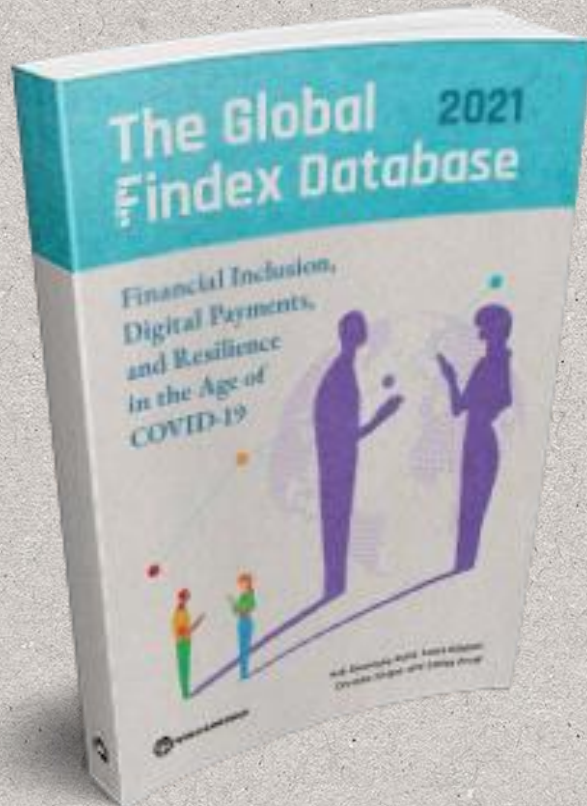


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Mobile Money

The Global Findex Database

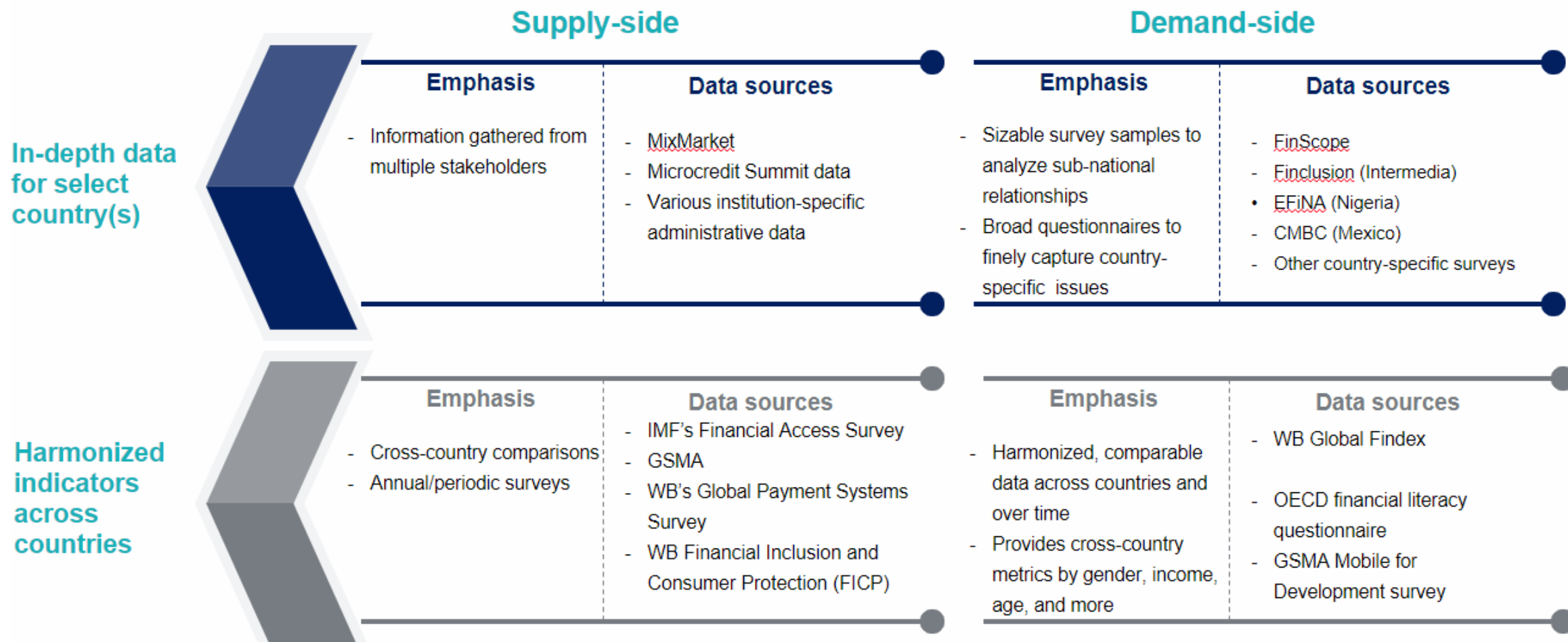
Global Findex: Motivation and methodology

- Since 2011, the first and only comprehensive source of global demand-side data on financial inclusion
- Answers questions about how adults worldwide manage their money, make and receive payments, save, borrow, and manage financial risks
- Data collected in 2011, 2014, 2017, & 2021 track global policy and progress on improving financial inclusion
- Provides metrics on women, low-income households, rural residents, older and younger adults
- Encourages further research



Different sources of financial inclusion indicators

Financial Inclusion Data Sources



Global Findex: How the data is collected

- Indicators are drawn from survey data covering over 150,000 people in over 140 economies in each survey round
- Collected in collaboration with Gallup, Inc. by adding the Global Findex module to the Gallup World Poll survey
- Surveys of 1,000 adults per economy using a randomly selected, nationally representative sample of adults aged 15 and above (not households)
 - Respondents are randomized using a random draw of:
 - Strata -> PSU -> Households -> Individuals

Survey Question: Mobile money

- In the past 12 months, have you personally used a mobile phone to make payments, buy things, or to send or receive money using a service such as Paga, PocketMoni, Ecobank Mobile Money, Firstmonie, or Diamond Y'ello Account?

