

Access to a mobile phone (% age 15+): The percentage of adults, age 15+, who report having access to a mobile phone. *Source: Gallup World Poll.*

Access to a mobile phone, female (% age 15+): The percentage of female adults, age 15+, who report having access to a mobile phone. *Source: Gallup World Poll.*

Access to a mobile phone, male (% age 15+): The percentage of male adults, age 15+, who report having access to a mobile phone. *Source: Gallup World Poll.*

Access to a mobile phone, young (% ages 15-24): The percentage of adults, ages 15-24, who report having access to a mobile phone. *Source: Gallup World Poll.*

Access to a mobile phone, older (% age 25+): The percentage of adults, age 25+, who report having access to a mobile phone. *Source: Gallup World Poll.*

Access to a mobile phone, primary education or less (% age 15+): The percentage of adults, with a primary education or less, age 15+, who report having access to a mobile phone. *Source: Gallup World Poll.*

Access to a mobile phone, secondary education or more (% age 15+): The percentage of adults, with a secondary education or more, age 15+, who report having access to a mobile phone. *Source: Gallup World Poll.*

Access to a mobile phone, income, poorest 40% (% age 15+): The percentage of adults in the poorest 40% of households, age 15+, who report having access to a mobile phone. *Source: Gallup World Poll.*

Access to a mobile phone, income, richest 60% (% age 15+): The percentage of adults in the richest 60% of households, age 15+, who report

having access to a mobile phone. *Source: Gallup World Poll.*

Access to a mobile phone, rural (% age 15+): The percentage of rural adults, age 15+, who report having access to a mobile phone. *Source: Gallup World Poll.*

Access to a mobile phone, urban (% age 15+): The percentage of urban adults, age 15+, who report having access to a mobile phone. *Source: Gallup World Poll.*

Access to a mobile phone, in labor force (% age 15+): The percentage of adults in the labor force, age 15+, who report having access to a mobile phone. *Source: Gallup World Poll.*

Access to a mobile phone, out of labor force (% age 15+): The percentage of adults out of the labor force, age 15+, who report having access to a mobile phone. *Source: Gallup World Poll.*

Access to internet (% age 15+): The percentage of adults, age 15+, who report having access to the internet in the home. *Source: Gallup World Poll.*

Access to internet, female (% age 15+): The percentage of female adults, age 15+, who report having access to the internet in the home. *Source: Gallup World Poll.*

Access to internet, male (% age 15+): The percentage of female adults, age 15+, who report having access to the internet in the home. *Source: Gallup World Poll.*

Access to internet, young (% ages 15-24): The percentage of adults, ages 15-24, who report having access to the internet in the home. *Source: Gallup World Poll.*

Access to internet, older (% age 25+): The percentage of adults, ages 25+, who report having access to the internet in the home. *Source: Gallup World Poll.*

Access to internet, primary education or less (% age 15+): The percentage of adults with a primary education or less, age 15+, who report having access to the internet in the home. *Source: Gallup World Poll.*

Access to internet, secondary education or more (% age 15+): The percentage of adults with a secondary education or more, age 15+, who report having access to the internet in the home. *Source: Gallup World Poll.*

Access to internet, income, poorest 40% (% age 15+): The percentage of adults in the poorest 40% of households, age 15+, who report having access to the internet in the home. *Source: Gallup World Poll.*

Access to internet, income, richest 60% (% age 15+): The percentage of adults in the richest 60% of households, age 15+, who report having access to the internet in the home. *Source: Gallup World Poll.*

Access to internet, rural (% age 15+): The percentage of rural adults, age 15+, who report having access to the internet in the home. *Source: Gallup World Poll.*

Access to internet, urban (% age 15+): The percentage of urban adults, age 15+, who report having access to the internet in the home. *Source: Gallup World Poll.*

Access to internet, out of labor force (% age 15+): The percentage of adults out of the labor force, age 15+, who report having access to the internet in the home. *Source: Gallup World Poll.*

Access to internet, in labor force (% age 15+): The percentage of adults in the labor force, age 15+, who report having access to the internet in the home. *Source: Gallup World Poll.*

Account (% age 15+): The percentage of adults, age 15+, who report having an account (by themselves or together with someone else) at a

bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex Database.*

Account, female (% age 15+): The percentage of female adults, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex Database.*

Account, male (% age 15+): The percentage of male adults, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex Database.*

Account, young (% ages 15-24): The percentage of adults, ages 15-24, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex Database.*

Account, older (% age 25+): The percentage of adults, age 25+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex Database.*

Account, income, poorest 40% (% age 15+): The percentage of adults in the poorest 40% of households, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile

money service in the past 12 months. *Source: World Bank Global Findex Database.*

Account, income, richest 60% (% age 15+): The percentage of adults in the richest 60% of households, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex Database.*

Account, primary education or less (% age 15+): The percentage of adults with a primary education or less, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex Database.*

Account, secondary education or more (% age 15+): The percentage of adults with a secondary education or more, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex Database.*

Account, rural (% age 15+): The percentage of rural adults, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex Database.*

Account, urban (% age 15+): The percentage of urban adults, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex Database.*

Account, out of labor force (% age 15+): The percentage of adults out of the labor force, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex Database.*

Account, in labor force (% age 15+): The percentage of adults in the labor force, age 15+, who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months. *Source: World Bank Global Findex Database.*

