**3,830.0**

Variable Name (% age 15+)	Country data	Middle East & North Africa	Lower middle income
Account			
All adults, 2024	37.8	52.9	70.4
All adults, 2021	36.9	45.4	62.1
All adults, 2011	..*	33.0	30.5
Account, by type			
Account at a bank or similiar financial institution	37.7	50.0	65.0
Mobile money account	2.6	10.7	24.4
Digitally enabled account (any account used with a card or phone)	11.9	38.0	36.8
Account, by individual characteristics			
Women	26.6	45.6	67.6
Adults in the poorest 40% of households	21.7	45.9	63.4
Adults out of the labor force	16.1	44.4	59.9
Rural	30.2	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	23.7	43.9	47.3
All adults, 2021	27.7	38.0	38.4
Made a digital merchant payment, 2024	4.9	26.2	19.9
Made a digital merchant payment, 2021	6.7	7.5	12.3
Made an online bill payment	1.6	14.1	16.2
Received a government payment into an account	11.9	17.3	15.6
Received a private sector wage into an account	7.8	5.2	11.2
Saving money in the past year			
Saved formally or informally	48.2	35.1	42.9
Saved formally using an account, 2024	21.7	17.0	26.1
Saved formally using an account, 2021	14.8	11.0	15.0
Saved informally using a savings club or a person outside the family	3.7	8.0	14.4
Borrowing in the past year			
Borrowed formally or informally	43.5	57.8	62.4
Borrowed formally	5.2	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	67.8	60.1	40.6
Women	64.4	57.2	34.9
Adults in the poorest 40% of households	48.5	47.0	28.5
Could cover more than 2 months of expenses if income is lost	20.7	27.9	27.3
Mobile connectivity			
Has a personal mobile phone	95.8	89.3	75.1
Women	94.2	86.0	66.6
Adults in the poorest 40% of households	93.8	89.3	67.2
Has a personal smartphone	66.9	68.8	50.0
Women	62.5	64.6	42.8
Adults in the poorest 40% of households	51.8	61.6	36.4
Has a password on their mobile phone	55.2	54.4	42.3

Türkiye

Europe & Central Asia			Upper middle income

Population, age 15+ (millions)	66.7	GNI per capita ($)	11,730.0

Variable Name (% age 15+)	Country data	Europe & Central Asia	Upper middle income
Account			
All adults, 2024	81.6	77.8	84.0
All adults, 2021	74.1	77.6	82.6
All adults, 2011	57.6	44.4	56.6
Account, by type			
Account at a bank or similiar financial institution	81.5	77.6	83.2
Mobile money account	23.3	8.4	10.4
Digitally enabled account (any account used with a card or phone)	64.6	61.4	74.9
Account, by individual characteristics			
Women	71.7	73.9	82.5
Adults in the poorest 40% of households	75.5	71.0	76.7
Adults out of the labor force	67.7	66.5	62.4
Rural	75.1	74.6	78.5
Made or received digital payments in the past year			
All adults, 2024	71.4	69.1	80.7
All adults, 2021	67.6	73.7	78.6
Made a digital merchant payment, 2024	51.5	51.4	68.4
Made a digital merchant payment, 2021	44.8	53.7	66.6
Made an online bill payment	51.4	42.2	61.8
Received a government payment into an account	23.9	27.6	24.0
Received a private sector wage into an account	27.5	22.5	20.0
Saving money in the past year			
Saved formally or informally	41.2	40.6	66.6
Saved formally using an account, 2024	27.9	23.3	55.4
Saved formally using an account, 2021	9.8	13.5	35.1
Saved informally using a savings club or a person outside the family	12.6	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	64.7	55.1	54.2
Borrowed formally	41.7	28.8	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	59.5	64.0	74.6
Women	54.6	59.0	72.4
Adults in the poorest 40% of households	45.0	50.6	60.7
Could cover more than 2 months of expenses if income is lost	22.3	24.0	41.1
Mobile connectivity			
Has a personal mobile phone	97.4	93.6	94.6
Women	96.4	92.0	94.4
Adults in the poorest 40% of households	97.5	92.2	93.1
Has a personal smartphone	86.6	82.4	83.7
Women	83.6	79.9	82.5
Adults in the poorest 40% of households	83.3	78.4	76.0
Has a password on their mobile phone	69.9	63.1	64.8

