

## 2017 Global Findex Questionnaire

**(READ:)** This next section is about banks, **[local terminology for formal financial institutions]**, and other formal financial institutions. We are trying to understand how people across the world use financial institutions and how available they are to people. Please remember that all information you provide is completely confidential.

### FIN1.

An account can be used to save money, to make or receive payments, or to receive wages or financial help. Do you, either by yourself or together with someone else, currently have an account at a bank or another type of formal financial institution? Yes or no?

Yes	No	(DK)	(Refused)
1	2	3	4

### FIN2.

A/An **[local terminology for ATM/debit card]** is a card connected to an account at a financial institution that allows you to withdraw money, and the money is taken out of THAT ACCOUNT right away. Do you, personally, have a/an **[local terminology for ATM/debit card]**? Yes or no? **(The respondent must CURRENTLY have a/an [local terminology for ATM/debit card])**

	CIRCLE ONE RESPONSE:
Yes	1
No	2
(DK)	3
(Refused)	4

**(If respondent has an account at a financial institution AND has a/an [local terminology for ATM/debit card] [code 1 in FIN1 AND code 1 in FIN2], Continue to FIN3)**

**(If respondent has an account at a financial institution but does NOT have a/an [local terminology for ATM/debit card] or says “don’t know” or refuses [code 1 in FIN1 AND code 2, 3, or 4 in FIN2], Skip to FIN5)**

**(If respondent does NOT have an account at a financial institution or says “don’t know” or refuses but DOES have a/an [local terminology for ATM/debit card] [code 2, 3, or 4 in FIN1 AND code 1 in FIN2], Continue to FIN3)**

**(If respondent does NOT have an account at a financial institution or says “don’t know” or refuses AND does NOT have a/an [local terminology for ATM/debit card] or says “don’t know” or refuses [code 2, 3, or 4 in FIN1 AND code 2, 3, or 4 in FIN2], Skip to FIN7)**

### FIN3.

Is this **[local terminology for ATM/debit card]** connected to an account with your name on it?

	CIRCLE ONE RESPONSE:	ROUTE:
Yes	1	(Continue)
No	2	(Skip to FIN7)
(DK)	3	
(Refused)	4	

**FIN4.**

In the PAST 12 MONTHS, have you used your OWN **[local terminology for ATM/debit card]** DIRECTLY to make a purchase?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN5.**

In the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make a payment, to buy something, or to send money FROM your account at a bank or another type of financial institution? ***(This should not include transactions made through phone calls.)***

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN6.**

In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the Internet? ***(If respondent mentions "text messages," code as Yes [code 1])***

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN7.**

A credit card is a card that allows you to BORROW money in order to make payments or buy things, and you can pay the balance off later. Do you, personally, have a credit card?

	<b>CIRCLE ONE RESPONSE:</b>	<b>ROUTE:</b>
Yes	1	<b>(Continue)</b>
No	2	<b>(Skip to Note after FIN8)</b>
(DK)	3	
(Refused)	4	

**FIN8.**

In the PAST 12 MONTHS, have you, personally, used your credit card?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

***(If respondent has an account at a financial institution OR has a debit card in their name which is connected to an account [code 1 in FIN1 OR code 1 in FIN3], Continue; Otherwise, Skip to FIN11)***

***(READ:)*** Now, thinking about ALL the PERSONAL accounts you have at financial institutions, either by yourself or together with someone else...

**FIN9.**

In the PAST 12 MONTHS, has money ever been DEPOSITED into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself, an employer, or another person or institution.

	<b>CIRCLE ONE RESPONSE:</b>
Yes	1
No	2
(DK)	3
(Refused)	4

**FIN10.**

In the PAST 12 MONTHS, has money ever been TAKEN OUT of your personal account(s)? This includes cash withdrawals you make in person, using your **[local terminology for ATM/debit card]** or mobile phone, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or by another person or institution.

	<b>CIRCLE ONE RESPONSE:</b>
Yes	1
No	2
(DK)	3
(Refused)	4

**(ALL in FIN10, Skip to *FIN12 IN GSMA MOBILE MONEY COUNTRIES OR FIN14*)**

**UNBANKED SECTION**

**FIN11.**

Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it \_\_\_\_\_ ? (***Randomly rotate FIN11A–FIN11H***)

