

Kosovo - The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy

Development Research Group, Finance and Private Sector Development Unit

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Identification

SURVEY ID NUMBER

XXK_2024_FINDEX_v01_M

TITLE

The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy

ABBREVIATION OR ACRONYM

FINDEX 2025

COUNTRY/ECONOMY

Name	Country code
Kosovo	XXK

STUDY TYPE

Other Household Survey [hh/oth]

SERIES INFORMATION

The Global Findex is the world's most comprehensive database on digital and financial inclusion. It is also the only global source of comparable demand-side data, allowing cross-country analysis of how adults access and use mobile phones, the internet, and financial accounts to reach digital information and resources, save, borrow, make payments, and manage their financial health. Data for the Global Findex 2025 were collected from nationally representative surveys of about 145,000 adults in 141 economies. The latest edition follows the 2011, 2014, 2017, and 2021 editions and includes new series measuring mobile phone ownership and internet use, digital safety, and frequency of transactions using financial services.

ABSTRACT

The Global Findex 2025 reveals how mobile technology is equipping more adults around the world to own and use financial accounts to save formally, access credit, make and receive digital payments, and pursue opportunities. Including the inaugural Global Findex Digital Connectivity Tracker, this fifth edition of Global Findex presents new insights on the interactions among mobile phone ownership, internet use, and financial inclusion.

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The Global Findex 2025 is an indispensable resource for policy makers in the fields of digital connectivity and financial inclusion, as well as for practitioners, researchers, and development professionals.

KIND OF DATA

Observation data/ratings [obs]

UNIT OF ANALYSIS

Individual

Version

VERSION DESCRIPTION

Edited, anonymized dataset for public distribution.

VERSION DATE

2025-09-24

Coverage

GEOGRAPHIC COVERAGE

National Coverage

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	Financial Support
Gates Foundation	Financial Support
Mastercard Foundation	Financial Support
Digital Vice Presidency, World Bank	Financial Support
Prosperity Vice Presidency, World Bank	Financial Support

Sampling

SAMPLING PROCEDURE

In most low- and middle-income economies, Global Findex data were collected through face-to-face interviews. In these economies, an area frame design was used for interviewing. In most high-income economies, telephone surveys were used. In 2024, face-to-face interviews were again conducted in 22 economies after phone-based surveys had been employed in 2021 as a result of mobility restrictions related to COVID-19. In addition, an abridged form of the questionnaire was administered by phone to survey participants in Algeria, China, the Islamic Republic of Iran, Libya, Mauritius, and Ukraine because of economy-specific restrictions. In just one economy, Singapore, did the interviewing mode change from face to face in 2021 to phone based in 2024.

In economies in which face-to-face surveys were conducted, the first stage of sampling was the identification of primary sampling units. These units were then stratified by population size, geography, or both and clustered through one or more stages of sampling. Where population information was available, sample selection was based on probabilities proportional to population size; otherwise, simple random sampling was used. Random route procedures were used to select sampled households. Unless an outright refusal occurred, interviewers made up to three attempts to survey each sampled household. To increase the probability of contact and completion, attempts were made at different times of the day and, where possible, on different days. If an interview could not be completed at a household that was initially part of the sample, a simple substitution method was used to select a replacement household for inclusion.

Respondents were randomly selected within sampled households. Each eligible household member (that is, all those ages 15 or older) was listed, and a handheld survey device randomly selected the household member to be interviewed. For paper surveys, the Kish grid method was used to select the respondent. In economies in which cultural restrictions dictated gender matching, respondents were randomly selected from among all eligible adults of the interviewer's gender.

In economies in which Global Findex surveys have traditionally been phone based, respondent selection followed the same procedure as in previous years, using random digit dialing or a nationally representative list of phone numbers. In most economies in which mobile phone and landline penetration is high, a dual sampling frame was used.

The same procedure for respondent selection was applied to economies in which phone-based interviews were being conducted for the first time. Dual-frame (landline and mobile phone) random digit dialing was used where landline presence and use are 20 percent or higher based on historical Gallup estimates. Mobile phone random digit dialing was used in economies with limited or no landline presence (less than 20 percent).

For landline respondents in economies in which mobile phone or landline penetration is 80 percent or higher, respondents were selected randomly by using either the next-birthday method or the household enumeration method, which involves listing all eligible household members and randomly selecting one to participate. For mobile phone respondents in these economies or in economies in which mobile phone or landline penetration is less than 80 percent, no further selection was performed. At least three attempts were made to reach the randomly selected person in each household, spread over different days and times of day.