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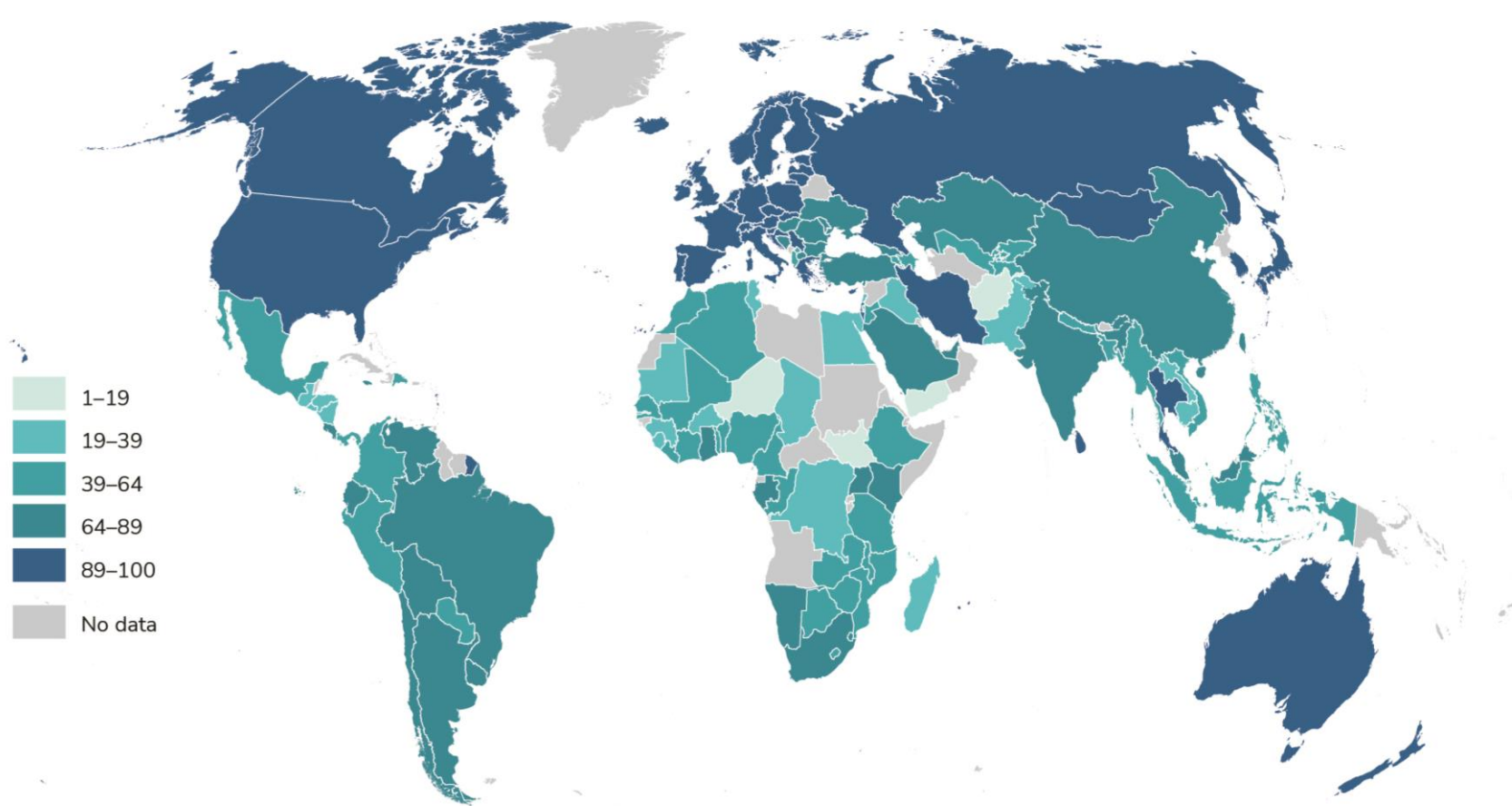


Account Ownership

Financial account ownership continues rise globally

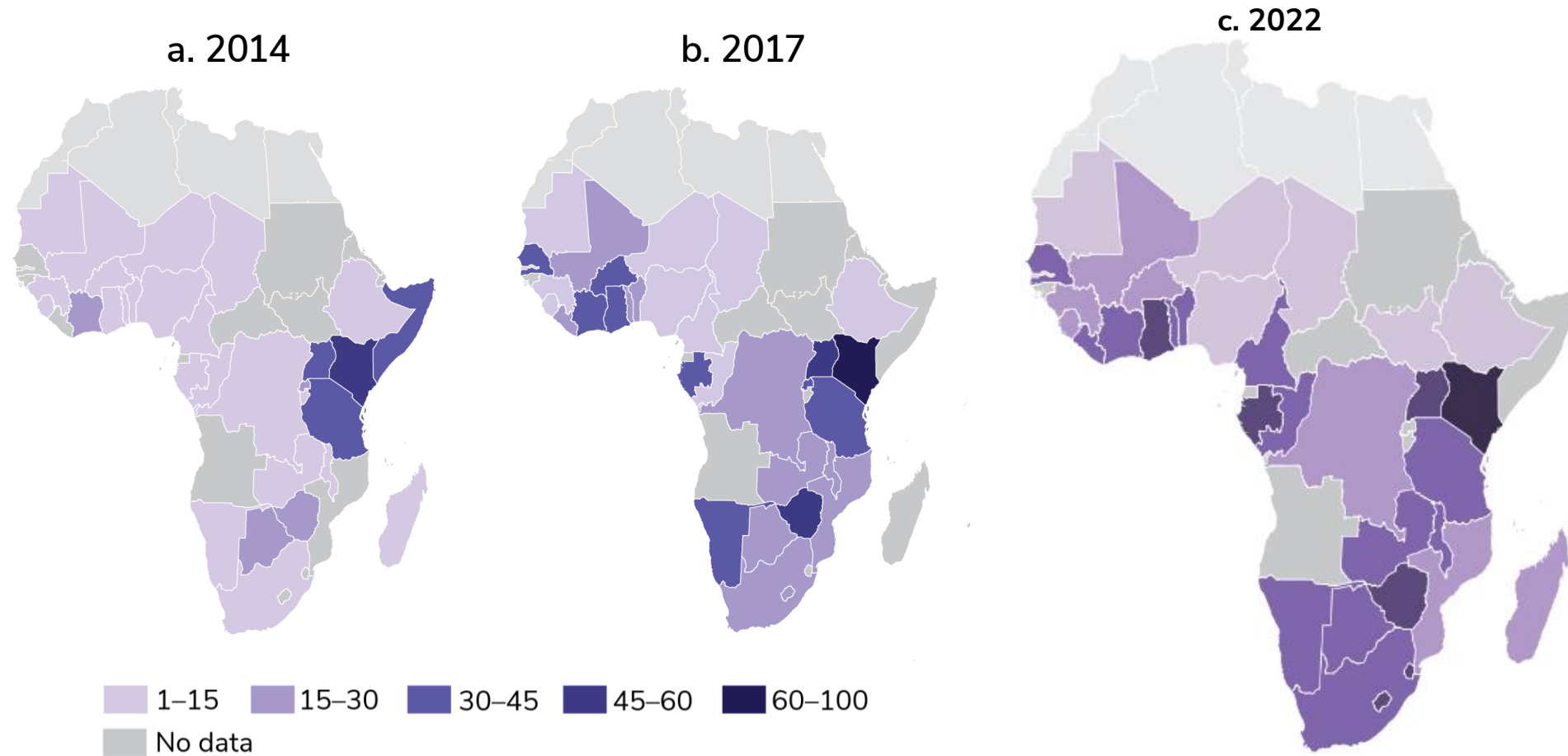
Account ownership rates vary across the world