	<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
<b>FIN11A.</b> Because financial institutions are too far away	1	2	3	4
<b>FIN11B.</b> Because financial services are too expensive	1	2	3	4
<b>FIN11C.</b> Because you don't have the necessary documentation (identity card, wage slip, etc.)	1	2	3	4
<b>FIN11D.</b> Because you don't trust financial institutions	1	2	3	4
<b>FIN11E.</b> Because of religious reasons	1	2	3	4
<b>FIN11F.</b> Because you don't have enough money to use financial institutions	1	2	3	4
<b>FIN11G.</b> Because someone else in the family already has an account	1	2	3	4
<b>FIN11H.</b> Because you have no need for financial services at a formal institution	1	2	3	4

**MOBILE / INTERNET SECTION**

**(ASK ALL)**

**FIN12.**

In the PAST 12 MONTHS, have you used a mobile phone to make payments, to buy things, or to send or receive money? **(This should not include transactions made through phone calls.)**

	<b>CIRCLE ONE RESPONSE:</b>	<b>ROUTE:</b>
Yes	1	<b>(Continue)</b>
No	2	<b>(Skip to FIN14)</b>
(DK)	3	
(Refused)	4	

**FIN13.**

In the PAST 12 MONTHS, have you, personally, used a mobile phone to make payments, to buy things, or to send or receive money using a service such as **[local example of mobile money from GSMA database, like M-PESA]**?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**FIN14.**

In the PAST 12 MONTHS, have you, personally, used the Internet, whether on a mobile phone, a computer, or some other device, to \_\_\_\_\_? **(Read FIN14A–FIN14B)**

	<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
<b>FIN14A.</b> Make bill payments	1	2	3	4
<b>FIN14B.</b> Buy something online	1	2	3	4

**(If respondent has used the Internet to buy something online in the past 12 months [code 1 in FIN14B], Continue;**  
**Otherwise, Skip to FIN15)**

**FIN14C.**

Do you usually pay online or in cash when the order is delivered?

<b>Pay online</b>	<b>In cash</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

**SAVINGS SECTION**

**(ASK ALL)**

**FIN15.**

In the PAST 12 MONTHS, have you, personally, saved or set aside any money to start, operate, or grow a business or farm?

Yes	No	(DK)	(Refused)
1	2	3	4

**FIN16.**

In the PAST 12 MONTHS, have you, personally, saved or set aside any money FOR OLD AGE?

Yes	No	(DK)	(Refused)
1	2	3	4

**FIN17.**

In the PAST 12 MONTHS, have you, personally, saved or set aside any money by \_\_\_\_\_? (**Read FIN17A–FIN17B**)

	Yes	No	(DK)	(Refused)
<b>FIN17A.</b> Using an account at a bank or another type of formal financial institution ( <b><u>This can include using another person's account</u></b> )	1	2	3	4
<b>FIN17B.</b> Using an informal savings group/club such as [local terminology for savings group/club] or a person outside the family	1	2	3	4

**(If respondent has saved money for business purposes, for old age, or by using a financial account or an informal savings group/club [code 1 to ANY in FIN15, FIN16, FIN17A, OR FIN17B, Skip to Read before FIN19; Otherwise, Continue)**

**FIN18.**

In the PAST 12 MONTHS, have you, personally, saved or set aside any money for any reason?

Yes	No	(DK)	(Refused)
1	2	3	4

## **BORROWING SECTION**

### **(ASK ALL)**

**(READ:)** This next section is about borrowing money for different purposes and from different sources such as family and friends, and banks, **[local terminology for formal financial lenders]**, or other formal financial institutions.

#### **FIN19.**

Do you, by yourself or together with someone else, currently have a loan you took out from a bank or another type of formal financial institution to purchase a HOME, APARTMENT, OR LAND?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

#### **FIN20.**

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for health or medical purposes?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

#### **FIN21.**

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money to start, operate, or grow a business or farm?

<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
1	2	3	4

#### **FIN22.**

In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? **(Read FIN22A–FIN22C)**

	<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
<b>FIN22A.</b> From a bank or another type of formal financial institution	1	2	3	4
<b>FIN22B.</b> From family, relatives, or friends	1	2	3	4
<b>FIN22C.</b> <b><u>(ASK ONLY IF CODE 1 IN FIN17B)</u></b> From an informal savings group/club such as <b>[local terminology for savings group/club]</b>	1	2	3	4

**(If respondent has borrowed money from a financial institution, from family, relatives, or friends, or from an informal savings group/club [code 1 to ANY in FIN20, FIN21, FIN22A, FIN22B, OR FIN22C], Skip to FIN24; Otherwise, Continue)**

**FIN23.**

Have you, by yourself or together with someone else, borrowed money from any source for any reason in the PAST 12 MONTHS?