WEIGHTING

Data weighting was used to ensure a nationally representative sample for each economy. Final weights consisted of a base sampling weight, which corrects for unequal probability of selection based on household size, and a 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. Table A.1 shows the data collection period, number of interviews, approximate design effect, and margin of error for each economy, as well as sampling details where relevant.

Data collection

DATES OF DATA COLLECTION

Start	End
2024-05-01	2024-12-31

Questionnaires

QUESTIONNAIRES

The English version of the questionnaire is provided for download.

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: Klapper, Leora, Dorothe Singer, Laura Starita, and Alexandra Norris. 2025. The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy. Washington, DC: World Bank. <https://doi.org/10.1596/978-1-4648-2204-9>.

Access policy

CONTACTS

Name	Affiliation	Email
GlobalFindex	World Bank	globalfindex@worldbank.org
Alexandra Norris	World Bank	anorris2@worldbank.org

CONFIDENTIALITY

CITATION REQUIREMENTS

Use of the dataset must be acknowledged using a citation which would include:

- the Identification of the Primary Investigator
- the title of the survey (including country, acronym and year of implementation)
- the survey reference number

- the source and date of download

Example:

Development Research Group, Finance and Private Sector Development Unit (World Bank). Kosovo - The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy (FINDEX 2025). Ref: XKX_2024_FINDEX_v01_M. Downloaded from [uri] on [date].

ACCESS AUTHORITY

Name	Affiliation
GlobalFindex	World Bank
Alexandra Norris	World Bank

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Metadata production

DDI DOCUMENT ID

DDI_XKX_2024_FINDEX_v01_M_WB

PRODUCERS

Name	Abbreviation	Affiliation	Role
Development Data Group	DECDG	World Bank	Documentation of the study

DATE OF METADATA PRODUCTION

2025-10-01

DDI DOCUMENT VERSION

Version 01 (2025-10-01)

Data Dictionary

Data file	Cases	Variables
Findex_Microdata_2025_Kosovo 2025 Global Findex - Kosovo Microdata	1000	183

Data file: Findex_Microdata_2025_Kosovo

2025 Global Findex - Kosovo Microdata

Cases: 1000

Variables: 183

Variables

ID	Name	Label	Question
V1	year		
V2	economy	Economy	
V3	economycode	Economy code	
V4	regionwb	Regional code	
V5	pop_adult	Population 15+, 2023, WDI	
V6	wpid_random	Gallup World Poll identifier	
V7	wgt	Weight	
V8	female	Respondent is female	
V9	age	Respondent age	
V10	educ	Respondent education level	
V11	inc_q	Within-economy household income quintile	
V12	emp_in	Respondent is in workforce	
V13	urbanicity	Respondent lives in rural area	
V14	account_fin	Has an account at a financial institution	
V15	account_mob	Has a mobile money account	
V16	account	Has an account	
V17	dig_account	Has a digitally enabled account	
V18	borrowed	Borrowed	
V19	saved	Saved	
V20	receive_wages	Received a wage payment	
V21	receive_transfers	Received a government transfer payment	
V22	receive_pensions	Received a government pension payment	
V23	receive_agriculture	Received a payment for the sale of agricultural goods	
V24	merchantpay_dig	Made a digital merchant payment	
V25	pay_utilities	Paid a utility bill	
V26	domestic_remittances	Made or received a domestic remittance payment	
V27	anydigpayment	Made or received a digital payment	
V28	fin2	Has a debit card	[Insert local terminology for a/an ATM/debit card] is a card connected to an account that allows you to withdraw money or buy things, and the money is taken out of that account right away. Do you, personally, have [insert local terminology for a/an ATM/debit card]? Yes or no?

