Global Financial Inclusion (Global Findex) Database 2021

Development Research Group, Finance and Private Sector Development Unit

report_generated_on: December 16, 2022

visit_data_catalog_at: https://microdata.worldbank.org/index.php

Identification

SURVEY ID NUMBER
SGP_2021_FINDEX_v02_M

TITLE
Global Financial Inclusion (Global Findex) Database 2021

COUNTRY/ECONOMY

Name	Country code
Singapore	SGP

STUDY TYPE
Other Household Survey [hh/oth]

SERIES INFORMATION
The Global Findex is the world's most comprehensive database on financial inclusion. It is also the only global demand-side data source allowing for global and regional cross-country analysis to provide a rigorous and multidimensional picture of how adults save, borrow, make payments, and manage financial risks. Global Findex 2021 data were collected from national representative surveys of about 128,000 adults in more than 120 economies. The latest edition follows the 2011, 2014, and 2017 editions, and it includes a number of new series measuring financial health and resilience and contains more granular data on digital payment adoption, including merchant and government payments. Phone surveys were not a viable option in 17 economies that had been part of previous Global Findex surveys, however, because of low mobile phone ownership and surveying restrictions. Data for these economies will be collected in 2022 and released in 2023.

ABSTRACT
The fourth edition of the Global Findex offers a lens into how people accessed and used financial services during the COVID-19 pandemic, when mobility restrictions and health policies drove increased demand for digital services of all kinds.

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The Global Findex is an indispensable resource for financial service practitioners, policy makers, researchers, and development professionals.

KIND OF DATA
Observation data/ratings [obs]

UNIT OF ANALYSIS
Individual

Version

VERSION DESCRIPTION
Version 02: Edited, anonymous dataset for public distribution.

VERSION DATE
2022-12-05

VERSION NOTES
This is the first update (Dec 2022) to the microdata originally released in Oct 2022. This release includes new variables, updated labels along with a detailed codebook allowing you to access the Global Findex 2021 individual level data in a more meaningful way. Please also see Microdata_update_details.xlsx which details these updates.

Scope

NOTES

The indicators in the Global Findex 2021 database are drawn from survey data covering almost 128,000 people in 123 economies, representing 91 percent of the world's population. Data is available for 2021, 2017, 2014, and 2011.

Coverage

GEOGRAPHIC COVERAGE

Twenty-eight of 55 Planning Areas were excluded due to zero or small population size, accounting for less than 3 percent of the total population. In addition, individuals living in private condos or landed properties were excluded, representing approximately 20 percent of households in Singapore.

Producers and sponsors

PRIMARY INVESTIGATORS

Name	Affiliation
Development Research Group, Finance and Private Sector Development Unit	World Bank

PRODUCERS

Name	Role
Gallup, Inc.	Carried out the survey in association with its annual Gallup World Poll.

FUNDING AGENCY/SPONSOR

Name	Role
Development Research Group, World Bank	Funded the study
The Bill and Melinda Gates Foundation	Financial support

Sampling

SAMPLING PROCEDURE

In most developing economies, Global Findex data have traditionally been collected through face-to-face interviews. Surveys are conducted face-to-face in economies where telephone coverage represents less than 80 percent of the population or where in-person surveying is the customary methodology. However, because of ongoing COVID-19 related mobility restrictions, face-to-face interviewing was not possible in some of these economies in 2021. Phone-based surveys were therefore conducted in 67 economies that had been surveyed face-to-face in 2017. These 67 economies were selected for inclusion based on population size, phone penetration rate, COVID-19 infection rates, and the feasibility of executing phone-based methods where Gallup would otherwise conduct face-to-face data collection, while complying with all government-issued guidance throughout the interviewing process. Gallup takes both mobile phone and landline ownership into consideration. According to Gallup World Poll 2019 data, when face-to-face surveys were last carried out in these economies, at least 80 percent of adults in almost all of them reported mobile phone ownership. All samples are probability-based and nationally representative of the resident adult population. Phone surveys were not a viable option in 17 economies that had been part of previous Global Findex surveys, however, because of low mobile phone ownership and surveying restrictions. Data for these economies will be collected in 2022 and released in 2023.

In economies where face-to-face surveys are conducted, the first stage of sampling is the identification of primary sampling units. These units are stratified by population size, geography, or both, and clustering is achieved through one or more stages of sampling. Where population information is available, sample selection is based on probabilities proportional to population size; otherwise, simple random sampling is used. Random route procedures are used to select sampled households. Unless an outright refusal occurs, interviewers make up to three attempts to survey the sampled household. To increase the probability of contact and completion, attempts are made at different times of the day and, where possible, on

different days. If an interview cannot be obtained at the initial sampled household, a simple substitution method is used. Respondents are randomly selected within the selected households. Each eligible household member is listed, and the hand-held survey device randomly selects the household member to be interviewed. For paper surveys, the Kish grid method is used to select the respondent. In economies where cultural restrictions dictate gender matching, respondents are randomly selected from among all eligible adults of the interviewer's gender.

In traditionally phone-based economies, respondent selection follows the same procedure as in previous years, using random digit dialing or a nationally representative list of phone numbers. In most economies where mobile phone and landline penetration is high, a dual sampling frame is used.

The same respondent selection procedure is applied to the new phone-based economies. Dual frame (landline and mobile phone) random digital dialing is used where landline presence and use are 20 percent or higher based on historical Gallup estimates. Mobile phone random digital dialing is used in economies with limited to no landline presence (less than 20 percent).

For landline respondents in economies where mobile phone or landline penetration is 80 percent or higher, random selection of respondents is achieved by using either the latest birthday or household enumeration method. For mobile phone respondents in these economies or in economies where mobile phone or landline penetration is less than 80 percent, no further selection is performed. At least three attempts are made to reach a person in each household, spread over different days and times of day.