Yes	No	(DK)	(Refused)
1	2	3	4

**FINANCIAL RESILIENCE SECTION****(ASK ALL)****FIN24.**

Now, imagine that you have an emergency and you need to pay **[1/20 of GNI per capita in local currency]**. Is it possible or not possible that you could come up with **[1/20 of GNI per capita in local currency]** within the NEXT MONTH?

	CIRCLE ONE RESPONSE:	ROUTE:
Possible	1	<b>(Continue)</b>
Not possible	2	<b>(Skip to FIN26)</b>
(DK)	3	<b>(Continue)</b>
(Refused)	4	

**FIN25.**

What would be the MAIN source of money that you would use to come up with **[1/20 of GNI per capita in local currency]** within the NEXT MONTH? (Read 1–5)

	CIRCLE ONE RESPONSE:
Savings	1
Family, relatives, or friends	2
Money from working	3
Borrowing from a bank, employer, or private lender	4
Selling assets	5
(Some other source)	6
(DK)	7
(Refused)	8

**PAYMENTS SECTION**

**(ASK ALL)**

**FIN26.**

In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area INSIDE **(country where survey takes place)**? This can be money you brought yourself or sent in some other way. **(This can be money given or sent for any reason)**

	<b>CIRCLE ONE RESPONSE:</b>	<b>ROUTE:</b>
Yes	1	<b>(Continue)</b>
No	2	<b>(Skip to FIN28)</b>
(DK)	3	
(Refused)	4	

**FIN27.**

In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside **(country where survey takes place)** in any of the following ways? **(Read FIN27A–FIN27B)**

	<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
<b>FIN27A.</b> You sent money through a bank or another type of formal financial institution	1	2	3	4
<b>FIN27B.</b> You sent money through a mobile phone	1	2	3	4

**(If respondent has given or sent money through a financial institution OR through a mobile phone [code 1 in FIN27A OR code 1 in FIN27B], Skip to FIN28; Otherwise, Continue)**

**FIN27C.**

In the PAST 12 MONTHS, have you, personally, GIVEN or SENT money to a relative or friend living in a different city or area inside **(country where survey takes place)** in any of the following ways? **(Read FIN27C1–FIN27C2)**

	<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
<b>FIN27C1.</b> You handed cash to this person or sent cash through someone you know	1	2	3	4
<b>FIN27C2.</b> You sent money through a money transfer service	1	2	3	4

**FIN28.**

In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area INSIDE **(country where survey takes place)**, including any money you received in person? Yes or no? ***(This can be money received for any reason except payments for goods and services)***

	<b>CIRCLE ONE RESPONSE:</b>	<b>ROUTE:</b>
Yes	1	<b>(Continue)</b>
No	2	<b>(Skip to FIN30)</b>
(DK)	3	
(Refused)	4	

**FIN29.**

In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area inside **(country where survey takes place)** in any of the following ways? ***(Read FIN29A–FIN29B)***

	<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
<b>FIN29A.</b> You received money through a bank or another type of formal financial institution	1	2	3	4
<b>FIN29B.</b> You received money through a mobile phone	1	2	3	4

***(If respondent has received money through a financial institution OR through a mobile phone [code 1 in FIN29A OR code 1 in FIN29B], Skip to FIN30; Otherwise, Continue)***

**FIN29C.**

In the PAST 12 MONTHS, have you, personally, RECEIVED money from a relative or friend living in a different city or area inside **(country where survey takes place)** in any of the following ways? ***(Read FIN29C1–FIN29C2)***

	<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
<b>FIN29C1.</b> You were handed cash by this person or by someone you know	1	2	3	4
<b>FIN29C2.</b> You received money through a money transfer service	1	2	3	4

***(ASK ALL)***

**FIN30.**

In the PAST 12 MONTHS, have you, personally, made regular payments for electricity, water, OR trash collection? Yes or no?

	<b>CIRCLE ONE RESPONSE:</b>	<b>ROUTE:</b>
Yes	1	<b>(Continue)</b>
No	2	<b>(Skip to FIN32)</b>
(DK)	3	
(Refused)	4	

**FIN31.**

In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways? **(Read FIN31A–FIN31B)**

	Yes	No	(DK)	(Refused)
<b>FIN31A.</b> You used an account at a bank or another type of formal financial institution to directly make a payment	1	2	3	4
<b>FIN31B.</b> You used a mobile phone to make a payment	1	2	3	4

**(If respondent has made payments for electricity, water, OR trash collection through an account at a financial institution OR through a mobile phone [code 1 in FIN31A OR code 1 in FIN31B], Skip to FIN32; Otherwise, Continue)**

**FIN31C.**

In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways? **(Read)** You made a payment using cash.