Adults with identification (% age 15+): The percentage of adults, age 15+, with identification. "Official" ID is provided by, on behalf of, or recognized by governments, and can include both "legal" ID (which provides proof of legal identity) and "functional" ID required for a specific sector or purpose (e.g., voting, travel, social security, etc.). *Source: ID4D Findex Database.*

Adults with identification, female (% age 15+): The percentage of female adults, age 15+, with identification. "Official" ID is provided by, on behalf of, or recognized by governments, and can include both "legal" ID (which provides proof of legal identity) and "functional" ID required for a specific sector or purpose (e.g., voting, travel, social security, etc.). *Source: ID4D Findex Database.*

Adults with identification, male (% age 15+): The percentage of male adults, age 15+, with identification. "Official" ID is provided by, on behalf of, or recognized by governments, and can include both "legal" ID (which provides proof of legal identity) and "functional" ID required for a specific sector or purpose (e.g.,

voting, travel, social security, etc.). *Source: ID4D Findex Database.*

Adults with identification, young (% ages 15-24): The percentage of adults, ages 15-24, with identification. “Official” ID is provided by, on behalf of, or recognized by governments, and can include both “legal” ID (which provides proof of legal identity) and “functional” ID required for a specific sector or purpose (e.g., voting, travel, social security, etc.). *Source: ID4D Findex Database.*

Adults with identification, older (% age 25+): The percentage of adults, age 25+, with identification. “Official” ID is provided by, on behalf of, or recognized by governments, and can include both “legal” ID (which provides proof of legal identity) and “functional” ID required for a specific sector or purpose (e.g., voting, travel, social security, etc.). *Source: ID4D Findex Database.*

Adults with identification, primary education or less (% age 15+): The percentage of adults with a primary education or less, age 15+, with identification. “Official” ID is provided by, on behalf of, or recognized by governments, and can include both “legal” ID (which provides proof of legal identity) and “functional” ID required for a specific sector or purpose (e.g., voting, travel, social security, etc.). *Source: ID4D Findex Database.*

Adults with identification, secondary education or more (% age 15+): The percentage of adults with a secondary education or more, age 15+, with identification. “Official” ID is provided by, on behalf of, or recognized by governments, and can include both “legal” ID (which provides proof of legal identity) and “functional” ID required for a specific sector or purpose (e.g., voting, travel, social security, etc.). *Source: ID4D Findex Database.*

Adults with identification, income, poorest 40% (% age 15+): The percentage of adults in the poorest 40% of households, age 15+, with identification. “Official” ID is provided by, on behalf of, or recognized by governments, and can include both “legal” ID (which provides proof of legal identity) and “functional” ID required for a specific sector or purpose (e.g., voting, travel, social security, etc.). *Source: ID4D Findex Database.*

Adults with identification, income, richest 60% (% age 15+): The percentage of adults in the richest 60% of households, age 15+, with identification. “Official” ID is provided by, on behalf of, or recognized by governments, and can include both “legal” ID (which provides proof of legal identity) and “functional” ID required for a specific sector or purpose (e.g., voting, travel, social security, etc.). *Source: ID4D Findex Database.*

Adults with identification, rural (% age 15+): The percentage of rural adults, age 15+, with identification. “Official” ID is provided by, on behalf of, or recognized by governments, and can include both “legal” ID (which provides proof of legal identity) and “functional” ID required for a specific sector or purpose (e.g., voting, travel, social security, etc.). *Source: ID4D Findex Database.*

Adults with identification, urban (% age 15+): The percentage of urban adults, age 15+, with identification. “Official” ID is provided by, on behalf of, or recognized by governments, and can include both “legal” ID (which provides proof of legal identity) and “functional” ID required for a specific sector or purpose (e.g., voting, travel, social security, etc.). *Source: ID4D Findex Database.*

Adults with identification, out of labor force (% age 15+): The percentage of adults out of the labor force, age 15+, with identification.

“Official” ID is provided by, on behalf of, or recognized by governments, and can include both “legal” ID (which provides proof of legal identity) and “functional” ID required for a specific sector or purpose (e.g., voting, travel, social security, etc.). *Source: ID4D Findex Database.*

Adults with identification, in labor force (% age 15+): The percentage of adults in the labor force, age 15+, with identification. “Official” ID is provided by, on behalf of, or recognized by governments, and can include both “legal” ID (which provides proof of legal identity) and “functional” ID required for a specific sector or purpose (e.g., voting, travel, social security, etc.). *Source: ID4D Findex Database.*

Adults who actively budget/ keep track of their money (%): The percentage of adults who reported being personally or jointly responsible for making day-to-day money decisions in the household and actively keeping track of money. *Source: OECD International Survey of Adult Financial Literacy.*

Adults who shop around for financial products (%): Percentage of adults who made some attempt to make informed decisions or sought some advice. *Source: OECD International Survey of Adult Financial Literacy.*

Adults who understand inflation (%): Percentage of adults who understand the definition of inflation. *Source: OECD International Survey of Adult Financial Literacy.*

Adults who understand risk diversification (%): Percentage of adults who understand risk diversification. *Source: OECD International Survey of Adult Financial Literacy.*

Adults who understand simple and compound interest (%): Percentage of adults who understand simple and compound interest.

Source: OECD International Survey of Adult Financial Literacy.