Adults with an account (%), 2021-2022



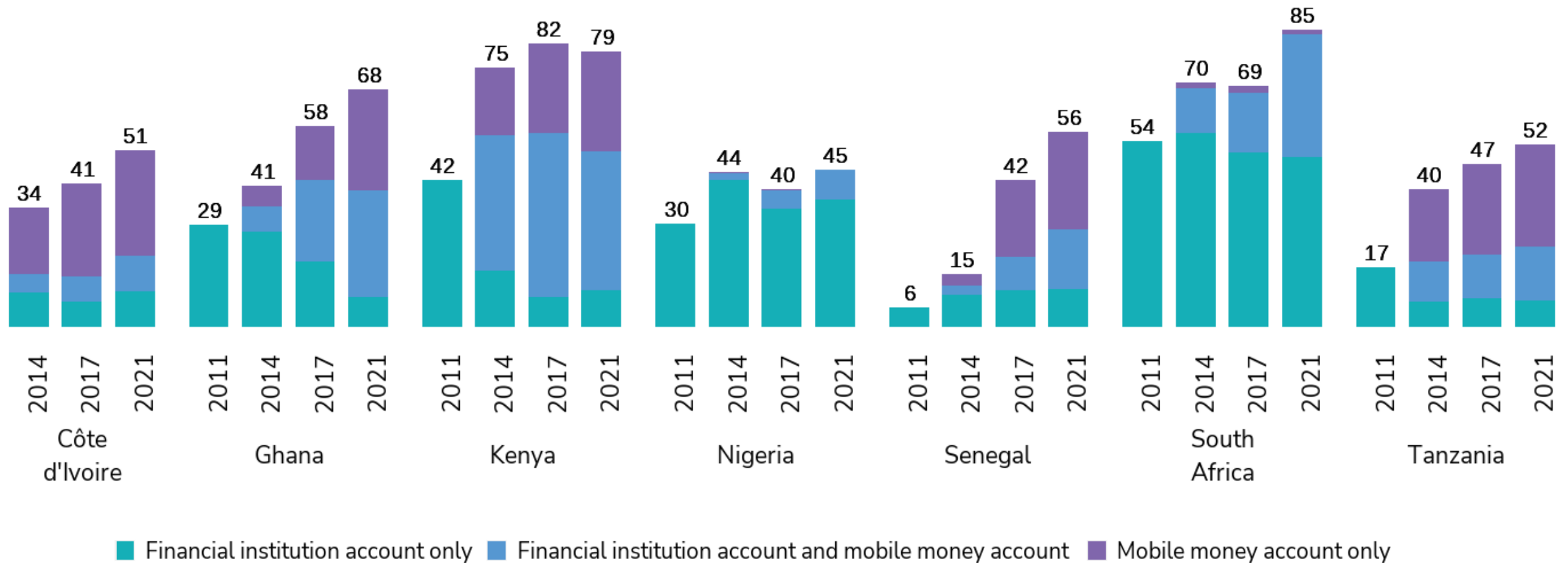
Mobile money has become an important enabler of financial inclusion in Sub-Saharan Africa