ID	Name	Label	Question
V29	fin3	Used a card or mobile phone to access account	Thinking ONLY about your account at a bank or similar financial institution, in the past 12 months, did you use a card or a mobile phone to make payments, buy things, or to send or receive money using your account? Yes or no?
V30	fin4	Opened first account to receive a wage or salary payment or money from the gover	Thinking about the first account you opened, did you open it to receive a wage or salary payment or money from the government? Yes or no?
V31	fin5	Frequency of money deposited into accounts	In a typical month, how often is money deposited into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account. Weekly, monthly, or less than once a month?
V32	fin6	Frequency of money sent or taken out of accounts	In a typical month, how often is money sent from or taken out of your personal account(s)? This includes cash withdrawals or electronic payments. Weekly, monthly, or less than once a month?
V33	fin7	Any deposits or withdrawals	In the past 12 months, has money been put into or taken out of your personal account(s)?
V34	fin8	Store money in account	Is there typically any money kept in your personal account(s)?
V35	fin9a	Receive account balance information using a mobile phone or the internet	In the past 12 months, have you received any information about your account balance from your bank, such as through email, SMS, or a text message on your mobile phone?
V36	fin9b	Check account balance using a mobile phone or the internet	In the past 12 months, have you personally checked the balance of the account(s) you have at a bank or similar financial institution using a mobile phone or computer? Yes or no?
V37	fin10	Has a credit card	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?
V38	fin11_0	Has a card that you can add money to and use to send and receive money or make p	Do you have a card that you can add money to and use to send and receive money or make purchases at a variety of places?
V39	fin11_1	Ever had an account at a bank or similar financial institution	Have you ever had an account at a bank or similar financial institution?
V40	fin11_2	Could use account without help	If you were to open an account at a bank or a similar financial institution, do you think you could use it by yourself, or would you need the help of another person?
V41	fin11a	Reason for no account: too far	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Financial institutions are too far away
V42	fin11b	Reason for no account: fees too expensive	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Financial service fees are too expensive
V43	fin11c	Reason for no account: lack documentation	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't have the necessary documentation
V44	fin11d	Reason for no account: lack money	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't have enough money to open an account

ID	Name	Label	Question
V45	fin11e	Reason for no account: family member already has one	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Someone else in the family already has an account
V46	fin11f	Reason for no account: lack trust	Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't trust financial institutions
V47	fin13_1	Mobile money meets financial needs	Does your mobile money account meet all your financial needs, or would you also like to open an account at a bank?
V48	fin13a	Frequency of money deposited into mobile money accounts	In a typical month, how often is money deposited into your mobile money account(s)? This includes cash or electronic deposits, or any time money is put into your account. Weekly, monthly, or less than once a month?
V49	fin13b	Frequency of money sent from mobile money accounts	In a typical month, how often is money sent from your mobile money account(s)? Weekly, monthly, or less than once a month?
V50	fin13c	Frequency of money taken out of mobile money accounts	In a typical month, how many times is money taken out of your mobile money account(s)? Weekly, monthly, or less than once a month?
V51	fin13d	Store money in mobile money account	Do you typically keep any money in your mobile money account?
V52	fin13e	Asked for mobile money PIN or password	Has anyone you don't know ever sent you a message on your phone or called you asking for the PIN or password to your mobile money account?
V53	fin13f	Sent money to the wrong number	Have you ever sent money from your mobile money account to the wrong number?
V54	fin13f_1	Received money back after sending to the wrong number	Were you able to get back the money you sent to the wrong number?
V55	fin14a	Reason for no mobile money account: too far	Are any of the following statements reasons why you do not have a mobile money account? Please answer yes or no to each of the following: Mobile money agents are too far away
V56	fin14b	Reason for no mobile money account: too expensive	
V57	fin14c	Reason for no mobile money account: lack documentation	
V58	fin14d	Reason for no mobile money account: lack of money	
V59	fin14e	Reason for no mobile money account: worried about security	
V60	fin15	Used an agent or someone else to make a mobile money payment	Do you ever use an agent or ask someone else to make a mobile money payment for you?
V61	fin16	Ever had a mobile money account	Have you ever had a mobile money account such as [insert local terminology for mobile money products]?
V62	fin17a	Saved at a bank or similar financial institution	In the past 12 months, have you saved or set aside any money by: using an account at a bank or similar financial institution?
V63	fin17b	Saved using a mobile money account	In the past 12 months, have you saved or set aside any money by: using a mobile money account?
V64	fin17c	Saved using a savings club or a person outside the family	In the past 12 months, have you saved or set aside any money by: using an informal savings group/club such as [insert local terminology for savings group/club] or a person outside the family?