Adults who understand the relationship between risk and return (%): Percentage of adults who understand the relationship between risk and return. *Source: OECD International Survey of Adult Financial Literacy.*

ATMs per 100,000 adults: The total number of ATMs for every 100,000 adults in the reporting country. Automated teller machines are computerized telecommunications devices that provide clients of a financial institution with access to financial transactions in a public place. *Source: IMF Financial Access Survey.*

Balance cap (0/1, yes): There is a cap on the account balance that a customer can maintain. *Source: World Bank Global Payment Systems Survey.*

Bank accounts free of charge (0/1, yes): Basic payment accounts can be opened free of charge, at least for a basic package of services. *Source: World Bank Global Payment Systems Survey.*

Banks required to provide accounts (0/1, yes): Banks and/or other PSPs are required by law to provide basic payment accounts to any customer that requests such an account. *Source: World Bank Global Payment Systems Survey.*

Borrowed from a formal financial institution (% age 15+): The percentage of adults, age 15+, who report borrowing any money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Borrowed from a formal financial institution, female (% age 15+): The percentage of female adults, age 15+, who report borrowing any

money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Borrowed from a formal financial institution, male (% age 15+): The percentage of male adults, age 15+, who report borrowing any money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Borrowed from a formal financial institution, young (% ages 15-24): The percentage of adults, ages 15-24, who report borrowing any money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Borrowed from a formal financial institution, older (% 25+): The percentage of adults, age 25+, who report borrowing any money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Borrowed from a formal financial institution, primary education or less (% age 15+): The percentage of adults with a primary education or less, age 15+, who report borrowing any money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Borrowed from a formal financial institution, secondary education or more (% age 15+): The percentage of adults with a secondary education or more, age 15+, who report borrowing any money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the

past year. *Source: World Bank Global Findex Database.*

Borrowed from a formal financial institution, income, poorest 40% (% age 15+): The percentage of adults in the poorest 40% of households, age 15+, who report borrowing any money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Borrowed from a formal financial institution, income, richest 60% (% age 15+): The percentage of adults in the richest 60% of households, age 15+, who report borrowing any money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Borrowed from a formal financial institution, rural (% age 15+): The percentage of rural adults, age 15+, who report borrowing any money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Borrowed from a formal financial institution, urban (% age 15+): The percentage of urban adults, age 15+, who report borrowing any money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Borrowed from a formal financial institution, out of labor force (% age 15+): The percentage of adults out of the labor force, age 15+, who report borrowing any money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Borrowed from a formal financial institution, in labor force (% age 15+): The percentage of adults in the labor force, age 15+, who report borrowing any money from a bank or another type of financial institution, or using a credit card, or using a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Branches per 100,000 adults: The number of branches of commercial banks for every 100,000 adults in the reporting country. Calculated as the sum of number of institutions and number of branches. *Source: IMF Financial Access Survey.*

Coming up with emergency funds in 30 days: somewhat or not difficult (% age 15+): The percentage of adults, age 15+, who report it is somewhat difficult or not difficult at all to come up with 1/20 of gross national income (GNI) per capita in local currency units in 30 days. *Source: World Bank Global Findex Database.*

Coming up with emergency funds in 30 days: somewhat or not difficult, female (% age 15+): The percentage of female adults, age 15+, who report it is somewhat difficult or not difficult at all to come up with 1/20 of gross national income (GNI) per capita in local currency units in 30 days. *Source: World Bank Global Findex Database.*

Coming up with emergency funds in 30 days: somewhat or not difficult, male (% age 15+): The percentage of male adults, age 15+, who report it is somewhat difficult or not difficult at all to come up with 1/20 of gross national income (GNI) per capita in local currency units in 30 days. *Source: World Bank Global Findex Database.*

Coming up with emergency funds in 30 days: somewhat or not difficult, young (% ages 15-24): The percentage of adults, ages 15-24, who

report it is somewhat difficult or not difficult at all to come up with 1/20 of gross national income (GNI) per capita in local currency units in 30 days. *Source: World Bank Global Findex Database.*

Coming up with emergency funds in 30 days: somewhat or not difficult, older (% age 25+): The percentage of adults, age 25+, who report it is somewhat difficult or not difficult at all to come up with 1/20 of gross national income (GNI) per capita in local currency units in 30 days. *Source: World Bank Global Findex Database.*

Coming up with emergency funds in 30 days: somewhat or not difficult, primary education or less (% age 15+): The percentage of adults with a primary education or less, age 15+, who report it is somewhat difficult or not difficult at all to come up with 1/20 of gross national income (GNI) per capita in local currency units in 30 days. *Source: World Bank Global Findex Database.*

Coming up with emergency funds in 30 days: somewhat or not difficult, secondary education or more (% age 15+): The percentage of adults with a secondary education or more, age 15+, who report it is somewhat difficult or not difficult at all to come up with 1/20 of gross national income (GNI) per capita in local currency units in 30 days. *Source: World Bank Global Findex Database.*

Coming up with emergency funds in 30 days: somewhat or not difficult, income, poorest 40% (% age 15+): The percentage of adults in the poorest 40% of households, age 15+, who report it is somewhat difficult or not difficult at all to come up with 1/20 of gross national income (GNI) per capita in local currency units in 30 days. *Source: World Bank Global Findex Database.*

Coming up with emergency funds in 30 days: somewhat or not difficult, income, richest 60% (% age 15+): The percentage of adults in the richest 60% of households, age 15+, who report it is somewhat difficult or not difficult at all to come up with 1/20 of gross national income (GNI) per capita in local currency units in 30 days. *Source: World Bank Global Index Database.*