Adults with a mobile money account (%), 2014, 2017, 2022



33% of adults in Sub-Saharan Africa use a mobile money account

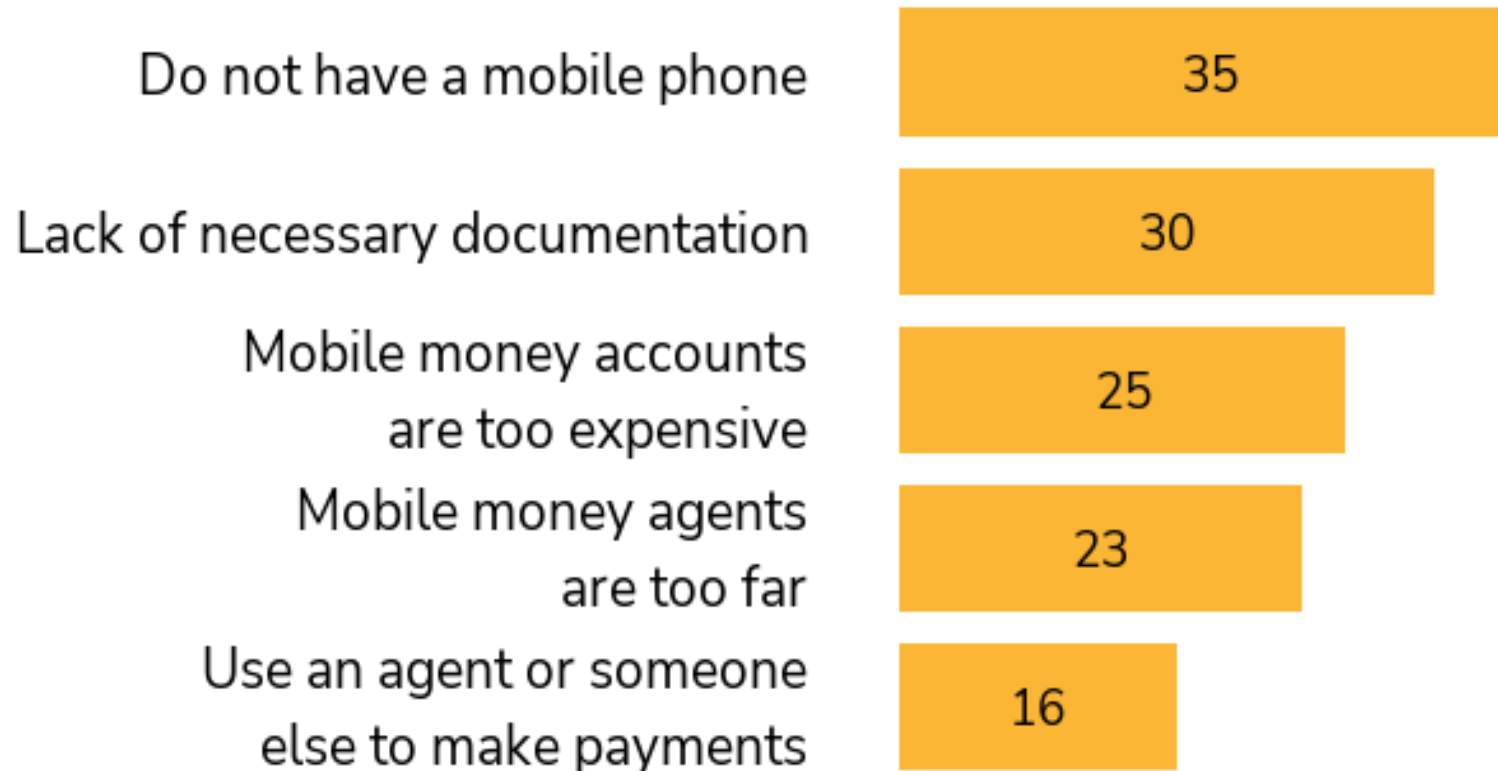
Adults with an account (%), 2011-2021



A top barrier to having a mobile money account is access to technology

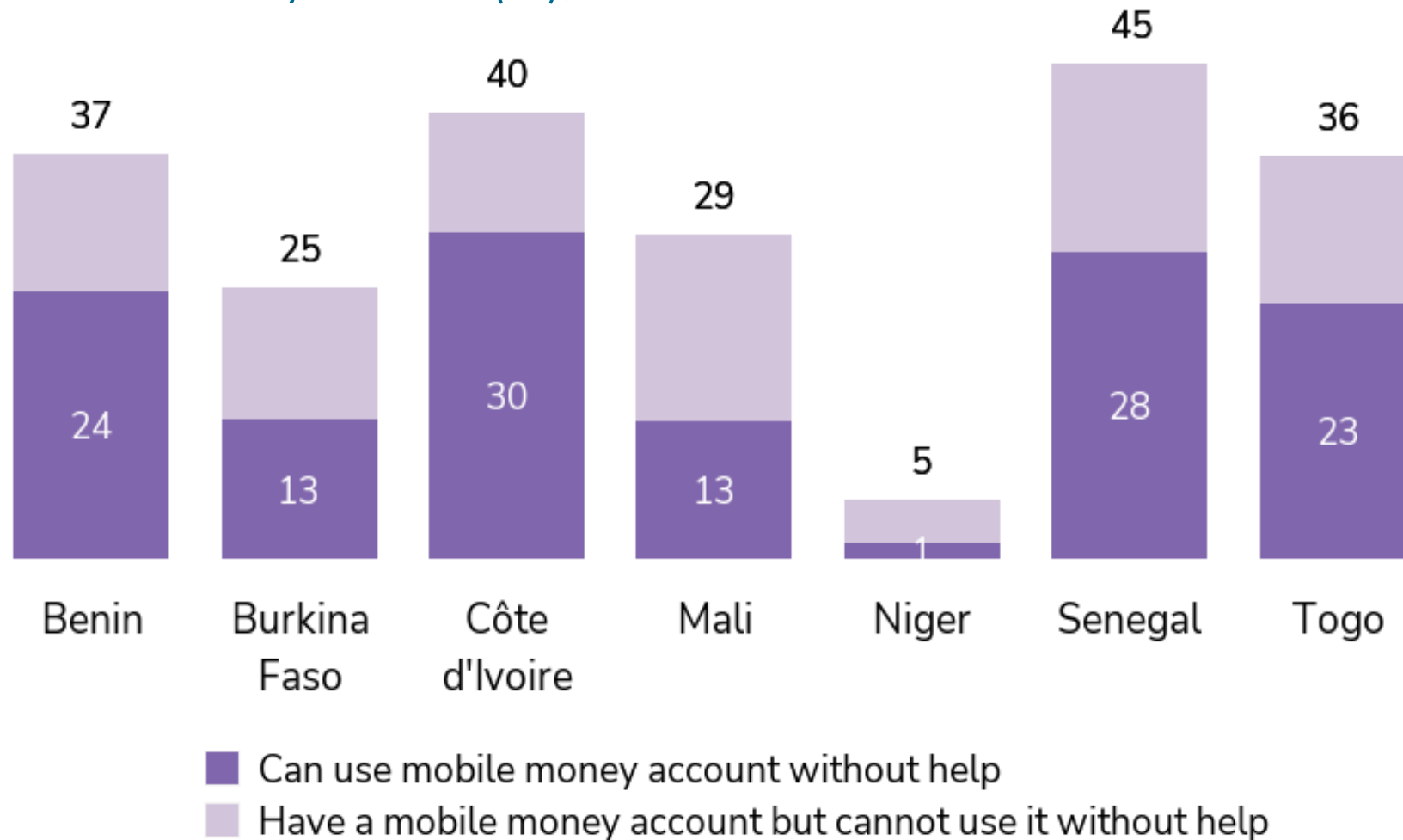
Barriers to having a mobile money account in Sub-Saharan Africa

Adults without an account (%) citing a given barrier as a reason for not having one, 2021



Mobile money account owners often need help to use their account

Adults with a mobile money account (%), 2021-2022



The Global Findex Database 2021

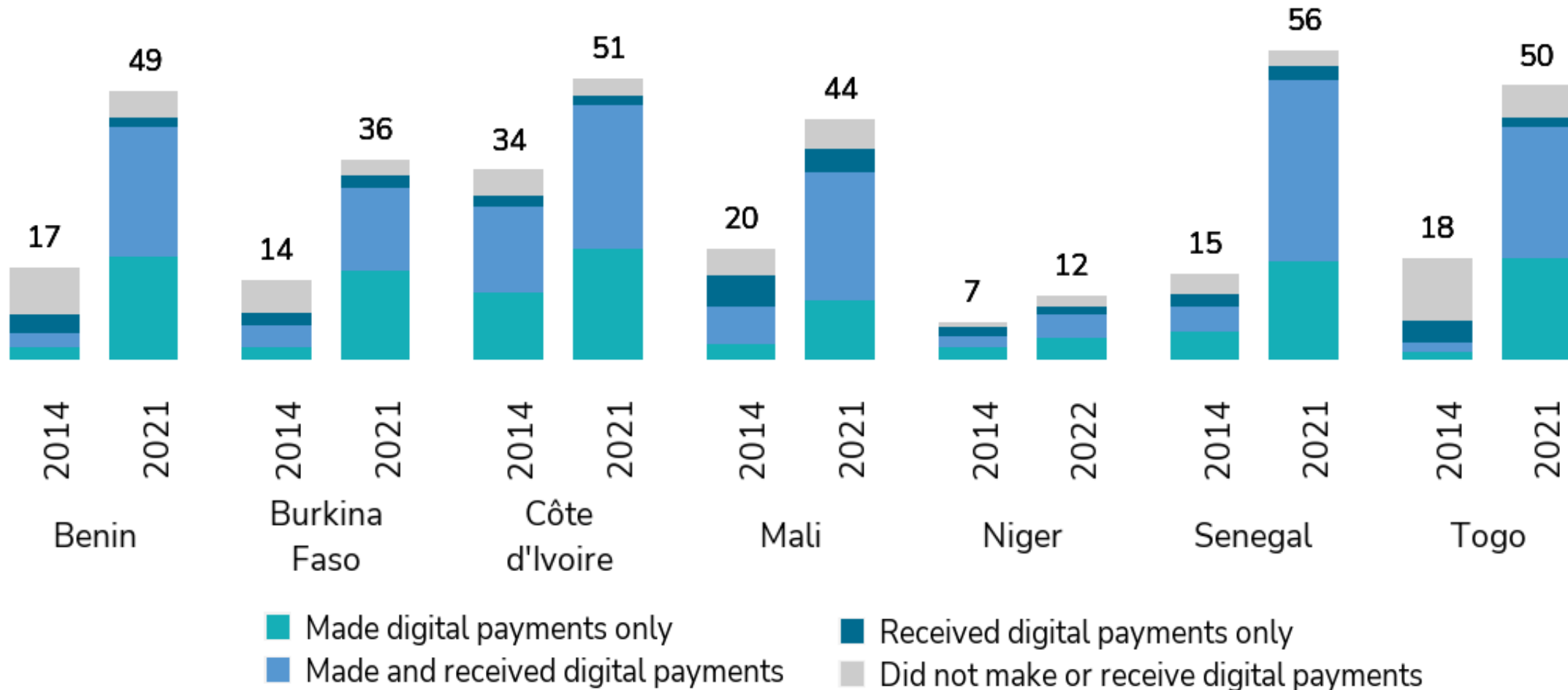
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Usage of Accounts