ID	Name	Label	Question
V65	fin17d	Formal saving frequency	In a typical month, how often do you save or set aside money into an account? Weekly, monthly, or less than once a month?
V66	fin17e	Received interest	In the past 12 months, did you receive interest or additional money for the savings in your account?
V67	fin17f	Saved formally for old age	In the past 12 months, have you saved or set aside any money for your old age?
V68	fin18	Saved for any reason	In the past 12 months, have you saved or set aside any money for any reason?
V69	fin19	Made regular payments to insurance agent or company	In the past 12 months, have you made any regular payments to an insurance agent or company?
V70	fin20	Applied for a loan using a mobile phone	In the past 12 months, have you applied for a loan using a mobile phone?
V71	fin21	Received loan applied for using a mobile phone	Did you receive this loan?
V72	fin22a	Borrowed from a formal bank or similar financial institution	In the past 12 months, have you borrowed any money from a bank or a similar financial institution?
V73	fin22a_1	Borrowed from a mobile money provider	In the past 12 months, have you borrowed any money from your mobile money provider?
V74	fin22b	Borrowed from friends or family	In the past 12 months, have you borrowed any money from family, relatives, or friends?
V75	fin22c	Borrowed from an informal savings club	In the past 12 months, have you borrowed any money from informal savings group/club such as [insert local terminology for savings group/club]?
V76	fin22d	Borrowed for health or medical purposes	In the past 12 months, have you borrowed money for health or medical purposes?
V77	fin22e	Borrowed to start or operate a business	In the past 12 months, have you borrowed money to start or operate a business?
V78	fin22f	Purchased food on credit	In the past 12 months, did you ever buy household food but pay for it at a later date?
V79	fin22g	Used a credit card	In the past 12 months, have you used your credit card?
V80	fin22h	Paid off all credit card balances in full by their due date	In the past 12 months, did you pay off all your credit card balances in full by their due date?
V81	fin23	Borrowed money for any reason	In the past 12 months, have you borrowed money from any source for any reason?
V82	fin24	Main source of emergency money in 30 days	Now, imagine that you have an emergency and you need to pay [insert 1/20 of local GNI per capita]. What would be the MAIN source of money that you would use to come up with [insert 1/20 of local GNI per capita] within the next 30 days? Please choose only one response from the following. 1. Savings 2. Family, relatives, or friends 3. Money from working 4. A loan from a financial institution, an employer, or a private lender 5. Selling something you own such as jewelery 6. Some other source 7. I could not come up with the money
V83	fin24a	Difficulty of emergency funds in 30 days	How difficult would it be for you to come up with [insert 1/20 of local GNI per capita] within the next 30 days? Would it be very difficult, somewhat difficult, or not difficult at all?
V84	fin24b	How long household could cover expenses if main source of income was lost	Suppose your household lost its main source of income. About how long could you cover expenses by using savings, borrowing, selling something you own, seeking help from family and friends, or through some other way? Less than two weeks, about one month, about two months, or more than two months?

ID	Name	Label	Question
V85	fin24c	Experienced a natural disaster or severe weather event	In the PAST THREE YEARS, have you personally experienced a natural disaster or severe weather event, such as [insert local examples of natural disasters]?
V86	fin24d1	Natural disaster in the past three years: Income lost or unable to work, by self	
V87	fin24d2	Natural disaster in the past three years: Damage to home or livestock	
V88	fin24d3	Natural disaster in the past three years: Unable to access or use their account	
V89	fin25e1	Use a mobile phone or card to pay for household cleaning supplies	
V90	fin25e2	Used a mobile phone or a card to pay for an in-store purchase	
V91	fin25e3	Frequency of digital in-store merchant payments	
V92	fin25e4	Main reason for only using cash for in-store merchant payments	
V93	fin26a	Used a mobile phone or computer to make a bill payment	In the past 12 months, have you, personally used a mobile phone or computer to make a bill payment?
V94	fin26b	Used a mobile phone or the internet to buy something online	In the past 12 months, have you, personally used a mobile phone or computer to buy something online that was delivered to you?
V95	fin27	Online purchase mode of payment	Do you usually pay online or in cash when the order is delivered?
V96	fh1	Made a domestic remittance	In the past 12 months, have you given or sent money to relatives or friends living in a different city inside [insert economy name]? This can be money you brought yourself or sent in some other way.
V97	fin28	Made a digital domestic remittance	In the past 12 months, have you given or sent money to relatives or friends living in a different city inside [insert economy name] directly from an account or phone? Yes or no?
V98	fh2	Received a domestic remittance	In the past 12 months, did you receive money from relatives or friends living in a different city inside [insert economy name]? This can be money you were directly given or that you received in some other way.
V99	fin29	Received a digital domestic remittance	In the past 12 months, have you, personally, received money from relatives or friends living in a different city inside [insert economy name] directly into an account or phone? Yes or no?
V100	fh2a	Received an international remittance payment	In the past 12 months, did you receive money from relatives or friends living in a different country? Yes or no?
V101	fin30	Made a utility payment	In the past 12 months, have you, personally, made regular payments for electricity, water, or trash collection? Yes or no?
V102	fin31a	Made a utility payment using a bank account	In the past 12 months, have you, personally, made payments for electricity, water, or trash collection using an account at a bank or similar financial institution?
V103	fin31b	Made a utility payment using a mobile phone	In the past 12 months, have you, personally, made payments for electricity, water, or trash collection using a mobile phone to make a payment?