Uganda

Sub-Saharan Africa			Low income
Population, age 15+ (millions)	**7.3**	GNI per capita ($)	**930.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Low income
Account			
All adults, 2024	72.8	58.2	46.4
All adults, 2021	65.9	49.3	35.2
All adults, 2011	20.5	23.3	10.4
Account, by type			
Account at a bank or similiar financial institution	26.2	37.8	25.8
Mobile money account	67.7	40.0	31.8
Digitally enabled account (any account used with a card or phone)	69.5	48.9	34.7
Account, by individual characteristics			
Women	66.4	52.3	40.6
Adults in the poorest 40% of households	66.9	47.2	37.3
Adults out of the labor force	45.6	44.7	35.3
Rural	70.9	52.4	42.2
Made or received digital payments in the past year			
All adults, 2024	70.6	50.6	37.1
All adults, 2021	62.6	41.7	26.9
Made a digital merchant payment, 2024	11.7	19.5	8.5
Made a digital merchant payment, 2021	10.3	12.9	5.0
Made an online bill payment	26.3	15.0	10.0
Received a government payment into an account	9.9	8.9	5.4
Received a private sector wage into an account	11.7	9.5	4.4
Saving money in the past year			
Saved formally or informally	83.4	60.7	54.9
Saved formally using an account, 2024	53.6	34.7	27.6
Saved formally using an account, 2021	38.6	23.0	16.4
Saved informally using a savings club or a person outside the family	44.0	28.1	29.1
Borrowing in the past year			
Borrowed formally or informally	90.2	70.4	69.2
Borrowed formally	29.0	12.4	10.3
Financially resilient: Not difficult to access extra money in 30 days			
All adults	53.8	41.3	43.8
Women	51.6	36.9	39.9
Adults in the poorest 40% of households	45.0	30.8	34.7
Could cover more than 2 months of expenses if income is lost	38.7	36.6	32.2
Mobile connectivity			
Has a personal mobile phone	78.6	74.7	63.1
Women	71.8	70.5	55.9
Adults in the poorest 40% of households	72.8	66.1	52.8
Has a personal smartphone	27.4	32.9	21.8
Women	22.3	29.3	17.9
Adults in the poorest 40% of households	14.5	21.5	12.9
Has a password on their mobile phone	38.4	36.1	29.0

Ukraine

		Europe & Central Asia	Lower middle income
Europe & Central Asia			**Lower middle income**
Population, age 15+ (millions)	**32.3**	GNI per capita ($)	**4,260.0**

Variable Name (% age 15+)	Country data	Europe & Central Asia	Lower middle income
Account			
All adults, 2024	87.6	77.8	70.4
All adults, 2021	83.6	77.6	62.1
All adults, 2011	41.3	44.4	30.5
Account, by type			
Account at a bank or similiar financial institution	87.6	77.6	65.0
Mobile money account	..*	8.4	24.4
Digitally enabled account (any account used with a card or phone)	82.4	61.4	36.8
Account, by individual characteristics			
Women	83.9	73.9	67.6
Adults in the poorest 40% of households	81.5	71.0	63.4
Adults out of the labor force	82.3	66.5	59.9
Rural	88.6	74.6	71.7
Made or received digital payments in the past year			
All adults, 2024	82.9	69.1	47.3
All adults, 2021	81.3	73.7	38.4
Made a digital merchant payment, 2024	73.6	51.4	19.9
Made a digital merchant payment, 2021	58.5	53.7	12.3
Made an online bill payment	57.0	42.2	16.2
Received a government payment into an account	..*	27.6	15.6
Received a private sector wage into an account	..*	22.5	11.2
Saving money in the past year			
Saved formally or informally	40.5	40.6	42.9
Saved formally using an account, 2024	20.7	23.3	26.1
Saved formally using an account, 2021	10.5	13.5	15.0
Saved informally using a savings club or a person outside the family	3.7	8.4	14.4
Borrowing in the past year			
Borrowed formally or informally	51.3	55.1	62.4
Borrowed formally	28.6	28.8	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	75.9	64.0	40.6
Women	68.6	59.0	34.9
Adults in the poorest 40% of households	60.2	50.6	28.5
Could cover more than 2 months of expenses if income is lost	34.6	24.0	27.3
Mobile connectivity			
Has a personal mobile phone	97.0	93.6	75.1
Women	96.0	92.0	66.6
Adults in the poorest 40% of households	97.3	92.2	67.2
Has a personal smartphone	84.6	82.4	50.0
Women	83.7	79.9	42.8
Adults in the poorest 40% of households	83.2	78.4	36.4
Has a password on their mobile phone	..*	63.1	42.3