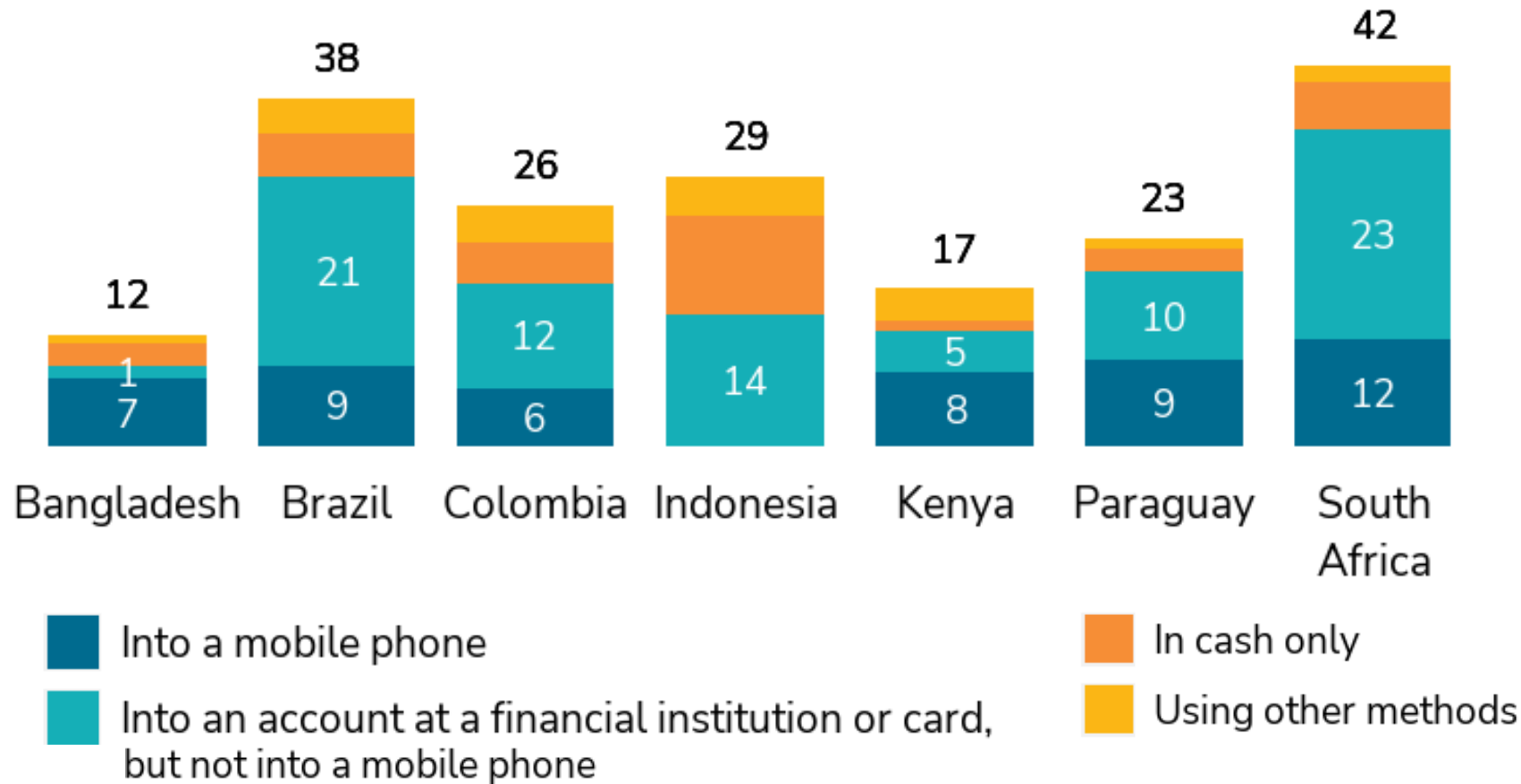
Sub-Saharan Africa saw an increase in the use of digital payments

Adults with an account (%), 2014-2022



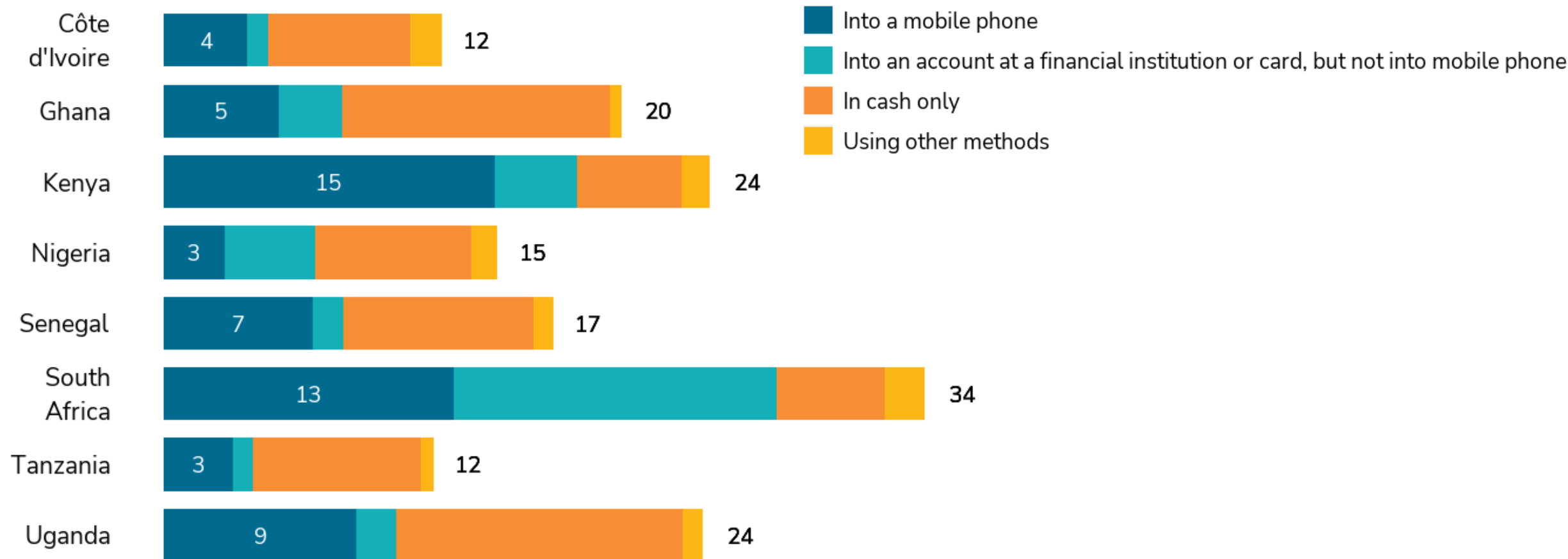
Most adults who received government payments did so into an account