Yes	No	(DK)	(Refused)
1	2	3	4

**(ASK ALL)**

**FIN32.**

Have you received any money from an EMPLOYER, in the form of SALARY OR WAGES, for doing work in the PAST 12 MONTHS? Please do NOT consider any money you received directly from clients or customers. **(Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer)**

	CIRCLE ONE RESPONSE:	ROUTE:
Yes	1	(Continue)
No	2	(Skip to FIN37)
(DK)	3	
(Refused)	4	

**FIN33.**

In the PAST 12 MONTHS, have you been employed by the government, military, or public sector? Yes or no?

Yes	No	(DK)	(Refused)
1	2	3	4

**FIN34.**

In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways?  
**(Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer) (Read FIN34A–FIN34B)**

	Yes	No	(DK)	(Refused)
<b>FIN34A.</b> You received payments directly into an account at a bank or another type of formal financial institution	1	2	3	4
<b>FIN34B.</b> You received payments through a mobile phone	1	2	3	4

**(If respondent received payments from an employer for salary or wages directly into an account at a financial institution OR through a mobile phone [code 1 in FIN34A OR code 1 in FIN34B], Skip to FIN35; Otherwise, Continue)**

**FIN34C.**

In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways?  
**(Respondent should only consider SALARY OR WAGES they received, not any other payments they might have received from an employer) (Read FIN34C1–FIN34C2)**

	Yes	No	(DK)	(Refused)
<b>FIN34C1.</b> You received payments DIRECTLY in cash	1	2	3	4
<b>FIN34C2.</b> You received payments to a card	1	2	3	4

**(All in FIN34C2, Skip to FIN37)**

**FIN35.**

Thinking about the account you use to receive payments from an employer, was it the first account you ever opened, or not?

	CIRCLE ONE RESPONSE:	ROUTE:
Yes	1	(Continue)
No	2	(Skip to FIN37)
(DK)	3	
(Refused)	4	

**FIN36.**

Did you open this account in order to receive payments from this employer?

Yes	No	(DK)	(Refused)
1	2	3	4

**(ASK ALL)**

**FIN37.**

In the PAST 12 MONTHS, have you, personally, RECEIVED any financial support from the government? This money could include payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of SOCIAL BENEFITS. Please do NOT include wages or any payments related to work.

	<b>CIRCLE ONE RESPONSE:</b>
Yes	1
No	2
(DK)	3
(Refused)	4

**FIN38.**

In the PAST 12 MONTHS, have you, personally, received a pension from the government, military, or public sector?

	<b>CIRCLE ONE RESPONSE:</b>
Yes	1
No	2
(DK)	3
(Refused)	4

**(If respondent received financial support from the government or a pension from the government, military, or public sector [code 1 in FIN37 OR code 1 in FIN38, Continue; Otherwise, Skip to FIN42])**

**FIN39.**

In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? (**Read FIN39A–FIN39B**)

	<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
<b>FIN39A.</b> You received payments directly into an account at a bank or another type of formal financial institution	1	2	3	4
<b>FIN39B.</b> You received payments through a mobile phone	1	2	3	4

**(If respondent received any money from the government directly into an account at a financial institution OR through a mobile phone [code 1 in FIN39A OR code 1 in FIN39B], Skip to FIN40; Otherwise, Continue)**

**FIN39C.**

In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? (Read FIN39C1–FIN39C2)

	<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
<b>FIN39C1.</b> You received payments DIRECTLY in cash	1	2	3	4
<b>FIN39C2.</b> You received payments to a card	1	2	3	4

**(All in FIN39C2, Skip to FIN42)**

**FIN40.**

Thinking about the account you use to receive payments from the government, was it the first account you ever opened, or not?

	<b>CIRCLE ONE RESPONSE:</b>	<b>ROUTE:</b>
Yes	1	<b>(Continue)</b>
No	2	<b>(Skip to FIN42)</b>
(DK)	3	
(Refused)	4	

**FIN41.**

Did you open this account in order to receive payments from the government?

	<b>CIRCLE ONE RESPONSE:</b>
Yes	1
No	2
(DK)	3
(Refused)	4

**(ASK ALL) [Dorothe, this page and the next one have several references to FIN47C3 (all highlighted), but there's no FIN47C3 in the file. Should there be?]**

**FIN42.**

In the PAST 12 MONTHS, have you, personally, RECEIVED money from any source for the sale of agricultural products, crops, produce, or livestock?