Sample size for Singapore is 1000.

WEIGHTING
Data weighting is used to ensure a nationally representative sample for each economy. Final weights consist of the base sampling weight, which corrects for unequal probability of selection based on household size, and the poststratification weight, which corrects for sampling and nonresponse error. Poststratification weights use economy-level population statistics on gender and age and, where reliable data are available, education or socioeconomic status.

data_collection

DATES OF DATA COLLECTION

Start	End
2021-11-23	2022-01-17

DATA COLLECTION MODE
Face-to-face [f2f]

DATA COLLECTION NOTES
Data was collected in the following language(s): English, Chinese

questionnaires

QUESTIONNAIRES
Questionnaires are available on the website.

data_appraisal

ESTIMATES OF SAMPLING ERROR
Estimates of standard errors (which account for sampling error) vary by country and indicator. For country-specific margins of error, please refer to the Methodology section and corresponding table in Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar. 2022. The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. Washington, DC: World Bank.

Access policy

CONTACTS

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CITATION REQUIREMENTS
Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar. 2022. The Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. Washington, DC: World Bank.

ACCESS AUTHORITY

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DISCLAIMER
The user of the data acknowledges that the original collector of the data, the authorized distributor of the data, and the relevant funding agency bear no responsibility for use of the data or for interpretations or inferences based upon such uses.

Metadata production

DDI DOCUMENT ID
DDI_SGP_2021_FINDEX_v02_M_WB

PRODUCERS

Name	Abbreviation	Affiliation	Role
Development Economics Data Group	DECDG	The World Bank	Documentation of the DDI

DATE OF METADATA PRODUCTION
2022-12-07

DDI DOCUMENT VERSION
Version 02 (December 2022).

data_dictionary

Data file	Cases	variables
micro_sgp.dta 2021 Global Findex - Singapore Microdata	1000	114

Data file	Cases	variables
micro_sgp.dta 2021 Global Findex - Singapore Microdata	1000	114

Data file: micro_sgp.dta

2021 Global Findex - Singapore Microdata

Cases:	1000
variables:	114

variables

ID	Name	Label	Question
V1	economy	Economy	
V2	economycode	Economy Code	
V3	wpid_random	Gallup World Poll identifier	
V4	wgt	Weight	
V5	female	Respondent is female	
V6	age	Respondent age	
V7	educ	Respondent education level	
V8	inc_q	Within-economy household income quintile	
V9	emp_in	Respondent is in workforce	
V10	urbanicity_f2f	Respondent lives in rural area	
V11	account	Has an account	
V12	account_fin	Has an account at a financial institution	
V13	account_mob	Has a mobile money account	
V14	fin1_1a	Opened first account to receive a wage payment	
V15	fin1_1b	Opened first account to receive money from the government	
V16	fin2	Has a debit card	
V17	fin4	Used a debit card	
V18	fin4a	Used a debit card in-store	
V19	fin5	Used a mobile phone or internet to access account	
V20	fin6	Used a mobile phone or internet to check account balance	
V21	fin7	Has a credit card	
V22	fin8	Used a credit card	
V23	fin8a	Used a credit card in-store	
V24	fin8b	Paid credit card balances in full	
V25	fin9	Made any deposit into the account	
V26	fin9a	Make deposits into the account two or more times per month	
V27	fin10	Withdrew from the account	
V28	fin10a	Withdrew from the account two or more times per month	
V29	fin10b	Used account to store money	
V30	fin11_1	Unbanked: use account without help	
V31	fin11a	Reason for no account: too far	
V32	fin11b	Reason for no account: too expensive	
V33	fin11c	Reason for no account: lack documentation	
V34	fin11d	Reason for no account: lack trust	
V35	fin11e	Reason for no account: religious reasons	
V36	fin11f	Reason for no account: lack money	
V37	fin11g	Reason for no account: family member already has one	

ID	Name	Label	Question
V38	fin11h	Reason for no account: no need for financial services	
V39	fin13a	Use mobile money account two or more times a month	
V40	fin13b	Use mobile money account to store money	
V41	fin13c	Use mobile money account to borrow money	
V42	fin13d	Use mobile money account without help	
V43	fin14_1	Use mobile phone to pay for a purchase in-store	
V44	fin14_2	Paid digitally for an in-store purchase for the first time after COVID-19	
V45	fin14_2_China	Paid digitally for an in-store purchase for the first time since 2020	
V46	fin14a	Made bill payments online using the Internet	
V47	fin14a1	Send money to a relative or friend online using the Internet	
V48	fin14b	Bought something online using the Internet	
V49	fin14c	Paid online or in cash at delivery	
V50	fin14c_2	Paid online for an online purchase for the first time after COVID-19	
V51	fin14c_2_China	Paid online for an online purchase for the first time since 2020	
V52	fin16	Saved for old age	
V53	fin17a	Saved using an account at a financial institution	
V54	fin17a1	Saved using a mobile money account	
V55	fin17b	Saved using an informal savings club	
V56	fin20	Borrowed for medical purposes	
V57	fin22a	Borrowed from a financial institution	
V58	fin22b	Borrowed from family or friends	
V59	fin22c	Borrowed from an informal savings club	
V60	fin24	Main source of emergency funds in 30 days	
V61	fin24a	Difficulty of emergency funds in 30 days	
V62	fin24b	Difficulty of emergency funds in 7 days	
V63	fin26	Sent domestic remittances	
V64	fin27_1	Sent domestic remittances through an account	
V65	fin27c1	Sent domestic remittances in cash	
V66	fin27c2	Sent domestic remittances through an MTO	
V67	fin28	Received domestic remittances	
V68	fin29_1	Received domestic remittances through an account	
V69	fin29c1	Received domestic remittances in cash	
V70	fin29c2	Received domestic remittances through an MTO	
V71	fin30	Paid a utility bill	
V72	fin31a	Paid a utility bill using an account	
V73	fin31b	Paid a utility bill using a mobile phone	
V74	fin31b1	Paid a utility bill from an account or mobile phone for the first time after the	
V75	fin31b1_China	Paid a utility bill from an account or mobile phone for the first time since 202	
V76	fin31c	Paid a utility bill in cash	
V77	fin32	Received wage payments	
V78	fin33	Received public sector wage payments	
V79	fin34a	Received wage payments into an account	
V80	fin34b	Received wage payments to a mobile phone	
V81	fin34d	Received wage payments in cash	
V82	fin34e	Received wage payments to a card	