ID	Name	Label	Question
V104	fin31c	Made a utility payment by handing cash to a bank agent or staff	In the past 12 months, have you personally made a payment for electricity, water, or trash collection by handing cash to bank staff or an agent? Yes or no?
V105	fin31d	Made utility payments exclusively in cash	Do you only use cash to pay for electricity, water, or trash collection?
V106	fin32	Received a wage payment	In the past 12 months, have you received any salary or wages from an employer?
V107	fin33	Employed by the government, military, or public sector	In the past 12 months, have you been employed by the government, military, or public sector? Yes or no?
V108	fin34a	Received wage payment into a bank or similar institution account	In the past 12 months, has an employer paid your salary or wages directly into an account at a bank or similar financial institution?
V109	fin34b	Received a wage payment through a mobile phone	In the past 12 months, has an employer paid your salary or wages through a mobile phone?
V110	fin34c	Received a wage payment in cash	In the past 12 months, has an employer paid your salary or wages in cash?
V111	fin34d	Received a wage payment into a card	In the past 12 months, has an employer paid your salary or wages to a card?
V112	fin35	Paid an unexpected fee to withdraw wages	Have you ever paid a fee that was more than you expected when you withdrew or took out your salary or wages from your account?
V113	fin36	Mode of wage withdrawal from account	When your employer has paid your salary or wages into your account, do you typically take out all this money as cash at one time or do you leave some of this money in your account?
V114	fin36a	Person withdrawing wage from account	Did you take your salary or wages out of your account yourself or did a friend or family member take out the money for you?
V115	fin37	Received financial support from the government	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 or subsidy payments. Please do NOT include wages or any payments related to work.
V116	fin38	Received a public sector pension	In the past 12 months, have you personally received a pension from the government, military, or public sector?
V117	fin39a	Received money from the government into a bank account	In the past 12 months, have you received this money from the government in any of the following ways? You received payments directly into an account at a bank or similar financial institution
V118	fin39b	Received money from the government through a mobile phone	In the past 12 months, have you received this money from the government in any of the following ways? You received payments through a mobile phone
V119	fin39c	Received money from the government only in cash	In the past 12 months, have you received any money from the government in cash?
V120	fin39d	Received money from the government into a card	In the past 12 months, have you received any money from the government to a card?
V121	fin40	Mode of government money withdrawal from account	When you receive money from the government, do you typically take out all this money as cash at one time, or do you leave some of this money in your account?
V122	fin41	Paid an unexpected fee to withdraw government money from account	Have you ever paid a fee that was more than you expected when you withdrew or took the money from the government out of your account?
V123	fin41a	Person withdrawing money from the government from account	Did you take the money you received from the government out of your account yourself or did a friend or family member take out the money for you?