United Kingdom

Population, age 15+ (millions)	56.5	GNI per capita ($)	47,700.0

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	99.3	94.9
All adults, 2021	99.8	95.8
All adults, 2011	97.2	87.5
Account, by type		
Account at a bank or similiar financial institution	99.3	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	99.3	94.5
Adults in the poorest 40% of households	100.0	92.8
Adults out of the labor force	98.6	91.8
Rural	99.3	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	99.2	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	61.0	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	91.8	95.5
Women	93.2	95.1
Adults in the poorest 40% of households	89.5	93.8
Has a personal smartphone	85.4	88.1
Women	87.3	86.7
Adults in the poorest 40% of households	85.2	83.6
Has a password on their mobile phone	..*	..*

United States

Population, age 15+ (millions)	**276.0**	GNI per capita ($)	**80,450.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	97.0	94.9
All adults, 2021	95.0	95.8
All adults, 2011	88.0	87.5
Account, by type		
Account at a bank or similiar financial institution	97.0	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	97.1	94.5
Adults in the poorest 40% of households	95.6	92.8
Adults out of the labor force	95.6	91.8
Rural	97.3	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	93.0	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	64.9	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	98.0	95.5
Women	98.6	95.1
Adults in the poorest 40% of households	97.1	93.8
Has a personal smartphone	92.6	88.1
Women	92.2	86.7
Adults in the poorest 40% of households	88.1	83.6
Has a password on their mobile phone	..*	..*

Uruguay

High income

Population, age 15+ (millions)	**2.8**	GNI per capita ($)	**19,700.0**

Variable Name (% age 15+)	Country data	High income
Account		
All adults, 2024	73.7	94.9
All adults, 2021	74.1	95.8
All adults, 2011	23.5	87.5
Account, by type		
Account at a bank or similiar financial institution	73.7	94.9
Mobile money account	..*	..*
Digitally enabled account (any account used with a card or phone)	..*	..*
Account, by individual characteristics		
Women	73.3	94.5
Adults in the poorest 40% of households	62.9	92.8
Adults out of the labor force	60.1	91.8
Rural	67.4	95.1
Made or received digital payments in the past year		
All adults, 2024	..*	..*
All adults, 2021	68.0	94.0
Made a digital merchant payment, 2024	..*	..*
Made a digital merchant payment, 2021	..*	..*
Made an online bill payment	..*	..*
Received a government payment into an account	..*	..*
Received a private sector wage into an account	..*	..*
Saving money in the past year		
Saved formally or informally	..*	..*
Saved formally using an account, 2024	..*	..*
Saved formally using an account, 2021	15.1	57.3
Saved informally using a savings club or a person outside the family	..*	..*
Borrowing in the past year		
Borrowed formally or informally	..*	..*
Borrowed formally	..*	..*
Financially resilient: Not difficult to access extra money in 30 days		
All adults	..*	..*
Women	..*	..*
Adults in the poorest 40% of households	..*	..*
Could cover more than 2 months of expenses if income is lost	..*	..*
Mobile connectivity		
Has a personal mobile phone	94.6	95.5
Women	95.6	95.1
Adults in the poorest 40% of households	91.6	93.8
Has a personal smartphone	91.3	88.1
Women	92.4	86.7
Adults in the poorest 40% of households	87.5	83.6
Has a password on their mobile phone	..*	..*