ID	Name	Label	Question
V83	fin35	Received wage payments into an account or to a phone or a card and paid higher t	
V84	fin37	Received a government transfer	
V85	fin38	Received a government pension	
V86	fin39a	Received a government transfer or pension into an account	
V87	fin39b	Received a government transfer or pension to a mobile phone	
V88	fin39d	Received a government transfer or pension in cash	
V89	fin39e	Received a government transfer or pension to a card	
V90	fin42	Received an agricultural payment	
V91	fin42a	Grow own crops or raise livestock	
V92	fin43a	Received an agricultural payment into an account	
V93	fin43b	Received an agricultural payment to a mobile phone	
V94	fin43d	Received an agricultural payment in cash	
V95	fin43e	Received an agricultural payment to a card	
V96	fin44a	Financially worried: old age	
V97	fin44b	Financially worried: medical cost	
V98	fin44c	Financially worried: bills	
V99	fin44d	Financially worried: education	
V100	fin45	Financially most worried	
V101	fin45_1	Financially worried due to COVID-19	
V102	fin45_1_China	Financial worry	
V103	saved	Saved in the past year	
V104	borrowed	Borrowed in the past year	
V105	receive_wages	Received a wage payment	
V106	receive_transfers	Received a government transfer payment	
V107	receive_pension	Received a government pension payment	
V108	receive_agriculture	Received a payment for the sale of agricultural goods	
V109	pay_utilities	Paid a utility bill	
V110	remittances	Made or received a domestic remittance payment	
V111	mobileowner	Owns a mobile phone	
V112	internetaccess	Internet access	
V113	anydigpayment	Made or received a digital payment	
V114	merchantpay_dig	Made a digital merchant payment	

total: 114

ECONOMY: Economy

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0
Type: Discrete   Width: 9   Range: -   Format: character

URBANICITY_F2F: Respondent lives in rural area

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 2   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 2 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Rural	0	0%
2	Urban	1000	100%

Others

NOTES

Rural and urban classifications rely on a joint OECD-EU effort to classify these two groups based on population grids (not administrative units) that directly capture the spatial concentration of people. This is different from Gallup's earlier measures of rurality which relied on a survey respondent's perception of the urbanicity of their residence. The Global Findex Database 2021 uses the new estimate and provides account ownership averages for adults living in rural and urban areas. These averages are available only for those economies in which face-to-face surveys were conducted and are not compared with the 2011, 2014, and 2017 data, nor with regional or global averages.

See more here - https://ghsl.jrc.ec.europa.eu/degurba.php

ECONOMYCODE: Economy Code

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0
Type: Discrete   Width: 3   Range: -   Format: character

Others

NOTES

International Standards Organization (ISO) 3-digit alphabetic code for each economy

WPID_RANDOM: Gallup World Poll identifier

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 111498315   Maximum: 211053615
Type: Continuous   Decimal: 0   Width: 9   Range: 111498315 - 211053615   Format: Numeric

Others

NOTES
Individual-level identifier to merge with Gallup World Poll data

WGT: Weight

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0.240175163928503   Maximum: 2.39770178905875
Type: Continuous   Decimal: 15   Width: 17   Range: 0.240175163928503 - 2.39770178905875   Format: Numeric

Others

NOTES
Weight assigned to each observation

FEMALE: Respondent is female

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	female	557	55.7%
2	male	443	44.3%

AGE: Respondent age

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 15   Maximum: 90
Type: Discrete   Decimal: 0   Width: 2   Range: 15 - 90   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
15	15	11	1.1%
16	16	9	0.9%
17	17	8	0.8%
18	18	14	1.4%
19	19	9	0.9%
20	20	9	0.9%
21	21	15	1.5%
22	22	12	1.2%
23	23	5	0.5%
24	24	5	0.5%
25	25	9	0.9%
26	26	14	1.4%
27	27	17	1.7%
28	28	22	2.2%
29	29	15	1.5%
30	30	15	1.5%
31	31	18	1.8%
32	32	28	2.8%
33	33	22	2.2%
34	34	21	2.1%
35	35	23	2.3%
36	36	21	2.1%
37	37	22	2.2%
38	38	17	1.7%
39	39	15	1.5%
40	40	30	3%
41	41	11	1.1%
42	42	14	1.4%
43	43	21	2.1%
44	44	13	1.3%
45	45	20	2%
46	46	15	1.5%

47	47	16	1.6%
48	48	15	1.5%
49	49	8	0.8%
50	50	35	3.5%
51	51	9	0.9%
52	52	10	1%
53	53	11	1.1%
54	54	12	1.2%
55	55	17	1.7%
56	56	6	0.6%
57	57	7	0.7%
58	58	13	1.3%
59	59	11	1.1%
60	60	29	2.9%
61	61	19	1.9%
62	62	18	1.8%
63	63	20	2%
64	64	10	1%
65	65	18	1.8%
66	66	13	1.3%
67	67	21	2.1%
68	68	19	1.9%
69	69	12	1.2%
70	70	34	3.4%
71	71	11	1.1%
72	72	14	1.4%
73	73	12	1.2%
74	74	7	0.7%
75	75	18	1.8%
76	76	14	1.4%
77	77	5	0.5%
78	78	7	0.7%
79	79	4	0.4%
80	80	3	0.3%
81	81	4	0.4%
82	82	6	0.6%
83	83	2	0.2%
84	84	3	0.3%
85	85	1	0.1%