ID	Name	Label	Question
V124	fin42	Received an agricultural payment	In the past 12 months, have you personally received money from any source for the sale of agricultural products, crops, produce, or livestock?
V125	fin43a	Received an agricultural payment into a bank account	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? You received payments directly into an account at a bank or similar financial institution
V126	fin43b	Received an agricultural payment through a mobile phone	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? You received payments through a mobile phone
V127	fin43c	Received an agricultural payment only in cash	In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock in cash?
V128	fin43d	Received an agricultural payment into a card	In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock to a card?
V129	fin44	Use phone or internet to access weather or farming information	Do you use a phone or the Internet to access information such as weather updates, pest control, or farming tips?
V130	fin45	Greatest financial worry	Which of the following financial issues are you MOST worried about? Please choose only one option. Are you most worried about not having enough money...? 1. For your old age 2. For your business 3. For medical costs in case of a serious illness or accident 4. For monthly expenses, such as food, housing, or bills 5. For school or education fees 6. Some other reason
V131	internet_use	Used the internet within the past three months	
V132	con1	Have a mobile phone	Do you have a mobile phone that you use to make and receive personal calls?
V133	con2a	Reason for no phone: lack of money	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You don't have enough money to buy a mobile phone
V134	con2b	Reason for no phone: mobile minutes are too expensive	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: Buying mobile minutes is too expensive
V135	con2c	Reason for no mobile phone: lack of reliable coverage	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: There is not reliable coverage where you live
V136	con2d	Reason for no mobile phone: difficulties reading or typing	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You have difficulties reading or typing on a mobile phone
V137	con2e	Reason for no mobile phone: family or community disapproval	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: People in your family or community do not approve of you using a mobile phone
V138	con2f	Reason for no mobile phone: worried about safety or security	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You are worried about your personal safety or security when using a mobile phone
V139	con2g	Reason for no mobile phone: used someone else's mobile phone	We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You use someone else's mobile phone

ID	Name	Label	Question
V140	con3	Main reason for not having a mobile phone	What is the main reason you do not own a mobile phone? 1. You don't have enough money to buy a mobile phone 2. Buying mobile minutes is too expensive 3. There is not reliable coverage where you live 4. You have difficulties reading or typing on a mobile phone 5. People in your family or community do not approve of you using a mobile phone 6. You are worried about your personal safety or security when using a mobile phone 7. You use someone else's mobile phone 8. Some other reason/None of these reasons
V141	con4	Used someone else's mobile phone	Have you used someone else's mobile phone in the past 3 months?
V142	con5	Type of phone used when using someone else's phone	Was the mobile phone you used a smartphone or a basic text phone?
V143	con6	Personal SIM card used in someone else's phone	Did you have a personal SIM card in your name that you have used in another person's mobile phone in the past 3 months?
V144	con7	Rules for using someone else's phone	Does someone, such as a family member, set rules about how you can use a mobile phone?
V145	con8	Someone in the household owns a mobile phone	Does anyone in your household currently own a mobile phone?
V146	con9	Type of phone	Is the main mobile phone you use a smartphone or a basic text phone?
V147	con10	Could use whatsapp on basic phone	Could you use WhatsApp on this basic text phone if you wanted to?
V148	con11	SIM registered in own name	Is the SIM number in this mobile phone registered in your name?
V149	con12	Mobile phone use frequency	How frequently do you use a mobile phone? Daily, weekly, monthly, or less than once a month?
V150	con13	Used a mobile phone in the past three months	Did you use a mobile phone in the past 3 months?
V151	con14	Read a text message	Have you ever read a text message on a mobile phone? This can include an SMS or text message or a message on a messaging app like WhatsApp.
V152	con15	Can understand a text message with English letters	Could you read and understand a text message in [insert language of interview] that is written using English letters, like "A", "B", and "C"? This can include an SMS or text message or a message on a messaging app like WhatsApp.
V153	con16	Sent a text message	Have you ever sent a text message on a mobile phone? This can include an SMS or text message or a message sent through a messaging app like WhatsApp.
V154	con17	Preferred mode of government communication	If the government needed to communicate important news to the population, such as a message about an extreme weather event or health information, would you prefer to receive it by SMS or text message or by a phone call with a recorded voice?
V155	con18	Have a PIN or password on mobile phone	Is there a lock on the mobile phone that you use, such as a PIN, password, or fingerprint?
V156	con19	Can change PIN or password	Are you able to change the PIN or password on the mobile phone that you use without help?
V157	con20	Rules about using own phone	Does someone, such as a family member, set rules about how you can use a mobile phone?
V158	con21	Received scam text or call	In the past 12 months, did you receive a phone call or SMS or text message on your mobile phone from someone you didn't know asking you to send money?
V159	con22	Sent money to scammer	Did you send the money to this person?