Uzbekistan

Europe & Central Asia		Lower middle income

Population, age 15+ (millions)	24.6	GNI per capita ($)	2,190.0

Variable Name (% age 15+)	Country data	Europe & Central Asia	Lower middle income
Account			
All adults, 2024	59.7	77.8	70.4
All adults, 2021	44.1	77.6	62.1
All adults, 2011	22.5	44.4	30.5
Account, by type			
Account at a bank or similiar financial institution	59.7	77.6	65.0
Mobile money account	..*	8.4	24.4
Digitally enabled account (any account used with a card or phone)	43.8	61.4	36.8
Account, by individual characteristics			
Women	60.7	73.9	67.6
Adults in the poorest 40% of households	61.7	71.0	63.4
Adults out of the labor force	53.3	66.5	59.9
Rural	59.6	74.6	71.7
Made or received digital payments in the past year			
All adults, 2024	49.9	69.1	47.3
All adults, 2021	41.7	73.7	38.4
Made a digital merchant payment, 2024	38.1	51.4	19.9
Made a digital merchant payment, 2021	32.6	53.7	12.3
Made an online bill payment	24.1	42.2	16.2
Received a government payment into an account	32.0	27.6	15.6
Received a private sector wage into an account	3.3	22.5	11.2
Saving money in the past year			
Saved formally or informally	32.2	40.6	42.9
Saved formally using an account, 2024	9.2	23.3	26.1
Saved formally using an account, 2021	2.6	13.5	15.0
Saved informally using a savings club or a person outside the family	10.3	8.4	14.4
Borrowing in the past year			
Borrowed formally or informally	39.5	55.1	62.4
Borrowed formally	11.8	28.8	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	63.4	64.0	40.6
Women	57.7	59.0	34.9
Adults in the poorest 40% of households	53.7	50.6	28.5
Could cover more than 2 months of expenses if income is lost	26.6	24.0	27.3
Mobile connectivity			
Has a personal mobile phone	82.3	93.6	75.1
Women	76.7	92.0	66.6
Adults in the poorest 40% of households	76.8	92.2	67.2
Has a personal smartphone	70.2	82.4	50.0
Women	66.0	79.9	42.8
Adults in the poorest 40% of households	63.1	78.4	36.4
Has a password on their mobile phone	46.9	63.1	42.3

Venezuela, RB

Latin America & Caribbean		Upper middle income

Population, age 15+ (millions)	**20.9**	GNI per capita ($)	**3,981.0**

Variable Name (% age 15+)	Country data	Latin America & Caribbean	Upper middle income
Account			
All adults, 2024	87.3	69.7	84.0
All adults, 2021	84.4	67.1	82.6
All adults, 2011	44.1	39.5	56.6
Account, by type			
Account at a bank or similiar financial institution	86.4	66.4	83.2
Mobile money account	33.7	37.3	10.4
Digitally enabled account (any account used with a card or phone)	81.2	54.1	74.9
Account, by individual characteristics			
Women	87.7	65.9	82.5
Adults in the poorest 40% of households	84.4	59.5	76.7
Adults out of the labor force	85.2	58.4	62.4
Rural	83.4	65.0	78.5
Made or received digital payments in the past year			
All adults, 2024	75.5	59.4	80.7
All adults, 2021	81.2	59.8	78.6
Made a digital merchant payment, 2024	71.6	42.5	68.4
Made a digital merchant payment, 2021	67.3	37.3	66.6
Made an online bill payment	46.5	34.8	61.8
Received a government payment into an account	33.8	18.8	24.0
Received a private sector wage into an account	14.1	17.4	20.0
Saving money in the past year			
Saved formally or informally	52	45.4	66.6
Saved formally using an account, 2024	23.2	28.8	55.4
Saved formally using an account, 2021	10.4	17.9	35.1
Saved informally using a savings club or a person outside the family	19.3	8.4	18.4
Borrowing in the past year			
Borrowed formally or informally	62.1	53.4	54.2
Borrowed formally	15.4	28.5	36.2
Financially resilient: Not difficult to access extra money in 30 days			
All adults	54	54.6	74.6
Women	47.5	47.5	72.4
Adults in the poorest 40% of households	39.8	38.6	60.7
Could cover more than 2 months of expenses if income is lost	34.0	34.7	41.1
Mobile connectivity			
Has a personal mobile phone	95.4	88.7	94.6
Women	94.8	88.3	94.4
Adults in the poorest 40% of households	92.6	84.5	93.1
Has a personal smartphone	83.3	69.8	83.7
Women	80.6	67.6	82.5
Adults in the poorest 40% of households	75.3	61.1	76.0
Has a password on their mobile phone	71.1	63.3	64.8