86	86	4	0.4%
87	87	0	0%
88	88	1	0.1%
89	89	0	0%
90	90	1	0.1%
91	91	0	0%
92	92	0	0%
93	93	0	0%
94	94	0	0%
95	95	0	0%
96	96	0	0%
97	97	0	0%
98	98	0	0%
99	99+	0	0%

EDUC: Respondent education level

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	completed primary school or less	245	24.5%
2	completed secondary school	501	50.1%
3	completed tertiary education or more	242	24.2%
4	(dk)	0	0%
5	(rf)	12	1.2%

INC_Q: Within-economy household income quintile

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Poorest 20%	231	23.1%
2	Second 20%	184	18.4%
3	Middle 20%	172	17.2%
4	Fourth 20%	186	18.6%
5	Richest 20%	227	22.7%

Others

NOTES

Respondent's within-economy household income quintile (1 to 5)

EMP_IN: Respondent is in workforce

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	in the workforce	624	62.4%
2	out of the workforce	376	37.6%

ACCOUNT: Has an account

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	28	2.8%

| 1 | yes | 972 | 97.2% |

ACCOUNT_FIN: Has an account at a financial institution

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	30	3%
1	yes	970	97%

Others

NOTES

The data also include an additional 3 percent of respondents in 2021 who reported receiving wages, government transfers, a public sector pension, or payments for agricultural products into an account (excluding mobile money) in the past year; paying utility bills or school fees from a financial institution account in the past year; or receiving wages, government transfers, or agricultural payments to a card in the past year. The definition does not include non-bank financial institutions such as pension funds, retirement accounts, insurance companies, or equity holdings such as stocks. Questions screened for account ownership in the questionnaire do not include these additional 3 percent of respondents.

ACCOUNT_MOB: Has a mobile money account

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	721	72.1%
1	yes	279	27.9%

Others

NOTES

Mobile money service providers are those included in the GSM Association's Mobile Money for the Unbanked (GSMA MMU) database.
The data also includes an additional 2 percent of respondents in 2021 who received wages, government transfers, a public sector pension, or payments for agricultural products through a mobile phone in the past year. Unlike the definition of account at a financial institution, the definition of mobile money account does not include the payment of utility bills or school fees through a mobile phone. The reason is that the phrasing of the possible answers leaves it open as to whether those payments were made using a mobile money account or an over-the-counter service. Questions screened for account ownership in the questionnaire do not include these additional 2 percent of respondents.

FIN1_1A: Opened first account to receive a wage payment

Data file: micro_sgp.dta

Overview

Valid: 939   Invalid: 61   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	254	27.1%
2	no	661	70.4%
3	(dk)	24	2.6%
4	(ref)	0	0%
Sysmiss		61	

Others

NOTES
Asked only of account owners (excluding mobile money accounts).

FIN1_1B: Opened first account to receive money from the government

Data file: micro_sgp.dta

Overview

Valid: 939   Invalid: 61   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	54	5.8%
2	no	863	91.9%

3	(dk)	22	2.3%
4	(ref)	0	0%
Sysmiss		61	

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN2: Has a debit card

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	927	92.7%
2	no	72	7.2%
3	(dk)	1	0.1%
4	(ref)	0	0%

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN4: Used a debit card

Data file: micro_sgp.dta

Overview

Valid: 927   Invalid: 73   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	787	84.9%

2	no	138	14.9%
3	(dk)	1	0.1%
4	(ref)	1	0.1%
Sysmiss		73	

Others

NOTES

Asked only of account owners (excluding mobile money accounts) that have an ATM/debit card.

FIN4A: Used a debit card in-store

Data file: micro_sgp.dta

Overview

Valid: 787   Invalid: 213   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	737	93.6%
2	no	50	6.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		213	

Others

NOTES

Asked only of account owners (excluding mobile money accounts) that used an ATM/debit card.

FIN5: Used a mobile phone or internet to access account

Data file: micro_sgp.dta

Overview

Valid: 963   Invalid: 37   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	627	65.1%
2	no	334	34.7%
3	(dk)	0	0%
4	(ref)	2	0.2%
Sysmiss		37	

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN6: Used a mobile phone or internet to check account balance

Data file: micro_sgp.dta

Overview

Valid: 963   Invalid: 37   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	646	67.1%
2	no	315	32.7%
3	(dk)	0	0%
4	(ref)	2	0.2%
Sysmiss		37	

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN7: Has a credit card

Data file: micro_sgp.dta

Overview

Valid: 963   Invalid: 37   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	394	40.9%
2	no	566	58.8%
3	(dk)	1	0.1%
4	(ref)	2	0.2%
Sysmiss		37	

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN8: Used a credit card

Data file: micro_sgp.dta

Overview

Valid: 394   Invalid: 606   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	350	88.8%
2	no	29	7.4%
3	(dk)	1	0.3%
4	(ref)	14	3.6%
Sysmiss		606	

Others

NOTES

Asked only of account owners (excluding mobile money accounts) who have a credit card.

FIN8A: Used a credit card in-store

Data file: micro_sgp.dta

Overview

Valid: 350   Invalid: 650   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	333	95.1%
2	no	9	2.6%
3	(dk)	0	0%
4	(ref)	8	2.3%
Sysmiss		650	

Others

NOTES

Asked only of account owners (excluding mobile money accounts) who used a credit card.