Adults receiving government payments in the past year (%), 2021



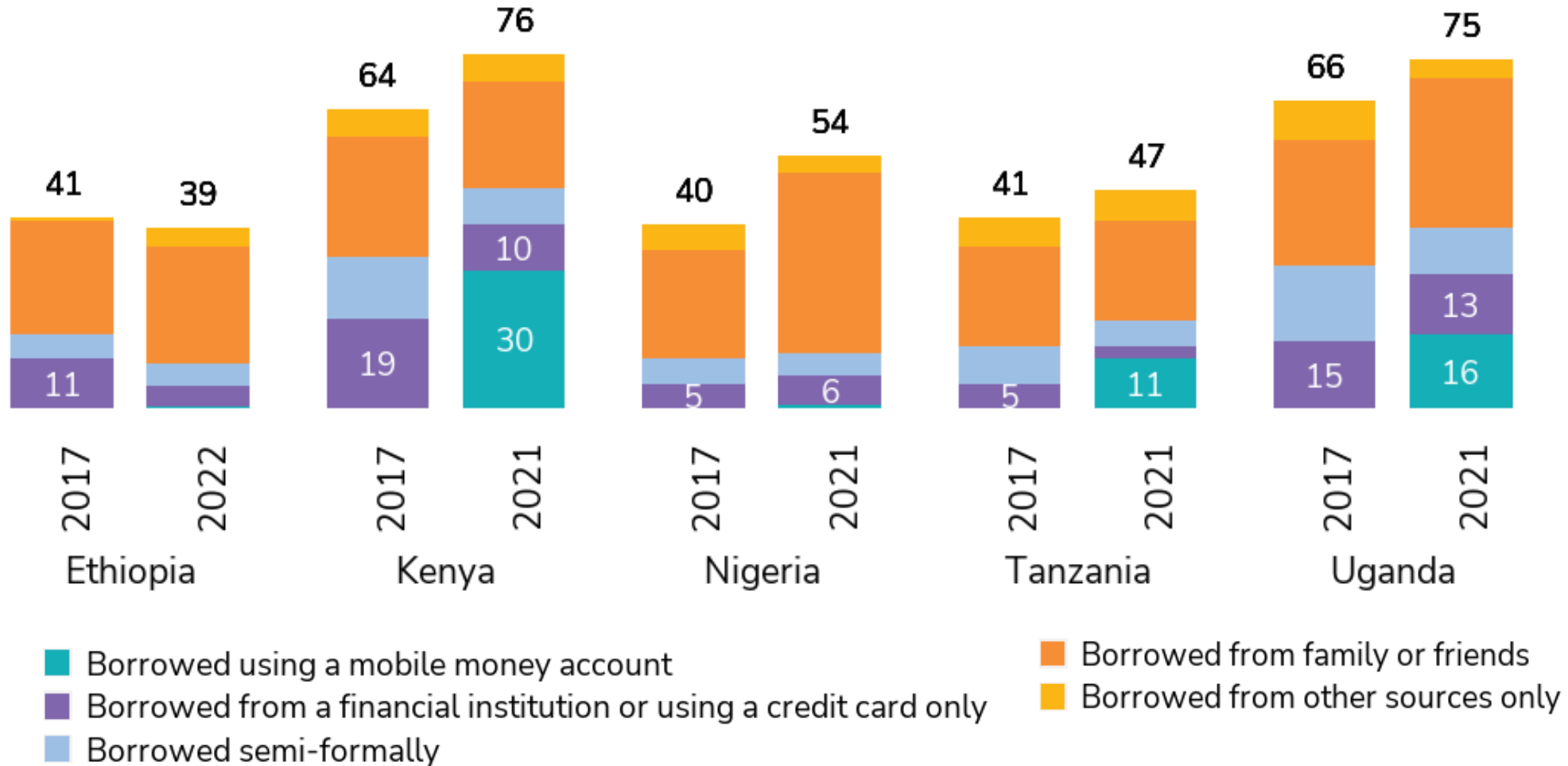
Adults in Sub-Saharan Africa received private sector wages into mobile money accounts