Coming up with emergency funds in 30 days: somewhat or not difficult, rural (% age 15+): The percentage of rural adults, age 15+, who report it is somewhat difficult or not difficult at all to come up with 1/20 of gross national income (GNI) per capita in local currency units in 30 days. *Source: World Bank Global Index Database.*

Coming up with emergency funds in 30 days: somewhat or not difficult, urban (% age 15+): The percentage of urban adults, age 15+, who report it is somewhat difficult or not difficult at all to come up with 1/20 of gross national income (GNI) per capita in local currency units in 30 days. *Source: World Bank Global Index Database.*

Coming up with emergency funds in 30 days: somewhat or not difficult, out of labor force (% age 15+): The percentage of adults out of the labor force, age 15+, who report it is somewhat difficult or not difficult at all to come up with 1/20 of gross national income (GNI) per capita in local currency units in 30 days. *Source: World Bank Global Index Database.*

Coming up with emergency funds in 30 days: somewhat or not difficult, in labor force (% age 15+): The percentage of adults in the labor force, age 15+, who report it is somewhat difficult or not difficult at all to come up with 1/20 of gross national income (GNI) per capita in local currency units in 30 days. *Source: World Bank Global Index Database.*

Debit cards per 1,000 adults: The number of debit cards per 1,000 adults. *Source: IMF Financial Access Survey.*

Deposit accounts per 1,000 adults: The total number of deposit accounts that are held by resident nonfinancial corporations (public and private) and households in commercial banks for every 1,000 adults in the reporting country. For several countries, however, data cover the total deposit accounts by all clients. *Source: IMF Financial Access Survey.*

Due diligence requirements facilitate account opening (0/1, yes): KYC/CDD requirements are tailored to facilitate the opening of basic payment accounts. *Source: World Bank Global Payment Systems Survey.*

Due diligence can be done by banks and e-money issuers (0/1, yes): KYC/CDD can be performed by agents of financial institutions or e-money issuers. *Source: World Bank Global Payment Systems Survey.*

E-money payment accounts are available (0/1, yes): Basic payment accounts can be provided by non-bank PSPs in the form of e-money. *Source: World Bank Global Payment Systems Survey.*

Financial attitudes score (0-3, high): The extent to which people report good financial attitudes. Each respondent is asked 3 questions in which they answer on a scale of 1-5 how much they agree with the statement with a 5 indicating the best financial attitude. Respondent-level scores are calculated by dividing the sum of the scale responses by 3. National scores are the average of the individual scores. *Source: OECD International Survey of Adult Financial Literacy.*

Financial behavior score (0-9, high): The extent to which people report good financial behaviors. Scores are on a scale of 0-9 with 9 indicating the most financially prudent

behavior. Each respondent is asked 8 questions (one can be worth 2 points) and respondent scores are the number of correctly answered questions. National scores are the average of the individual scores. Source: *OECD International Survey of Adult Financial Literacy*.

Financial knowledge score (0-7, high): The extent to which people have financial knowledge. Scores are on a scale of 0-7 with 7 being the highest financial knowledge. Each respondent is asked 7 questions and respondent scores on the number of correctly answered questions. National scores are the average of the individual scores. Source: *OECD International Survey of Adult Financial Literacy*.

Financial literacy score (1-21, high): The extent to which people are financially literate. Scores are on a scale of 1-21 with 21 indicating the highest level of financial literacy. Respondent scores are calculated by adding knowledge, behavior, and attitude scores. National scores are the average of the individual scores. Source: *OECD International Survey of Adult Financial Literacy*.

Insurance policy holders per 1,000 adults (life): The total number of life insurance policy holders (resident) that are resident nonfinancial corporations (public and private) and households for every 1,000 adults in the reporting country. Source: *IMF Financial Access Survey*.

Insurance policy holders per 1,000 adults (non-life): The total number of non-life insurance policy holders (resident) that are resident nonfinancial corporations (public and private) and households for every 1,000 adults in the reporting country. Calculated as (number of non-life insurance policy holders)*1,000/adult population in the reporting country. Source: *IMF Financial Access Survey*.

Limits on volume or value of withdrawals (0/1, yes): There are limits on the volume or value of cash withdrawals from the basic account (daily, monthly, etc.). Source: *World Bank Global Payment Systems Survey*.

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

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

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

Made a digital payment, young (% ages 15-24):

The percentage of adults, ages 15-24, who report using mobile money, a debit or credit card, or a mobile phone to make a payment from an account; or who report using the internet to pay bills or to buy something online or in a store in the past year. This includes adults who report paying bills or sending remittances directly from a financial institution account or through a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Made a digital payment, older (% age 25+): The percentage of adults, age 25+, who report using mobile money, a debit or credit card, or a mobile phone to make a payment from an account; or who report using the internet to pay bills or to buy something online or in a store in the past year. This includes adults who report paying bills or sending remittances directly from a financial institution account or through a mobile money account in the past year. *Source: World Bank Global Findex Database.*

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

Made a digital payment, secondary education or more (% age 15+): The percentage of adults with a secondary education or more, age 15+, who report using mobile money, a debit or

credit card, or a mobile phone to make a payment from an account; or who report using the internet to pay bills or to buy something online or in a store in the past year. This includes 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 report paying bills or sending remittances directly from a financial institution account or through a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Made a digital payment, income, poorest 40% (% age 15+): The percentage of adults in the poorest 40% of households, age 15+, who report using mobile money, a debit or credit card, or a mobile phone to make a payment from an account; or who report using the internet to pay bills or to buy something online or in a store in the past year. This includes adults who report paying bills or sending remittances directly from a financial institution account or through a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Made a digital payment, income, richest 60% (% age 15+): The percentage of adults in the richest 60% of households, age 15+, who report using mobile money, a debit or credit card, or a mobile phone to make a payment from an account; or who report using the internet to pay bills or to buy something online or in a store in the past year. This includes 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 report paying bills or sending remittances directly from a financial institution

account or through a mobile money account in the past year. *Source: World Bank Global Findex Database.*