FIN8B: Paid credit card balances in full

Data file: micro_sgp.dta

Overview

Valid: 394   Invalid: 606   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	344	87.3%
2	no	24	6.1%
3	(dk)	0	0%
4	(ref)	26	6.6%
Sysmiss		606	

Others

NOTES

Asked only of account owners (excluding mobile money accounts) who have a credit card.

FIN9: Made any deposit into the account

Data file: micro_sgp.dta

Overview

Valid: 963   Invalid: 37   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	841	87.3%
2	no	120	12.5%
3	(dk)	0	0%
4	(ref)	2	0.2%
Sysmiss		37	

Others

NOTES
Asked only of account owners (excluding mobile money accounts). This includes cash or electronic deposits, or any time money is put into their account(s) by themselves, by an employer, or another person or institution.

FIN9A: Make deposits into the account two or more times per month

Data file: micro_sgp.dta

Overview

Valid: 841   Invalid: 159   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	556	66.1%
2	no	280	33.3%
3	(dk)	4	0.5%
4	(ref)	1	0.1%
Sysmiss		159	

Others

NOTES

Asked only of account owners (excluding mobile money accounts).

FIN10: Withdrew from the account

Data file: micro_sgp.dta

Overview

Valid: 963   Invalid: 37   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	892	92.6%
2	no	68	7.1%
3	(dk)	0	0%
4	(ref)	3	0.3%
Sysmiss		37	

Others

NOTES

Asked only of account owners (excluding mobile money accounts). This includes cash withdrawals made in person using a debit card or mobile phone, electronic payments or purchases, checks, or any other sanctioned circumstance in which money is removed from the account(s) either by the account owner or by another person or institution.

FIN10A: Withdrew from the account two or more times per month

Data file: micro_sgp.dta

Overview

Valid: 892   Invalid: 108   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	750	84.1%
2	no	137	15.4%
3	(dk)	5	0.6%
4	(ref)	0	0%
Sysmiss		108	

Others

FIN10B: Used account to store money

Data file: micro_sgp.dta

Overview

Valid: 963   Invalid: 37   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	920	95.5%
2	no	35	3.6%
3	(dk)	2	0.2%
4	(ref)	6	0.6%
Sysmiss		37	

FIN11_1: Unbanked: use account without help

Data file: micro_sgp.dta

Overview

Valid: 28   Invalid: 972   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	9	32.1%
2	no	17	60.7%
3	(dk)	2	7.1%
4	(ref)	0	0%
Sysmiss		972	

FIN11A: Reason for no account: too far

Data file: micro_sgp.dta

Overview

Valid: 37   Invalid: 963   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	4	10.8%
2	no	30	81.1%
3	(dk)	3	8.1%
4	(ref)	0	0%
Sysmiss		963	

FIN11B: Reason for no account: too expensive

Data file: micro_sgp.dta

Overview

Valid: 37   Invalid: 963   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	4	10.8%
2	no	30	81.1%
3	(dk)	3	8.1%
4	(ref)	0	0%
Sysmiss		963	

FIN11C: Reason for no account: lack documentation

Data file: micro_sgp.dta

Overview

Valid: 37   Invalid: 963   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	9	24.3%
2	no	26	70.3%
3	(dk)	2	5.4%
4	(ref)	0	0%
Sysmiss		963	

FIN11D: Reason for no account: lack trust

Data file: micro_sgp.dta

Overview

Valid: 37   Invalid: 963   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	4	10.8%
2	no	33	89.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		963	

FIN11E: Reason for no account: religious reasons

Data file: micro_sgp.dta

Overview

Valid: 37   Invalid: 963   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1	2.7%
2	no	34	91.9%

3	(dk)	2	5.4%
4	(ref)	0	0%
Sysmiss		963	

FIN11F: Reason for no account: lack money

Data file: micro_sgp.dta

Overview

Valid: 37   Invalid: 963   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	24	64.9%
2	no	12	32.4%
3	(dk)	1	2.7%
4	(ref)	0	0%
Sysmiss		963	

FIN11G: Reason for no account: family member already has one

Data file: micro_sgp.dta

Overview

Valid: 37   Invalid: 963   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	16	43.2%
2	no	20	54.1%
3	(dk)	1	2.7%
4	(ref)	0	0%
Sysmiss		963	

FIN11H: Reason for no account: no need for financial services

Data file: micro_sgp.dta

Overview

Valid: 37   Invalid: 963   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	23	62.2%
2	no	12	32.4%
3	(dk)	2	5.4%
4	(ref)	0	0%
Sysmiss		963	

FIN13A: Use mobile money account two or more times a month

Data file: micro_sgp.dta

Overview

Valid: 253   Invalid: 747   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	200	79.1%
2	no	53	20.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		747	

FIN13B: Use mobile money account to store money

Data file: micro_sgp.dta

Overview

Valid: 253   Invalid: 747   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	102	40.3%
2	no	151	59.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		747	

FIN13C: Use mobile money account to borrow money

Data file: micro_sgp.dta

Overview

Valid: 253   Invalid: 747   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	31	12.3%
2	no	222	87.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		747	

FIN13D: Use mobile money account without help

Data file: micro_sgp.dta

Overview

Valid: 253   Invalid: 747   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	200	79.1%
2	no	42	16.6%

3	(dk)	10	4%
4	(ref)	1	0.4%
Sysmiss		747	

FIN14_1: Use mobile phone to pay for a purchase in-store

Data file: micro_sgp.dta

Overview

Valid: 1000　　Invalid: 0　　Minimum: 1　　Maximum: 4
Type: Discrete　　Decimal: 0　　Width: 1　　Range: 1 - 4　　Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	464	46.4%
2	no	532	53.2%
3	(dk)	2	0.2%
4	(ref)	2	0.2%