ID	Name	Label	Question
V160	con23	Received unwanted or offensive messages	In the past 12 months, have you received unwanted and offensive messages, photos or videos to your mobile phone?
V161	con24	Used the internet in the past 7 days	Have you used the Internet in the past seven days, whether on a mobile phone, a computer, or some other device?
V162	con25	Used the internet in the past 3 months	Did you use the Internet in the past 3 months?
V163	con26	Frequency of internet use	In a typical month, how frequently do you use the Internet? Daily, weekly, monthly, or less than once a month?
V164	con27	Purchase a data package	Do you buy a data package to use the Internet?
V165	con28	Frequency of data package purchase	How frequently do you buy your data package to use the Internet? Daily, weekly, monthly, or less than once a month?
V166	con29	Connect to the internet only through free WiFi	Do you connect to the Internet only through free WiFi, such as from a neighbor, a shop, or a free public WiFi area?
V167	con30a	Sent a voice message from a mobile phone	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Sent a voice message from a mobile phone
V168	con30b	Sent a photo from a mobile phone	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Sent a photo from a mobile phone
V169	con30c	Used social media on a mobile phone	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Used social media, like Facebook or TikTok, on a mobile phone
V170	con30d	Read about news or current events online	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Read about news or current events online
V171	con30e	Accessed educational information online	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Accessed information online to learn, train, or educate yourself or someone else
V172	con30f	Earned money online	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Used apps or websites to earn money, for example, selling goods or services online
V173	con30g	Accessed government services or searched for government information online	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Accessed government services or searched for government information online
V174	con30h	Searched or applied for a job online	In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Searched or applied for a job online
V175	con31a	Reason for no smartphone: not enough money	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You don't have enough money to buy a smartphone
V176	con31b	Reason for no smartphone: data plan is too expensive	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: Buying a mobile data plan is too expensive
V177	con31c	Reason for no smartphone: no reliable coverage	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: There is not reliable Internet coverage where you live
V178	con31d	Reason for no smartphone: difficulties reading or typing on a smartphone	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You have difficulties reading or typing on a smartphone
V179	con31e	Reason for no smartphone: family or community disapproval	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: People in your family or community do not approve of you using a smartphone

ID	Name	Label	Question
V180	con31f	Reason for no smartphone: worried about safety or security	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You are worried about your personal safety or security when using a smartphone
V181	con31g	Reason for no smartphone: use someone else's smartphone	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You use someone else's smartphone
V182	con31h	Reason for no smartphone: no need	Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You have no need for a smartphone
V183	con32	Main reason for not having a smartphone	What is the main reason you do not own a smartphone? You don't have enough money to buy a smartphone Buying a mobile data plan is too expensive There is not reliable Internet coverage where you live You have difficulties reading or typing on a smartphone People in your family or community do not approve of you using a smartphone You are worried about your personal safety or security when using a smartphone You use someone else's smartphone You have no need for a smartphone (Some other reason/None of these reasons) (DK) (Refused)

Total: 183

YEAR:**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 1000 Invalid: 0 Minimum: 2024 Maximum: 2024
 Type: Discrete Decimal: 0 Width: 12 Range: 2024 - 2024 Format: Numeric

EDUC: Respondent education level**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 26 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Primary education or less	384	38.4%
2	Secondary education	424	42.4%
3	Tertiary education or more	192	19.2%

ECONOMY: Economy**Data file:** Findex_Microdata_2025_Kosovo**Overview**

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

ECONOMYCODE: Economy code**Data file:** Findex_Microdata_2025_Kosovo**Overview**

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

REGIONWB: Regional code**Data file:** Findex_Microdata_2025_Kosovo**Overview**

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

POP_ADULT: Population 15+, 2023, WDI**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 1000 Invalid: 0 Minimum: 1382360 Maximum: 1382360
 Type: Discrete Decimal: 0 Width: 12 Range: 1382360 - 1382360 Format: Numeric

WPID_RANDOM: Gallup World Poll identifier**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 1000 Invalid: 0 Minimum: 111170471 Maximum: 211064928
 Type: Discrete Decimal: 0 Width: 12 Range: 111170471 - 211064928 Format: Numeric

WGT: Weight**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 1000 Invalid: 0 Minimum: 0.220132191373116 Maximum: 4.1825116360892
 Type: Discrete Decimal: 0 Width: 10 Range: 0.220132191373116 - 4.1825116360892 Format: Numeric

FEMALE: Respondent is female**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 10 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Female	537	53.7%
2	Male	463	46.3%

AGE: Respondent age**Data file: Findex_Microdata_2025_Kosovo**

Overview

Valid: 1000 Invalid: 0 Minimum: 15 Maximum: 100
 Type: Discrete Decimal: 0 Width: 10 Range: 15 - 100 Format: Numeric