	<b>CIRCLE ONE RESPONSE:</b>	<b>ROUTE:</b>
Yes	1	<b>(Continue)</b>
No	2	<b>(Skip to Note before FIN46)</b>
(DK)	3	
(Refused)	4	

**FIN43.**

In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? **(Read FIN43A–FIN43B)**

	<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
<b>FIN43A.</b> You received payments directly into an account at a bank or another type of formal financial institution	1	2	3	4
<b>FIN43B.</b> You received payments through a mobile phone	1	2	3	4

**(If respondent received any money for the sale of agricultural products, crops, produce, or livestock directly into an account at a financial institution OR through a mobile phone [code 1 in FIN43A OR code 1 in FIN43B], Skip to FIN44; Otherwise, Continue)**

**FIN43C.**

In the PAST 12 MONTHS, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? **(Read FIN43C1–FIN43C2)**

	<b>Yes</b>	<b>No</b>	<b>(DK)</b>	<b>(Refused)</b>
<b>FIN43C1.</b> You received payments DIRECTLY in cash	1	2	3	4
<b>FIN43C2.</b> You received payments to a card	1	2	3	4

**(All in FIN43C2, Skip to Note before FIN47C3)**

**FIN44.**

Thinking about the account you use to receive payments for the sale of agricultural products, crops, produce, or livestock, was it the first account you ever opened, or not?

	<b>CIRCLE ONE RESPONSE:</b>	<b>ROUTE:</b>
Yes	1	<b>(Continue)</b>
No	2	<b>(Skip to Note before FIN47C3)</b>
(DK)	3	
(Refused)	4	

**FIN45.**

Did you open this account in order to receive these payments?

Yes	No	(DK)	(Refused)
1	2	3	4

**(If respondent received salary from an employer OR received payment for the sale of agricultural goods [code 1 in FIN32 OR code 1 in FIN42], Skip to Note before FIN47C3; Otherwise, Continue)**

**FIN46.**

In the PAST 12 MONTHS, have you, personally, received money from your business, or for selling goods, or for providing services, including part-time work?

	CIRCLE ONE RESPONSE:	ROUTE:
Yes	1	(Continue)
No	2	(Skip to Note before FIN47C3)
(DK)	3	
(Refused)	4	

**FIN47.**

In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? **(Read FIN47A–FIN47B)**

	Yes	No	(DK)	(Refused)
<b>FIN47A.</b> You received payments directly into an account at a bank or another type of formal financial institution	1	2	3	4
<b>FIN47B.</b> You received payments through a mobile phone	1	2	3	4

**(If respondent received any money from their business or from selling goods directly into an account at a financial institution OR through a mobile phone [code 1 in FIN47A OR code 1 in FIN47B], Skip to Note before FIN47C3; Otherwise, Continue)**

**FIN47C.**

In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? **(Read FIN47C1–FIN47C2)**

	Yes	No	(DK)	(Refused)
<b>FIN47C1.</b> You received payments DIRECTLY in cash	1	2	3	4
<b>FIN47C2.</b> You received payments to a card	1	2	3	4

**(If code 2, 3 or 4 in FIN1 AND [code 2, 3, or 4 in FIN2 OR code 2, 3 or 4 in FIN3] AND code 1 to ANY in FIN31A, FIN34A, FIN34C2, FIN39A, FIN39C2, FIN43A, FIN43C2, FIN47A OR FIN47C2, Continue; Otherwise, Skip to FIN48)**

**FIN47C3.**

In the PAST 12 MONTHS have you used your OWN **[insert local terminology for ATM/debit card]** DIRECTLY to make a purchase?

Yes	No	(DK)	(Refused)
1	2	3	4

**FIN47C4.**

In the PAST 12 MONTHS did you ever use a MOBILE PHONE or the Internet to make a payment, buy something, or to send money FROM your account at a bank or another type of financial institution? ***(INTERVIEWER: This should not include transactions made through phone calls.)***

Yes	No	(DK)	(Refused)
1	2	3	4

**FIN47C5.**

In the PAST 12 MONTHS have you checked your account balance using a mobile phone or the Internet? ***(INTERVIEWER: If respondent mentions "text messages", code as Yes [code 1])***

Yes	No	(DK)	(Refused)
1	2	3	4

**ID Questions**

**(ASK ALL)**

**FIN48.**

Do you personally have a **[local terminology for national ID card]**?

	CIRCLE ONE RESPONSE:	ROUTE:
Yes	1	(Continue)
No	2	(End)
(DK)	3	
(Refused)	4	

**mobileowner**

Do you have a mobile phone that you use to make and receive PERSONAL calls?

Yes	No	(DK)	(Refused)
1	2	3	4