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

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

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

Made a digital payment, in labor force (% age 15+): The percentage of adults in the labor

force, age 15+, who report using mobile money, a debit or credit card, or a mobile phone to make a payment from an account; or who report using the internet to pay bills or to buy something online or in a store in the past year. This includes adults who report paying bills or sending remittances directly from a financial institution account or through a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Made a utility payment: using an account (% age 15+): The percentage of adults, age 15+, who report personally making regular payments for water, electricity, or trash collection directly from a financial institution account or by using a mobile phone. *Source: World Bank Global Findex Database.*

Made digital merchant payments online or in store (% age 15+): The percentage of adults, age 15+, who report using a debit or credit card, or a mobile phone, to make a purchase in-store, or to pay online for an internet purchase. *Source: World Bank Global Findex Database.*

Made digital merchant payments online or in store, female (% age 15+): The percentage of female adults, age 15+, who report using a debit or credit card, or a mobile phone, to make a purchase in-store, or to pay online for an internet purchase. *Source: World Bank Global Findex Database.*

Made digital merchant payments online or in store, male (% age 15+): The percentage of male adults, age 15+, who report using a debit or credit card, or a mobile phone, to make a purchase in-store, or to pay online for an internet purchase. *Source: World Bank Global Findex Database.*

Made digital merchant payments online or in store, young (% ages 15-24): The percentage of adults, ages 15-24, who report using a debit or

credit card, or a mobile phone, to make a purchase in-store, or to pay online for an internet purchase. *Source: World Bank Global Findex Database.*

Made digital merchant payments online or in store, older (% age 25+): The percentage of adults, age 25+, who report using a debit or credit card, or a mobile phone, to make a purchase in-store, or to pay online for an internet purchase. *Source: World Bank Global Findex Database.*

Made digital merchant payments online or in store, primary education or less (% age 15+): The percentage of adults with a primary education or less, age 15+, who report using a debit or credit card, or a mobile phone, to make a purchase in-store, or to pay online for an internet purchase. *Source: World Bank Global Findex Database.*

Made digital merchant payments online or in store, secondary education or more (% age 15+): The percentage of adults with a secondary education or more, age 15+, who report using a debit or credit card, or a mobile phone, to make a purchase in-store, or to pay online for an internet purchase. *Source: World Bank Global Findex Database.*

Made digital merchant payments online or in store, income, poorest 40% (% age 15+): The percentage of adults in the poorest 40% of households, age 15+, who report using a debit or credit card, or a mobile phone, to make a purchase in-store, or to pay online for an internet purchase. *Source: World Bank Global Findex Database.*

Made digital merchant payments online or in store, income, richest 60% (% age 15+): The percentage of adults in the richest 60% of households, age 15+, who report using a debit or credit card, or a mobile phone, to make a

purchase in-store, or to pay online for an internet purchase. *Source: World Bank Global Findex Database.*

Made digital merchant payments online or in store, rural (% age 15+): The percentage of rural adults, age 15+, who report using a debit or credit card, or a mobile phone, to make a purchase in-store, or to pay online for an internet purchase. *Source: World Bank Global Findex Database.*

Made digital merchant payments online or in store, urban (% age 15+): The percentage of urban adults, age 15+, who report using a debit or credit card, or a mobile phone, to make a purchase in-store, or to pay online for an internet purchase. *Source: World Bank Global Findex Database.*

Made digital merchant payments online or in store, out of labor force (% age 15+): The percentage of adults out of the labor force, age 15+, who report using a debit or credit card, or a mobile phone, to make a purchase in-store, or to pay online for an internet purchase. *Source: World Bank Global Findex Database.*

Made digital merchant payments online or in store, in labor force (% age 15+): The percentage of adults in the labor force, age 15+, who report using a debit or credit card, or a mobile phone, to make a purchase in-store, or to pay online for an internet purchase. *Source: World Bank Global Findex Database.*

Made or received digital payments (% age 15+): The percentage of adults, age 15+, 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 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.

Source: World Bank Global Findex Database.

Made or received digital payments, female (% age 15+): The percentage of female adults, age 15+, 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 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.

Source: World Bank Global Findex Database.

Made or received digital payments, male (% age 15+): The percentage of male adults, age 15+, 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 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.

Source: World Bank Global Findex Database.

Made or received digital payments, young (% ages 15-24): The percentage of adults, ages 15-24, 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 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.

Source: World Bank Global Findex Database.

Made or received digital payments, older (% age 25+): The percentage of adults, age 25+, 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 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.

Source: World Bank Global Findex Database.

Made or received digital payments, primary education or less (% age 15+): The percentage of adults with a primary education or less, age 15+, 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 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.

Source: World Bank Global Findex Database.

Made or received digital payments, secondary education or more (% age 15+): The percentage of adults with a secondary education or more, age 15+, 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 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.

Source: World Bank Global Findex Database.