FIN14_2: Paid digitally for an in-store purchase for the first time after COVID-19

Data file: micro_sgp.dta

Overview

Valid: 776　　Invalid: 224　　Minimum: 1　　Maximum: 4
Type: Discrete　　Decimal: 0　　Width: 1　　Range: 1 - 4　　Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	212	27.3%
2	Used other methods, such as a card or mobile phone	562	72.4%
3	(dk)	1	0.1%
4	(ref)	1	0.1%
Sysmiss		224	

FIN14_2_CHINA: Paid digitally for an in-store purchase for the first time since 2020

Data file: micro_sgp.dta

Overview

Valid: 0   Invalid: 1000   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

▍ FIN14A: Made bill payments online using the Internet

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	553	55.3%
2	no	446	44.6%
3	(dk)	1	0.1%
4	(ref)	0	0%

▍ FIN14A1: Send money to a relative or friend online using the Internet

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	494	49.4%
2	no	506	50.6%
3	(dk)	0	0%
4	(ref)	0	0%

▍ FIN14B: Bought something online using the Internet

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	544	54.4%
2	no	456	45.6%
3	(dk)	0	0%
4	(ref)	0	0%

FIN14C: Paid online or in cash at delivery

Data file: micro_sgp.dta

Overview

Valid: 544   Invalid: 456   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Pay online	353	64.9%
2	In cash	15	2.8%
3	(both)	174	32%
4	(dk)	1	0.2%
5	(ref)	1	0.2%
Sysmiss		456	

FIN14C_2: Paid online for an online purchase for the first time after COVID-19

Data file: micro_sgp.dta

Overview

Valid: 544   Invalid: 456   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only paid in cash	61	11.2%
2	Paid online	479	88.1%
3	(dk)	1	0.2%
4	(ref)	3	0.6%
Sysmiss		456	

FIN14C_2_CHINA: Paid online for an online purchase for the first time since 2020

Data file: micro_sgp.dta

Overview

Valid: 0   Invalid: 1000   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN16: Saved for old age

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	666	66.6%
2	no	328	32.8%
3	(dk)	1	0.1%
4	(ref)	5	0.5%

FIN17A: Saved using an account at a financial institution

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	595	59.5%
2	no	400	40%
3	(dk)	3	0.3%
4	(ref)	2	0.2%

FIN17A1: Saved using a mobile money account

Data file: micro_sgp.dta

Overview

Valid: 256   Invalid: 744   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	20	7.8%
2	no	234	91.4%
3	(dk)	2	0.8%
4	(ref)	0	0%
Sysmiss		744	

FIN17B: Saved using an informal savings club

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	33	3.3%
2	no	957	95.7%
3	(dk)	8	0.8%
4	(ref)	2	0.2%

FIN20: Borrowed for medical purposes

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	26	2.6%
2	no	967	96.7%
3	(dk)	5	0.5%
4	(ref)	2	0.2%

FIN22A: Borrowed from a financial institution

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	93	9.3%
2	no	897	89.7%
3	(dk)	8	0.8%
4	(ref)	2	0.2%

FIN22B: Borrowed from family or friends

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	18	1.8%
2	no	969	96.9%
3	(dk)	11	1.1%
4	(ref)	2	0.2%

FIN22C: Borrowed from an informal savings club

Data file: micro_sgp.dta

Overview

Valid: 33   Invalid: 967   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	2	6.1%
2	no	28	84.8%
3	(dk)	3	9.1%
4	(ref)	0	0%
Sysmiss		967	

FIN24: Main source of emergency funds in 30 days

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 9
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 9   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Main source: Savings	646	64.6%
2	Main source: Family or friends	188	18.8%
3	Main source: Money from working	40	4%
4	Main source: Borrowing from a bank, empoyer, or private lender	19	1.9%
5	Main source: Selling assets	3	0.3%
6	Main source: Some other source	1	0.1%

7	(I could not come up with the money)	94	9.4%
8	(dk)	7	0.7%
9	ref	2	0.2%

FIN24A: Difficulty of emergency funds in 30 days

Data file: micro_sgp.dta

Overview

Valid: 897   Invalid: 103   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very difficult	128	14.3%
2	Somewhat difficult	390	43.5%
3	Not difficult at all	368	41%
4	(DK)	8	0.9%
5	(ref)	3	0.3%
Sysmiss		103	

FIN24B: Difficulty of emergency funds in 7 days

Data file: micro_sgp.dta

Overview

Valid: 897   Invalid: 103   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very difficult	172	19.2%
2	Somewhat difficult	359	40%
3	Not difficult at all	341	38%
4	(I could not come up with the money)	17	1.9%
5	(DK)	6	0.7%
6	(ref)	2	0.2%
Sysmiss		103	

FIN26: Sent domestic remittances

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	396	39.6%
2	no	597	59.7%
3	(dk)	3	0.3%
4	(ref)	4	0.4%

FIN27_1: Sent domestic remittances through an account

Data file: micro_sgp.dta

Overview

Valid: 396   Invalid: 604   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	334	84.3%
2	no	62	15.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		604	

FIN27C1: Sent domestic remittances in cash

Data file: micro_sgp.dta

Overview

Valid: 62   Invalid: 938   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	50	80.6%
2	no	12	19.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		938	

FIN27C2: Sent domestic remittances through an MTO

Data file: micro_sgp.dta

Overview

Valid: 62   Invalid: 938   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	8	12.9%
2	no	54	87.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		938	

FIN28: Received domestic remittances

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	448	44.8%
2	no	548	54.8%

3	(dk)	1	0.1%
4	(ref)	3	0.3%

FIN29_1: Received domestic remittances through an account

Data file: micro_sgp.dta

Overview

Valid: 448   Invalid: 552   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	349	77.9%
2	no	97	21.7%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		552	