Viet Nam

East Asia & Pacific		**Lower middle income**	

Population, age 15+ (millions)	**76.7**	GNI per capita ($)	**4,110.0**

Variable Name (% age 15+)	Country data	East Asia & Pacific	Lower middle income
Account			
All adults, 2024	70.6	83.3	70.4
All adults, 2021	56.3	79.7	62.1
All adults, 2011	21.4	55.0	30.5
Account, by type			
Account at a bank or similiar financial institution	69.9	82.2	65.0
Mobile money account	38.7	6.9	24.4
Digitally enabled account (any account used with a card or phone)	62.7	74.6	36.8
Account, by individual characteristics			
Women	69.9	83.5	67.6
Adults in the poorest 40% of households	48.1	75.7	63.4
Adults out of the labor force	39.6	50.3	59.9
Rural	67.4	75.4	71.7
Made or received digital payments in the past year			
All adults, 2024	62.4	80.2	47.3
All adults, 2021	46.0	74.8	38.4
Made a digital merchant payment, 2024	51.1	67.4	19.9
Made a digital merchant payment, 2021	24.3	64.1	12.3
Made an online bill payment	45.5	62.3	16.2
Received a government payment into an account	4.1	17.5	15.6
Received a private sector wage into an account	35.7	16.7	11.2
Saving money in the past year			
Saved formally or informally	68.6	71.2	42.9
Saved formally using an account, 2024	44.5	58.9	26.1
Saved formally using an account, 2021	20.7	38.8	15.0
Saved informally using a savings club or a person outside the family	10.1	20.3	14.4
Borrowing in the past year			
Borrowed formally or informally	43.2	53.3	62.4
Borrowed formally	8.1	34.5	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	80.5	77.5	40.6
Women	80.3	77.1	34.9
Adults in the poorest 40% of households	69.6	64.3	28.5
Could cover more than 2 months of expenses if income is lost	49.8	43.7	27.3
Mobile connectivity			
Has a personal mobile phone	97.8	94.0	75.1
Women	98.3	94.0	66.6
Adults in the poorest 40% of households	95.4	92.0	67.2
Has a personal smartphone	85.4	85.8	50.0
Women	85.1	85.4	42.8
Adults in the poorest 40% of households	72.0	77.6	36.4
Has a password on their mobile phone	66.4	60.0	42.3

West Bank and Gaza

Middle East & North Africa		Lower middle income

Population, age 15+ (millions)	**3.2**	GNI per capita ($)	**4,180.0**

Variable Name (% age 15+)	Country data	Middle East & North Africa	Lower middle income
Account			
All adults, 2024	39.6	52.9	70.4
All adults, 2021	33.6	45.4	62.1
All adults, 2011	19.4	33.0	30.5
Account, by type			
Account at a bank or similiar financial institution	38.7	50.0	65.0
Mobile money account	6.2	10.7	24.4
Digitally enabled account (any account used with a card or phone)	19.4	38.0	36.8
Account, by individual characteristics			
Women	27.7	45.6	67.6
Adults in the poorest 40% of households	33.1	45.9	63.4
Adults out of the labor force	26.8	44.4	59.9
Rural	37.5	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	20.8	43.9	47.3
All adults, 2021	21.0	38.0	38.4
Made a digital merchant payment, 2024	8.2	26.2	19.9
Made a digital merchant payment, 2021	5.7	7.5	12.3
Made an online bill payment	5.3	14.1	16.2
Received a government payment into an account	8.0	17.3	15.6
Received a private sector wage into an account	7.4	5.2	11.2
Saving money in the past year			
Saved formally or informally	30.9	35.1	42.9
Saved formally using an account, 2024	9.6	17.0	26.1
Saved formally using an account, 2021	7.0	11.0	15.0
Saved informally using a savings club or a person outside the family	7.5	8.0	14.4
Borrowing in the past year			
Borrowed formally or informally	50.6	57.8	62.4
Borrowed formally	6.8	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	71.0	60.1	40.6
Women	69.7	57.2	34.9
Adults in the poorest 40% of households	54.1	47.0	28.5
Could cover more than 2 months of expenses if income is lost	24.9	27.9	27.3
Mobile connectivity			
Has a personal mobile phone	94.9	89.3	75.1
Women	93.5	86.0	66.6
Adults in the poorest 40% of households	94.4	89.3	67.2
Has a personal smartphone	86.6	68.8	50.0
Women	86.4	64.6	42.8
Adults in the poorest 40% of households	82.6	61.6	36.4
Has a password on their mobile phone	77.4	54.4	42.3