Made or received digital payments, income, poorest 40% (% age 15+): The percentage of adults in the poorest 40% of households, age 15+, 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 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.

Source: World Bank Global Findex Database.

Made or received digital payments, income, richest 60% (% age 15+): The percentage of adults in the richest 60% of households, age 15+, 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 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.

Source: World Bank Global Findex Database.

Made or received digital payments, rural (% age 15+): The percentage of rural adults, age 15+, 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 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.

Source: World Bank Global Findex Database.

Made or received digital payments, urban (% age 15+): The percentage of urban adults, age 15+, 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 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.

Source: World Bank Global Findex Database.

Made or received digital payments, out of labor force (% age 15+): The percentage of adults out of the labor force, age 15+, 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 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.

Source: World Bank Global Findex Database.

Made or received digital payments, in labor force (% age 15+): The percentage of adults in the labor force, age 15+, 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 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. *Source: World Bank Global Findex Database.*

Main source of emergency funds: savings, and very difficult (% age 15+): The percentage of adults, age 15+, who list savings as their main source of emergency funds (1/20 of gross national income (GNI) in local currency units) and report that it is very difficult to come up with the funds in 30 days. *Source: World Bank Global Findex Database.*

Main source of emergency funds: savings, somewhat or not difficult (% age 15+): The percentage of adults, age 15+, who list savings as their main source of emergency funds (1/20 of gross national income (GNI) in local currency units) and report that it is somewhat or not difficult at all to come up with the funds in 30 days. *Source: World Bank Global Findex Database.*

Mobile money deployment (# of active services): Number of mobile money services existing in a country. Calculated by adding the number of active services listed in a country for a given year. *Source: GSMA Mobile Money Deployment Tracker.*

Mobile money regulatory index (0-100): Index that measures the extent to which a country's regulations provide an enabling framework for sustainable mobile money services. The index is comprised of 26 indicators clustered in six dimensions: Authorization; Consumer Protection; Transaction Limits; Know Your Customer (KYC); Agent Networks; and Investment and Infrastructure and is on a scale of 0-100. *Source: GSMA Mobile Money Regulatory Index.*

Mobile money transactions per 1,000 adults: The number of mobile money transactions per 1,000 adults. *Source: IMF Financial Access Survey.*

Number of active mobile money accounts: The number of active mobile money accounts. *Source: IMF Financial Access Survey.*

Opened first financial institution account to receive money from the government or wages (% age 15+): The percentage of adults, age 15+, who report opening a financial institution account for the first time to receive money from the government. *Source: World Bank Global Findex Database.*

Outstanding loans with commercial banks: The total number of loan accounts that are obtained by resident nonfinancial corporations (public and private) and households from commercial banks in the reporting country. For several countries, however, data cover the total number of loan accounts by all clients. *Source: IMF Financial Access Survey.*

Payment account provision is regulated (0/1, yes): The provision of basic payment accounts by banks and/or other PSPs is regulated through a law or regulation.

Payment accounts have deposit insurance (0/1, yes): Basic payment accounts are protected by deposit insurance (e.g. for banks) or similar mechanism. *Source: World Bank Global Payment Systems Survey.*

No charge for 0 balance (0/1, yes): A zero balance in the account is allowed without the customer being charged for this. *Source: World Bank Global Payment Systems Survey.*

Non-bank PSP accounts have deposit insurance (0/1, yes): Basic payment accounts issued by non-bank PSPs (e.g. e-money accounts) are protected by pass-through deposit insurance or

a similar mechanism. *Source: World Bank Global Payment Systems Survey.*

Received government payment (transfers, pension, or wages) into an account (% age 15+): The percentage of adults, age 15+, who report personally receiving any payment from the government (government transfers, public sector pension, or public sector wages) into an account in the past year. This includes payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of social benefits. It also includes pension payments from the government, military, or public sector, as well as wages from employment in the government, military, or public sector. *Source: World Bank Global Index.*

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

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

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

Received a digital payment, young (% ages 15-24): The percentage of adults, ages 15-24, who report using mobile money, a debit or credit card, or a mobile phone to receive a payment to an account in the past year. This includes adults who report receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly into a financial institution account or through a mobile money account in the past year. *Source: World Bank Global Index Database.*

Received a digital payment, older (% age 25+): The percentage of adults, age 25+, who report using mobile money, a debit or credit card, or a mobile phone to receive a payment to an account in the past year. This includes adults who report receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly into a financial institution account or through a mobile money account in the past year. *Source: World Bank Global Index Database.*

Received a digital payment, primary education or less (% age 15+): The percentage of adults with a primary education or less, age 15+, who report using mobile money, a debit or credit card, or a mobile phone to receive a payment to

an account in the past year. This includes adults who report receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly into a financial institution account or through a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Received a digital payment, secondary education or more (% age 15+): The percentage of adults with a secondary education or more, age 15+, who report using mobile money, a debit or credit card, or a mobile phone to receive a payment to an account in the past year. This includes adults who report receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly into a financial institution account or through a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Received a digital payment, income, poorest 40% (% age 15+): The percentage of adults in the poorest 40% of households, age 15+, who report using mobile money, a debit or credit card, or a mobile phone to receive a payment to an account in the past year. This includes adults who report receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly into a financial institution account or through a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Received a digital payment, income, richest 60% (% age 15+): The percentage of adults in the richest 60% of households, age 15+, who report using mobile money, a debit or credit card, or a mobile phone to receive a payment to an account in the past year. This includes adults

who report receiving remittances, receiving payments for agricultural products, receiving government transfers, receiving wages, or receiving a public sector pension directly into a financial institution account or through a mobile money account in the past year. *Source: World Bank Global Findex Database.*