FIN29C1: Received domestic remittances in cash

Data file: micro_sgp.dta

Overview

Valid: 99   Invalid: 901   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	79	79.8%
2	no	19	19.2%
3	(dk)	1	1%
4	(ref)	0	0%
Sysmiss		901	

FIN29C2: Received domestic remittances through an MTO

Data file: micro_sgp.dta

Overview

Valid: 99   Invalid: 901   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	13	13.1%
2	no	83	83.8%
3	(dk)	3	3%
4	(ref)	0	0%
Sysmiss		901	

FIN30: Paid a utility bill

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	650	65%
2	no	346	34.6%
3	(dk)	2	0.2%
4	(ref)	2	0.2%

FIN31A: Paid a utility bill using an account

Data file: micro_sgp.dta

Overview

Valid: 650   Invalid: 350   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

1	yes	483	74.3%
2	no	166	25.5%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		350	

FIN31B: Paid a utility bill using a mobile phone

Data file: micro_sgp.dta

Overview

Valid: 650   Invalid: 350   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	165	25.4%
2	no	483	74.3%
3	(dk)	2	0.3%
4	(ref)	0	0%
Sysmiss		350	

FIN31B1: Paid a utility bill from an account or mobile phone for the first time after the

Data file: micro_sgp.dta

Overview

Valid: 523   Invalid: 477   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Only used cash	117	22.4%
2	Used other methods, such as a card or mobile phone	404	77.2%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		477	

FIN31B1_CHINA: Paid a utility bill from an account or mobile phone for the first time since 202

Data file: micro_sgp.dta

Overview

Valid: 0   Invalid: 1000   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN31C: Paid a utility bill in cash

Data file: micro_sgp.dta

Overview

Valid: 127   Invalid: 873   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	101	79.5%
2	no	26	20.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		873	

FIN32: Received wage payments

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	589	58.9%
2	no	406	40.6%
3	(dk)	3	0.3%
4	(ref)	2	0.2%

FIN33: Received public sector wage payments

Data file: micro_sgp.dta

Overview

Valid: 589   Invalid: 411   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	47	8%
2	no	542	92%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		411	

FIN34A: Received wage payments into an account

Data file: micro_sgp.dta

Overview

Valid: 589   Invalid: 411   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	537	91.2%
2	no	51	8.7%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		411	

FIN34B: Received wage payments to a mobile phone

Data file: micro_sgp.dta

Overview

Valid: 589   Invalid: 411   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	34	5.8%
2	no	547	92.9%
3	(dk)	8	1.4%
4	(ref)	0	0%
Sysmiss		411	

▍ FIN34D: Received wage payments in cash

Data file: micro_sgp.dta

Overview

Valid: 50   Invalid: 950   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	14	28%
2	no	36	72%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		950	

▍ FIN34E: Received wage payments to a card

Data file: micro_sgp.dta

Overview

Valid: 36   Invalid: 964   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	10	27.8%
2	no	25	69.4%

3	(dk)	1	2.8%
4	(ref)	0	0%
Sysmiss		964	

FIN35: Received wage payments into an account or to a phone or a card and paid higher t

Data file: micro_sgp.dta

Overview

Valid: 549   Invalid: 451   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	49	8.9%
2	no	499	90.9%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		451	

FIN37: Received a government transfer

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	234	23.4%
2	no	763	76.3%
3	(dk)	2	0.2%
4	(ref)	1	0.1%

FIN38: Received a government pension

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	15	1.5%
2	no	984	98.4%
3	(dk)	0	0%
4	(ref)	1	0.1%

FIN39A: Received a government transfer or pension into an account

Data file: micro_sgp.dta

Overview

Valid: 239   Invalid: 761   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	184	77%
2	no	53	22.2%
3	(dk)	2	0.8%
4	(ref)	0	0%
Sysmiss		761	

FIN39B: Received a government transfer or pension to a mobile phone

Data file: micro_sgp.dta

Overview

Valid: 239   Invalid: 761   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	

1	yes	7	2.9%
2	no	230	96.2%
3	(dk)	2	0.8%
4	(ref)	0	0%
Sysmiss		761	

FIN39D: Received a government transfer or pension in cash

Data file: micro_sgp.dta

Overview

Valid: 52   Invalid: 948   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	16	30.8%
2	no	35	67.3%
3	(dk)	1	1.9%
4	(ref)	0	0%
Sysmiss		948	

FIN39E: Received a government transfer or pension to a card

Data file: micro_sgp.dta

Overview

Valid: 36   Invalid: 964   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	21	58.3%
2	no	14	38.9%
3	(dk)	1	2.8%
4	(ref)	0	0%
Sysmiss		964	

FIN42: Received an agricultural payment

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1	0.1%
2	no	999	99.9%
3	(dk)	0	0%
4	(ref)	0	0%

FIN45: Financially most worried

Data file: micro_sgp.dta

Overview

Valid: 758   Invalid: 242   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Old age	309	40.8%
2	Medical cost	311	41%
3	Bills	112	14.8%
4	Education	18	2.4%
5	(DK)	6	0.8%
6	(ref)	2	0.3%
Sysmiss		242	

FIN42A: Grow own crops or raise livestock

Data file: micro_sgp.dta

Overview

Valid: 1   Invalid: 999   Minimum: 2   Maximum: 2
Type: Discrete   Decimal: 0   Width: 1   Range: 2 - 2   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	0	0%
2	No	1	100%
3	(Both)	0	0%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		999	

FIN43A: Received an agricultural payment into an account

Data file: micro_sgp.dta

Overview

Valid: 1   Invalid: 999   Minimum: 1   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	1	100%
2	no	0	0%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		999	