Zambia

Sub-Saharan Africa			**Low income**
Population, age 15+ (millions)	**12.0**	GNI per capita ($)	**1,240.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Low income
Account			
All adults, 2024	72.7	58.2	46.4
All adults, 2021	48.5	49.3	35.2
All adults, 2011	21.4	23.3	10.4
Account, by type			
Account at a bank or similiar financial institution	24.1	37.8	25.8
Mobile money account	69.3	40.0	31.8
Digitally enabled account (any account used with a card or phone)	70.3	48.9	34.7
Account, by individual characteristics			
Women	70.2	52.3	40.6
Adults in the poorest 40% of households	58.8	47.2	37.3
Adults out of the labor force	60.2	44.7	35.3
Rural	69.5	52.4	42.2
Made or received digital payments in the past year			
All adults, 2024	71.2	50.6	37.1
All adults, 2021	46.4	41.7	26.9
Made a digital merchant payment, 2024	19.2	19.5	8.5
Made a digital merchant payment, 2021	8.4	12.9	5.0
Made an online bill payment	31.9	15.6	10.0
Received a government payment into an account	12.6	8.9	5.4
Received a private sector wage into an account	12.9	9.5	4.4
Saving money in the past year			
Saved formally or informally	68.4	60.7	54.9
Saved formally using an account, 2024	50.1	34.7	27.6
Saved formally using an account, 2021	29.0	23.0	16.4
Saved informally using a savings club or a person outside the family	23.6	28.1	29.1
Borrowing in the past year			
Borrowed formally or informally	70.1	70.4	69.2
Borrowed formally	18.1	12.4	10.3
Financially resilient: Not difficult to access extra money in 30 days			
All adults	42.8	41.3	43.8
Women	34.3	36.9	39.9
Adults in the poorest 40% of households	29.4	30.8	34.7
Could cover more than 2 months of expenses if income is lost	42.0	36.6	32.2
Mobile connectivity			
Has a personal mobile phone	78.8	74.7	63.1
Women	77.9	70.5	55.9
Adults in the poorest 40% of households	67.5	66.1	52.8
Has a personal smartphone	29.4	32.9	21.8
Women	27.7	29.3	17.9
Adults in the poorest 40% of households	14.0	21.5	12.9
Has a password on their mobile phone	44.4	36.1	29.0

Zimbabwe

Sub-Saharan Africa		**Lower middle income**	
Population, age 15+ (millions)	**9.6**	GNI per capita ($)	**1,710.0**

Variable Name (% age 15+)	Country data	Sub-Saharan Africa	Lower middle income
Account			
All adults, 2024	49.5	58.2	70.4
All adults, 2021	59.7	49.3	62.1
All adults, 2011	39.7	23.3	30.5
Account, by type			
Account at a bank or similiar financial institution	21.6	37.8	65.0
Mobile money account	43.3	40.0	24.4
Digitally enabled account (any account used with a card or phone)	46.5	48.9	36.8
Account, by individual characteristics			
Women	47.0	52.3	67.6
Adults in the poorest 40% of households	38.2	47.2	63.4
Adults out of the labor force	38.4	44.7	59.9
Rural	44.1	52.4	71.7
Made or received digital payments in the past year			
All adults, 2024	46.7	50.6	47.3
All adults, 2021	57.7	41.7	38.4
Made a digital merchant payment, 2024	29.1	19.5	19.9
Made a digital merchant payment, 2021	47.6	12.9	12.3
Made an online bill payment	10.1	15.6	16.2
Received a government payment into an account	6.4	8.9	15.6
Received a private sector wage into an account	7.1	9.5	11.2
Saving money in the past year			
Saved formally or informally	45.9	60.7	42.9
Saved formally using an account, 2024	13.7	34.7	26.1
Saved formally using an account, 2021	12.0	23.0	15.0
Saved informally using a savings club or a person outside the family	21.0	28.1	14.4
Borrowing in the past year			
Borrowed formally or informally	60.8	70.4	62.4
Borrowed formally	6.3	12.4	14.1
Financially resilient: Not difficult to access extra money in 30 days			
All adults	34.6	41.3	40.6
Women	30.6	36.9	34.9
Adults in the poorest 40% of households	17.8	30.8	28.5
Could cover more than 2 months of expenses if income is lost	48.9	36.6	27.3
Mobile connectivity			
Has a personal mobile phone	81.6	74.7	75.1
Women	82.3	70.5	66.6
Adults in the poorest 40% of households	74.1	66.1	67.2
Has a personal smartphone	49.7	32.9	50.0
Women	49.6	29.3	42.8
Adults in the poorest 40% of households	37.1	21.5	36.4
Has a password on their mobile phone	44.5	36.1	42.3

Glossary

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

Account at a bank or similar financial institution (%): The percentage of adults with an individual or jointly owned account at a regulated institution such as a bank, credit union, microfinance institution, or post office, and which allows them to store money, and make and receive payments. These institutions have historically maintained a physical footprint in the form of branch locations. This category also includes adults who say they have a debit card linked to an account, even if they say they do not have a bank or similar financial institution account.