Adults receiving private sector wages in the past year (%), 2021



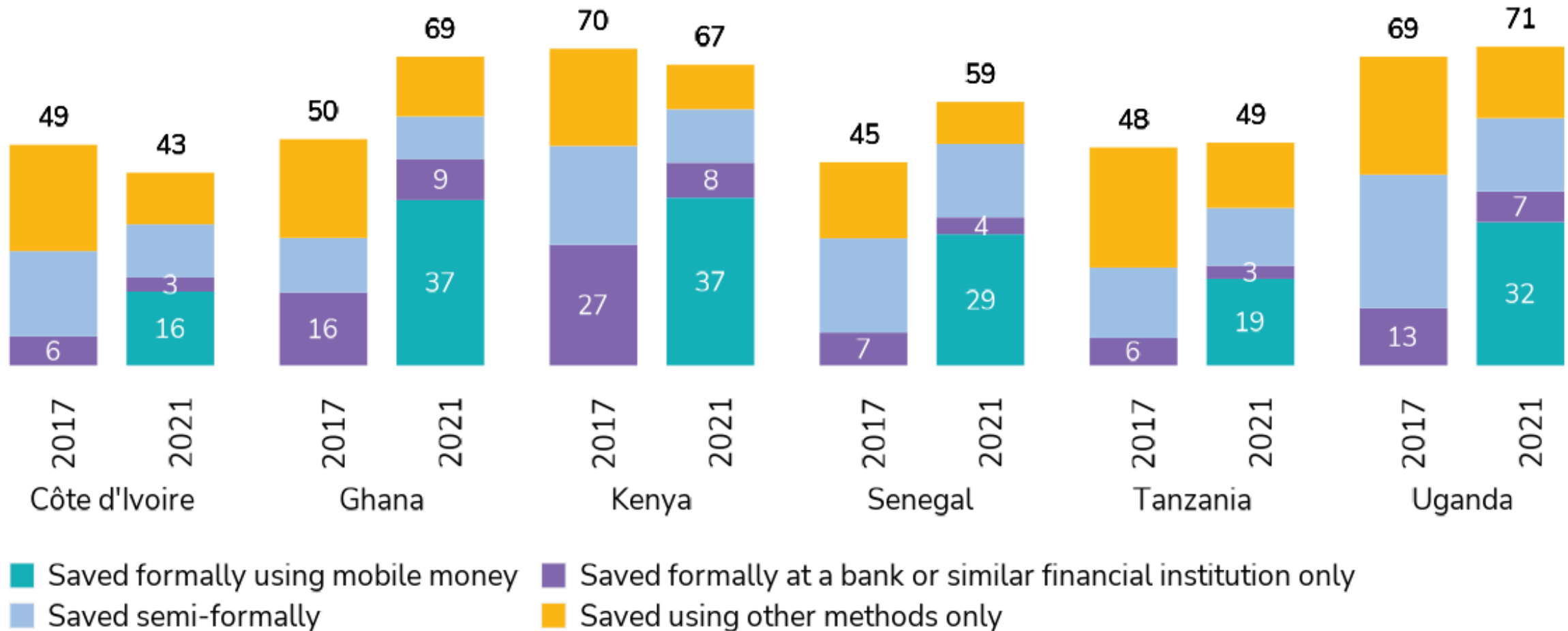
Mobile credit is growing in countries who were early adopters of mobile money

Adults with any borrowing (%), 2017-2022



Saving in a mobile money account is surging in some Sub-Saharan African countries

Adults with any savings (%), 2017-2021



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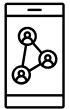
Expanded Findex 2024 Mobile Money Questions

New questions of adults with a mobile money account:



Frequency of use

- Frequency of sending money, making deposits, and making cash withdrawals from a mobile money account



Ability to use a mobile money account, to make a digital payment or withdraw cash without help

- Need help sending money from an account, including help from a mobile money agent
- Need help withdrawing money from an account, including help from a friend or family member



Awareness of common scams and related consumer recourse

- Paid a fee to an agent that was more than expected
- If someone has called them asking for the PIN (or password) to their mobile money account
- If they ever sent money from their mobile money account to the wrong number
- If the wrongly-sent money was ever returned to them

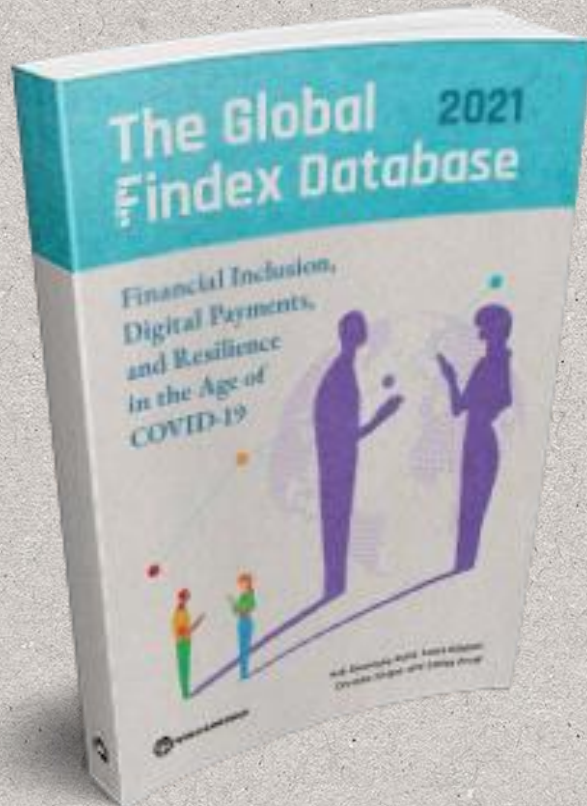


For adults without a mobile money account: Awareness of products and ease of use

- Adults without a mobile money account are asked if a barrier to account ownership is: lack of phone; cost of services; documentation; distance to an agent; use an agent for transactions; difficulties reading/writing; and/or unaware of what mobile money services can offer

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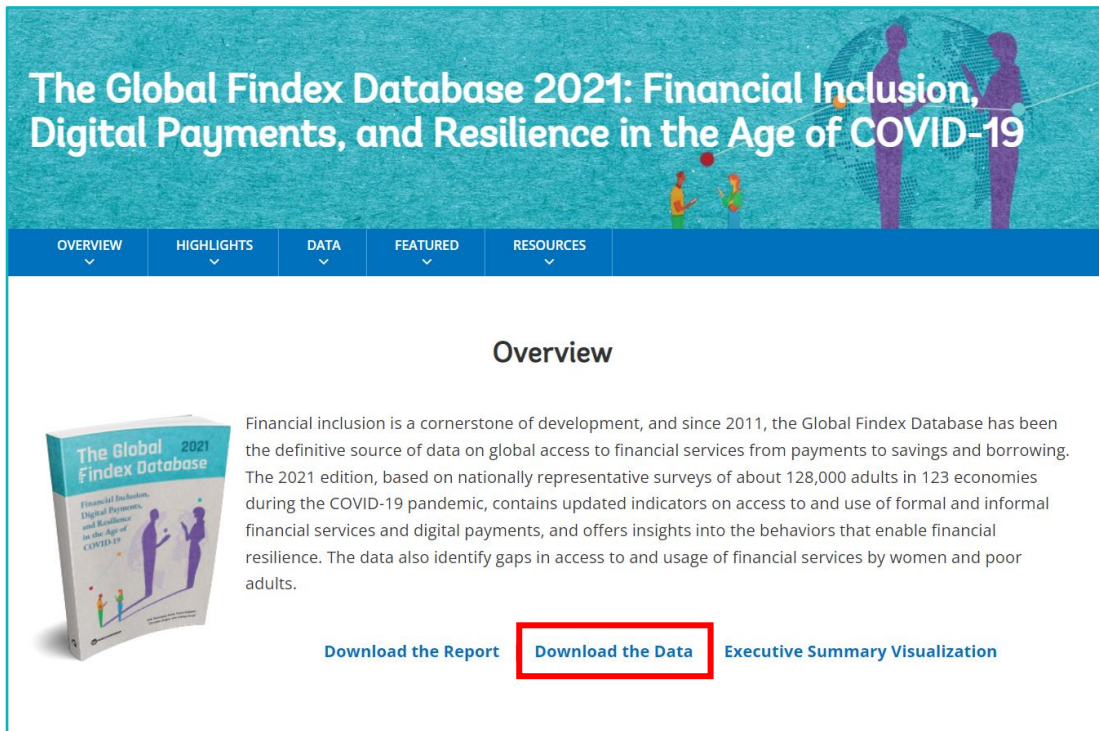