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

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

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

financial institution account or through a mobile money account in the past year. *Source: World Bank Global Findex Database.*

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

Received private wage into an account (% age 15+): The percentage of adults, age 15+, who report receiving any money from an employer in the past year in the form of a salary or wages for doing work, and who received it directly into a financial institution account, into a card, or through a mobile phone. *Source: World Bank Global Findex Database.*

Registered mobile money agents per 100,000 adults: The number of registered mobile money agent outlets per 100,000 adults. *Source: IMF Financial Access Survey.*

Restrictions on transaction type (0/1, yes): There are restrictions on the types of payment transactions that can be performed. *Source: World Bank Global Payment Systems Survey.*

Saved at a financial institution (% age 15+): The percentage of adults, age 15+, who report saving or setting aside any money at a bank or another type of financial institution or using a mobile money account to save in the past year. *Source: World Bank Global Findex Database.*

Saved at a financial institution, female (% age 15+): The percentage of female adults, age 15+,

who report saving or setting aside any money at a bank or another type of financial institution or using a mobile money account to save in the past year. *Source: World Bank Global Findex Database.*

Saved at a financial institution, male (% age 15+): The percentage of male adults, age 15+, who report saving or setting aside any money at a bank or another type of financial institution or using a mobile money account to save in the past year. *Source: World Bank Global Findex Database.*

Saved at a financial institution, young (% ages 15-24): The percentage of adults, ages 15-24, who report saving or setting aside any money at a bank or another type of financial institution or using a mobile money account to save in the past year. *Source: World Bank Global Findex Database.*

Saved at a financial institution, older (% age 25+): The percentage of adults, age 25+, who report saving or setting aside any money at a bank or another type of financial institution or using a mobile money account to save in the past year. *Source: World Bank Global Findex Database.*

Saved at a financial institution, primary education or less (% age 15+): The percentage of adults with a primary education or less, age 15+, who report saving or setting aside any money at a bank or another type of financial institution or using a mobile money account to save in the past year. *Source: World Bank Global Findex Database.*

Saved at a financial institution, secondary education or more (% age 15+): The percentage of adults with a secondary education or more, age 15+, who report saving or setting aside any money at a bank or another type of financial institution or using a mobile money account to

save in the past year. *Source: World Bank Global Findex Database.*

Saved at a financial institution, income, poorest 40% (% age 15+): The percentage of adults in the poorest 40% of households, age 15+, who report saving or setting aside any money at a bank or another type of financial institution or using a mobile money account to save in the past year. *Source: World Bank Global Findex Database.*

Saved at a financial institution, income, richest 60% (% age 15+): The percentage of adults in the richest 60% of households, age 15+, who report saving or setting aside any money at a bank or another type of financial institution or using a mobile money account to save in the past year. *Source: World Bank Global Findex Database.*

Saved at a financial institution, rural (% age 15+): The percentage of rural adults, age 15+, who report saving or setting aside any money at a bank or another type of financial institution or using a mobile money account to save in the past year. *Source: World Bank Global Findex Database.*

Saved at a financial institution, urban (% age 15+): The percentage of urban adults, age 15+, who report saving or setting aside any money at a bank or another type of financial institution or using a mobile money account to save in the past year. *Source: World Bank Global Findex Database.*

Saved at a financial institution, out of labor force (% age 15+): The percentage of adults out of the labor force, age 15+, who report saving or setting aside any money at a bank or another type of financial institution or using a mobile money account to save in the past year. *Source: World Bank Global Findex Database.*

Saved at a financial institution, in labor force (% age 15+): The percentage of adults in the labor force, age 15+, who report saving or setting aside any money at a bank or another type of financial institution or using a mobile money account to save in the past year. *Source: World Bank Global Findex Database.*

Saved for old age (% age 15+): The percentage of adults, age 15+, who report saving or setting aside any money in the past year for old age. *Source: World Bank Global Findex Database.*

Saved for old age, female (% age 15+): The percentage of female adults, age 15+, who report saving or setting aside any money in the past year for old age. *Source: World Bank Global Findex Database.*

Saved for old age, male (% age 15+): The percentage of male adults, age 15+, who report saving or setting aside any money in the past year for old age. *Source: World Bank Global Findex Database.*

Saved for old age, young (% ages 15-24): The percentage of adults, ages 15-24, who report saving or setting aside any money in the past year for old age. *Source: World Bank Global Findex Database.*

Saved for old age, older (% age 25+): The percentage of adults, age 25+, who report saving or setting aside any money in the past year for old age. *Source: World Bank Global Findex Database.*

Saved for old age, primary education or less (% age 15+): The percentage of adults with a primary education or less, age 15+, who report saving or setting aside any money in the past year for old age. *Source: World Bank Global Findex Database.*

Saved for old age, secondary education or more (% age 15+): The percentage of adults

with a secondary education or more, age 15+, who report saving or setting aside any money in the past year for old age. *Source: World Bank Global Findex Database.*

Saved for old age, income, poorest 40% (% age 15+): The percentage of adults in the poorest 40% of households, age 15+, who report saving or setting aside any money in the past year for old age. *Source: World Bank Global Findex Database.*