Borrowed formally (%): The percentage of adults who report borrowing any money from a bank or similar financial institution, using a credit card, or through a mobile money account in the past year.

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

Could cover more than 2 months of expenses if income is lost (%): The percentage of adults who report being able to cover their expenses using savings, borrowing, selling something they own, seeking help from family and friends, or through some other way for longer than two months if their household lost its main source of income.

Digitally enabled account (%): The percentage of adults who report having a mobile money account or an account at a bank or similar financial institution that allows the account owner to make or receive payments using a card or phone.

Financially resilient: Not difficult to access extra money in 30 days (%): The percentage of adults who say it is not difficult at all or somewhat difficult and possible to come up with 5 percent of gross national income (GNI) per capita in local currency units in 30 days or less.

Has a password on their mobile phone (%): The percentage of adults who report having a lock on their mobile phone such as a PIN or password.

Has a personal mobile phone (%): The percentage of adults who report personally owning a mobile phone for personal use to make and receive calls.

Has a personal smartphone (%): The percentage of adults who report owning a smartphone for personal use and to make and receive calls.

Glossary

Made a digital merchant payment (%): The percentage of adults who report using a debit or credit card, or a mobile phone, to make an in-store or online purchase.

Made or received a digital payment (%):* The percentage of adults 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 adults 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. Made an online bill payment (%): The percentage of adults who report using a mobile phone or computer to make a bill payment.

Mobile money account (%): The percentage of adults who have personally used a mobile phone in the preceding 12 months to make payments, purchase goods or services, or send or receive money and have also used a mobile money provider included in the GSMA Mobile Money Deployment Tracker, which includes telecom- and fintech-led platforms that offer financial services via mobile phones and typically operate independently of traditional banks. This group generally excludes adults using digital wallets that function primarily as app-based payment tools. Some mobile money account providers listed in the GSMA's tracker, however, could be legally licensed as a bank or supported by a bank partner, or some of their services could be linked to bank accounts. All mobile money accounts are by definition digitally enabled, and are primarily accessed through mobile phones. An asterisk indicates that there are no mobile money providers in the GSMA tracker for that country.

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

Received a private sector wage into an account (%): The percentage of adults 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 bank or similar financial institution account, into a card, or through a mobile phone.

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* In 2024, in Algeria, China, the Islamic Republic of Iran, Libya, Mauritius, and Ukraine, an abridged questionnaire was administered by phone, and it did not include the questions on receiving payments.

Glossary

Saved formally (%): The percentage of adults who report saving or setting aside any money at a bank or similar financial institution or using a mobile money account to save in the past year.

Saved formally or informally (%): The percentage of adults who report personally saving or setting aside any money for any reason and using any mode of saving in the past year.

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

Reference

For indicators for which the source of data is other than the 2025 edition of the Global Findex Database, the source is given at the end of the definition or is as follows:
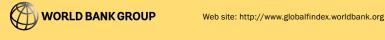
For Global Findex 2011 data, the source is Asli Demirgüc-Kunt and Leora Klapper, "Measuring Financial Inclusion: Explaining Variation in Use of Financial Services across and within Countries," Brookings Papers on Economic Activity (Spring 2013).

For Global Findex 2021 data, the source is 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

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ALBANIA   ALGERIA   ARGENTINA   ARMENIA   AUSTRALIA   AUSTRIA
AZERBAIJAN   BAHRAIN   BANGLADESH   BELGIUM   BELIZE   BENIN
BOLIVIA   BOSNIA AND HERZEGOVINA   BOTSWANA   BRAZIL   BULGARIA
BURKINA FASO   CAMBODIA   CAMEROON   CANADA   CHAD   CHILE   CHINA
COLOMBIA   UNION OF THE COMOROS   DEMOCRATIC REPUBLIC OF CONGO
REPUBLIC OF CONGO   COSTA RICA   CÔTE D'IVOIRE   CROATIA
CYPRUS   CZECHIA   DENMARK   DOMINICAN REPUBLIC   ECUADOR
ARAB REPUBLIC OF EGYPT   EL SALVADOR   ESTONIA   ESWATINI
ETHIOPIA   FINLAND   FRANCE   GABON   THE GAMBIA   GEORGIA
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