Downloading the Global Findex data

Download the Global Findex Database

On the Global Findex database website, click "Download the Data"

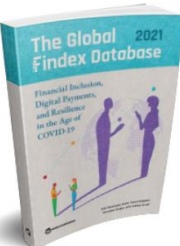
You can download the full data for Stata, World Bank Databank or the Microdata and also access the Data Dashboard



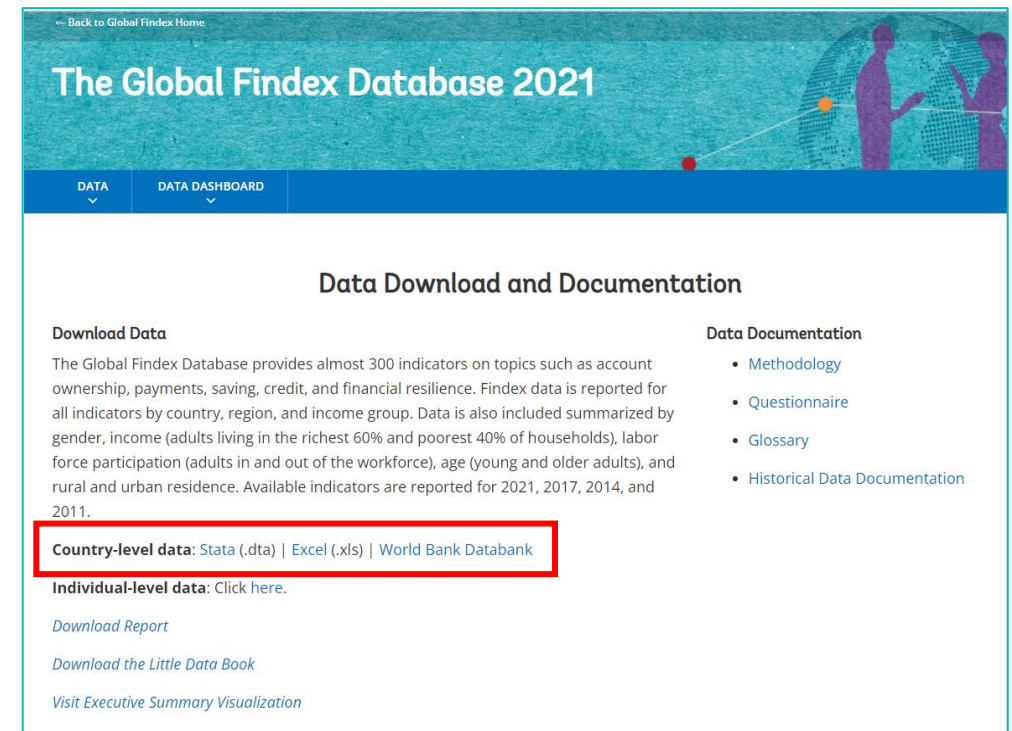
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OVERVIEW HIGHLIGHTS DATA FEATURED RESOURCES

Overview

 Financial inclusion is a cornerstone of development, and since 2011, the Global Findex Database has been the definitive source of data on global access to financial services from payments to savings and borrowing. The 2021 edition, based on nationally representative surveys of about 128,000 adults in 123 economies during the COVID-19 pandemic, contains updated indicators on access to and use of formal and informal financial services and digital payments, and offers insights into the behaviors that enable financial resilience. The data also identify gaps in access to and usage of financial services by women and poor adults.

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DATA DATA DASHBOARD

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The Global Findex Database provides almost 300 indicators on topics such as account ownership, payments, saving, credit, and financial resilience. Findex data is reported for all indicators by country, region, and income group. Data is also included summarized by gender, income (adults living in the richest 60% and poorest 40% of households), labor force participation (adults in and out of the workforce), age (young and older adults), and rural and urban residence. Available indicators are reported for 2021, 2017, 2014, and 2011.

Country-level data: [Stata \(.dta\)](#) | [Excel \(.xls\)](#) | [World Bank Databank](#)

Individual-level data: [Click here.](#)

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Download the Global Findex individual level Microdata



Global Financial Inclusion (Global Findex) Database

[about](#) [← Central Data Catalog](#)

The Global Findex is the first public database of indicators that measures people's use of financial services across economies and over time. Based on over 150,000 interviews across more than 140 economies, the database can be used to develop a deeper understanding of how people save, borrow, make payments, and manage risk.

Years

From

2021

To

2022

Showing 1-2 of 2 studies

Study view

Variable view

Relevance

Global Financial Inclusion (Global Findex) Database

Brazil

between 2021-2022

Reset search

Countries/Economies

1 selected x Clear

Filter...

- ☐ Benin (16)
- ☐ Bhutan (5)
- ☐ Bolivia (16)
- ☐ Bosnia-Herzegovina (16)
- ☐ Botswana (13)
- ☒ Brazil (16)
- ☐ Bulgaria (16)
- ☐ Burkina Faso (20)
- ☐ Burundi (12)
- ☐ Cambodia (16)

Global Financial Inclusion (Global Findex) Database 2021

Afghanistan, Albania, Algeria...and 120 more, 2021-2022

Development Research Group, Finance and Private Sector Development Unit

Collection: [Global Financial Inclusion \(Global Findex\) Database](#) | [Fragility, Conflict and Violence](#)

ID: WLD_2021_FINDEX_v02_M Last modified: Dec 16, 2022 Views: 11377

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Brazil, 2021

Development Research Group, Finance and Private Sector Development Unit

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ID: BRA_2021_FINDEX_v02_M Last modified: Dec 16, 2022 Views: 342

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To visualize the Global Findex Data using the Data Dashboard

Click on "Data Dashboard". Customize country lists, years and regions, and choose figure style using the panel on the right. Pick an indicator using the panel on top.

The Global Findex Database 2021

DATA **DATA DASHBOARD**

Data Download and Documentation

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Data Dashboard

The interactive dashboard allows Global Findex data to be visualized, compared across countries, and downloaded.

The Global Findex Database

Pick an indicator
Account (% age 15+)

Indicator: Account (% age 15+)

Year	Country	Indicator	Value
2021	Afghanistan	Account (% age 15+)	9.65%
2021	Bangladesh	Account (% age 15+)	52.81%
2021	India	Account (% age 15+)	77.53%
2021	Nepal	Account (% age 15+)	54.00%
2021	Pakistan	Account (% age 15+)	20.00%
2021	Sri Lanka	Account (% age 15+)	77.53%

Powered By: RAD Data Analytics and Visualization (ITSES), ES_DB_Analytics@worldbankgroup.org

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CONTACT

globalindex@worldbank.org

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Leora Klapper, lkapper@worldbank.org