FIN43B: Received an agricultural payment to a mobile phone

Data file: micro_sgp.dta

Overview

Valid: 1   Invalid: 999   Minimum: 1   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 1   Format: Numeric

Questions and instructions

Value	Category	Cases	
1	yes	1	100%
2	no	0	0%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		999	

FIN43D: Received an agricultural payment in cash

Data file: micro_sgp.dta

Overview

Valid: 0   Invalid: 1000   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN43E: Received an agricultural payment to a card

Data file: micro_sgp.dta

Overview

Valid: 0   Invalid: 1000   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

FIN44A: Financially worried: old age

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

Value	Category	Cases	
1	Very worried	267	26.7%
2	Somewhat worried	501	50.1%
3	Not worried at all	225	22.5%
4	(Does not apply)	6	0.6%
5	(DK)	1	0.1%

6	(ref)	0	0%

FIN44B: Financially worried: medical cost

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	296	29.6%
2	Somewhat worried	506	50.6%
3	Not worried at all	190	19%
4	(Does not apply)	5	0.5%
5	(DK)	3	0.3%
6	(ref)	0	0%

FIN44C: Financially worried: bills

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	241	24.1%
2	Somewhat worried	443	44.3%
3	Not worried at all	308	30.8%
4	(Does not apply)	6	0.6%
5	(DK)	2	0.2%
6	(ref)	0	0%

FIN44D: Financially worried: education

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	91	9.1%
2	Somewhat worried	320	32%
3	Not worried at all	302	30.2%
4	(Does not apply)	283	28.3%
5	(DK)	4	0.4%
6	(ref)	0	0%

FIN45_1: Financially worried due to COVID-19

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Very worried	128	12.8%
2	Somewhat worried	688	68.8%
3	Not worried at all	171	17.1%
4	(DK)	11	1.1%
5	(ref)	2	0.2%

FIN45_1_CHINA: Financial worry

Data file: micro_sgp.dta

Overview

Valid: 0   Invalid: 1000   Minimum: *   Maximum: *
Type: Discrete   Width: 1   Range: * - *   Format: Numeric

SAVED: Saved in the past year

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	146	14.6%
1	yes	854	85.4%

BORROWED: Borrowed in the past year

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	562	56.2%
1	yes	438	43.8%

RECEIVE_WAGES: Received a wage payment

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	549	54.9%

2	received payments in cash only	14	1.4%
3	received payments using other methods	26	2.6%
4	did not receive payments	406	40.6%
5	dk/ref	5	0.5%

Others

NOTES

This includes adults who received a wage payment in the past year.

RECEIVE_TRANSFERS: Received a government transfer payment

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	204	20.4%
2	received payments in cash only	16	1.6%
3	received payments using other methods	14	1.4%
4	did not receive payments	763	76.3%
5	dk/ref	3	0.3%

Others

NOTES

This includes adults who received a government transfer payment in the past year.

RECEIVE_PENSION: Received a government pension payment

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	14	1.4%
2	received payments in cash only	0	0%
3	received payments using other methods	1	0.1%
4	did not receive payments	984	98.4%
5	dk/ref	1	0.1%

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 4
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 4   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	received payments into an account	1	0.1%
2	received payments in cash only	0	0%
3	received payments using other methods	0	0%
4	did not receive payments	999	99.9%
5	dk/ref	0	0%

Others

NOTES
This includes adults who received a payment for the sale of agricultural goods in the past year.

PAY_UTILITIES: Paid a utility bill

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 5
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 5   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	made payments from an account	523	52.3%

2	made payments in cash only	101	10.1%
3	made payments using other methods	26	2.6%
4	did not make payments	346	34.6%
5	dk/ref	4	0.4%

Others

NOTES

This includes adults who paid a utility bill in the past year.

REMITTANCES: Made or received a domestic remittance payment

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 6
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 6   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	sent/received through an account	436	43.6%
2	sent/received through an otc transaction	13	1.3%
3	sent/received in cash only	82	8.2%
4	sent/received using other methods	15	1.5%
5	did not send/receive	448	44.8%
6	dk/ref	6	0.6%

Others

NOTES

This includes adults who made or received a domestic remittance payment in the past year.

MOBILEOWNER: Owns a mobile phone

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	956	95.6%
2	no	43	4.3%
3	(dk)	1	0.1%
4	(ref)	0	0%

INTERNETACCESS: Internet access

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 1   Maximum: 3
Type: Discrete   Decimal: 0   Width: 1   Range: 1 - 3   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	yes	902	90.2%
2	no	95	9.5%
3	(dk)	3	0.3%
4	(ref)	0	0%

ANYDIGPAYMENT: Made or received a digital payment

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	66	6.6%
1	yes	934	93.4%

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: micro_sgp.dta

Overview

Valid: 1000   Invalid: 0   Minimum: 0   Maximum: 1
Type: Discrete   Decimal: 0   Width: 1   Range: 0 - 1   Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	no	207	20.7%
1	yes	793	79.3%

study_resources

questionnaires

2021 Global Findex Questionnaire

title	2021 Global Findex Questionnaire
language	English
filename	questionnaire_globalfindex.pdf

reports

The Global Findex Database 2021

title	The Global Findex Database 2021
authors	Asli Demirgüç-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar
language	English
filename	FINDEX_2021_report.pdf

technical_documents

Microdata Codebook

title	Microdata Codebook
language	English
filename	globalfindex2021_microdatacodebook.pdf

Microdata update details

title	Microdata update details
language	English
filename	microdata_update_details.xlsx

other_materials

Micro 2021 Indicator Stata do-file

title	Micro 2021 Indicator Stata do-file
language	English
filename	micro2021_indicators.do