Saved for old age, income, richest 60% (% age 15+): The percentage of adults in the richest 60% of households, age 15+, who report saving or setting aside any money in the past year for old age. *Source: World Bank Global Findex Database.*

Saved for old age, rural (% age 15+): The percentage of rural adults, age 15+, who report saving or setting aside any money in the past year for old age. *Source: World Bank Global Findex Database.*

Saved for old age, urban (% age 15+): The percentage of urban adults, age 15+, who report saving or setting aside any money in the past year for old age. *Source: World Bank Global Findex Database.*

Saved for old age, in labor force (% age 15+): The percentage of adults in the labor force, age 15+, who report saving or setting aside any money in the past year for old age. *Source: World Bank Global Findex Database.*

Saved for old age, out of labor force (% age 15+): The percentage of adults out of the labor force, age 15+, who report saving or setting aside any money in the past year for old age. *Source: World Bank Global Findex Database.*

SME deposit accounts (as a % of non-financial corporation borrowers): The total number of deposit accounts in commercial banks held by

SMEs as a fraction of the total number of deposit accounts in commercial banks held by non-financial corporations. Calculated as: (number of deposit accounts by SMEs with commercial banks)/(number of deposit accounts with commercial banks - number of deposit accounts by households with commercial banks). *Source: IMF Financial Access Survey.*

SME loan accounts (as a % of non-financial corporation borrowers): The total number of loans obtained by SMEs from a commercial bank as a fraction of the total loans obtained by non-financial corporations from commercial banks. Calculated as: (number of loan accounts by SMEs with commercial banks)/(number of loan accounts with commercial banks - number of loan accounts by households with commercial banks). *Source: IMF Financial Access Survey.*

SMEs with an outstanding loan or line of credit (%): The percentage of SMEs (5-99 employees) with an outstanding loan or line of credit from a bank or other formal financial institution. *Source: World Bank Enterprise Survey.*

SMEs with a male owner with outstanding credit who are required to provide collateral on loans (%): The percentage of SMEs (5-99 employees) with a male owner with outstanding credit who are required to provide collateral on their bank loan. *Source: World Bank Enterprise Survey.*

SMEs with a male owner with an account at a formal financial institution (%): The percentage of SMEs (5-99 employees) with a male owner with a checking or savings account at a bank or other financial institution. *Source: World Bank Enterprise Survey.*

SMEs with a male owner with an outstanding loan or line of credit (%): The percentage of

SMEs (5-99 employees) with a male owner with an outstanding loan or line of credit from a bank or other formal financial institution.

Source: World Bank Enterprise Survey.

SMEs with an account at a formal financial institution (%): The percentage of SMEs (5-99 employees) with a checking or savings account at a bank or other financial institution. *Source: World Bank Enterprise Survey.*

SMEs with outstanding credit who are required to provide collateral on loans (%): The percentage of SMEs (5-99 employees) with outstanding credit who are required to provide collateral on their bank loan. *Source: World Bank Enterprise Survey.*

SMEs with at least one female owner with outstanding credit who are required to provide collateral on loans (%): The percentage of SMEs (5-99 employees) with at least one female owner with outstanding credit who are required to provide collateral on their bank loan. *Source: World Bank Enterprise Survey.*

SMEs with at least one female owner with an account at a formal financial institution (%): The percentage of SMEs (5-99 employees) with at least one female owner with a checking or savings account at a bank or other financial institution. *Source: World Bank Enterprise Survey.*

SMEs with at least one female owner with an outstanding loan or line of credit (%): The

percentage of SMEs (5-99 employees) with at least one female owner with an outstanding loan or line of credit from a bank or other formal financial institution. *Source: World Bank Enterprise Survey.*

Used a debit or credit card (% age 15+): The percentage of adults, age 15+, who report using their own credit or debit card. *Source: World Bank Global Findex Database.*

Used a mobile phone or the internet to check account balance at a bank or similar financial institution (% age 15+): The percentage of adults, age 15+, who report using a mobile phone or the internet to check their balance for a financial institution or a mobile money account in the past year. *Source: World Bank Global Findex Database.*

Value of mobile money transactions (% of GDP): The value of mobile money transactions (during the reference year as a percentage of GDP). *Source: IMF Financial Access Survey.*

Note: Shaded series from the World Bank Global Payment Systems Survey will be added in 2023.

Sources and Methodology

Gallup World Poll:

<https://www.gallup.com/analytics/318875/global-research.aspx>

GSMA Mobile Money Deployment Tracker:

<https://www.gsma.com/mobilemoneymetrics/#deployment-tracker>

GSMA Mobile Money Regulatory Index:

<https://www.gsma.com/mobilemoneymetrics/#regulatory-index?v=2021>

IMF Financial Access Survey:

<https://data.imf.org/?sk=E5DCAB7E-A5CA-4892-A6EA-598B5463A34C>

OECD International Survey of Adult Financial Literacy:

<https://www.oecd.org/financial/education/oecd-infe-2020-international-survey-of-adult-financial-literacy.pdf>

<https://www.oecd.org/daf/fin/financial-education/G20-OECD-INFE-report-adult-financial-literacy-in-G20-countries.pdf>

World Bank Global Enterprise Survey: <https://www.enterprisesurveys.org/en/enterprisesurveys>

World Bank Global Index Database:

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

World Bank Global Payments Systems Survey (to be updated in 2023):

<https://www.worldbank.org/en/topic/financialinclusion/brief/gpss>

World Bank ID4D Index Database: <https://datacatalog.worldbank.org/search/dataset/0040787>