INC_Q: Within-economy household income quintile

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 5 Format: Numeric

EMP_IN: Respondent is in workforce

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 20 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	In the workforce	402	40.2%
2	Out of the workforce	598	59.8%

URBANICITY: Respondent lives in rural area

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 10 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Rural	744	74.4%
2	Urban	256	25.6%

ACCOUNT_FIN: Has an account at a financial institution**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 1000 Invalid: 0 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	275	27.5%
1	Yes	725	72.5%

ACCOUNT_MOB: Has a mobile money account**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 0 Invalid: 1000
 Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
0	No/DK/Ref
1	Yes
Sysmiss	

ACCOUNT: Has an account**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 1000 Invalid: 0 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	275	27.5%
1	Yes	725	72.5%

DIG_ACCOUNT: Has a digitally enabled account**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 1000 Invalid: 0 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	658	65.8%
1	Yes	342	34.2%

BORROWED: Borrowed**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 1000 Invalid: 0 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	585	58.5%
1	Yes	415	41.5%

SAVED: Saved**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 1000 Invalid: 0 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	604	60.4%

1	Yes	396	39.6%
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RECEIVE_WAGES: Received a wage payment

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 17 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Into an account	236	23.6%
2	In cash only	41	4.1%
3	In some other way	14	1.4%
4	Did not receive	706	70.6%
5	DK/ref	3	0.3%

RECEIVE_TRANSFERS: Received a government transfer payment

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 17 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Into an account	184	18.4%
2	In cash only	4	0.4%
3	In some other way	14	1.4%
4	Did not receive	795	79.5%
5	DK/ref	3	0.3%

RECEIVE_PENSIONS: Received a government pension payment

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 17 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Into an account	188	18.8%
2	In cash only	1	0.1%
3	In some other way	20	2%
4	Did not receive	791	79.1%
5	DK/ref	0	0%

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 17 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Into an account	16	1.6%
2	In cash only	80	8%
3	In some other way	5	0.5%
4	Did not receive	898	89.8%
5	DK/ref	1	0.1%

MERCHANTPAY_DIG: Made a digital merchant payment

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	853	85.3%
1	Yes	147	14.7%

PAY_UTILITIES: Paid a utility bill

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 17 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	From an account	79	7.9%
2	In cash only	377	37.7%
3	In some other way	59	5.9%
4	Did not	480	48%
5	DK/ref	5	0.5%

DOMESTIC_REMITTANCES: Made or received a domestic remittance payment

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 996 Invalid: 4 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 23 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Using an account	79	7.9%
2	Not using an account	175	17.6%
3	Did not make or receive	742	74.5%
4	DK/ref	0	0%
Sysmiss		4	

ANYDIGPAYMENT: Made or received a digital payment**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 1000 Invalid: 0 Minimum: 0 Maximum: 1
 Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	448	44.8%
1	Yes	552	55.2%

FIN2: Has a debit card**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

[Insert local terminology for a/an ATM/debit card] is a card connected to an account that allows you to withdraw money or buy things, and the money is taken out of that account right away. Do you, personally, have [insert local terminology for a/an ATM/debit card]? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	658	65.8%
2	No	341	34.1%
3	Don't know	1	0.1%
4	Refused	0	0%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN3: Used a card or mobile phone to access account**Data file: Findex_Microdata_2025_Kosovo**

Overview

Valid: 686 Invalid: 314 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

Thinking ONLY about your account at a bank or similar financial institution, in the past 12 months, did you use a card or a mobile phone to make payments, buy things, or to send or receive money using your account? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	318	46.4%
2	No	365	53.2%
3	Don't know	3	0.4%
4	Refused	0	0%
Sysmiss		314	

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN4: Opened first account to receive a wage or salary payment or money from the gover

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 686 Invalid: 314 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

Thinking about the first account you opened, did you open it to receive a wage or salary payment or money from the government? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	482	70.3%
2	No	198	28.9%
3	Don't know	6	0.9%
4	Refused	0	0%

Sysmiss		314	
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INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN5: Frequency of money deposited into accounts

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 686 Invalid: 314 Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 6 Format: Numeric

Questions and instructions

LITERAL QUESTION

In a typical month, how often is money deposited into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account. Weekly, monthly, or less than once a month?

CATEGORIES

Value	Category	Cases	
1	Weekly	26	3.8%
2	Monthly	545	79.4%
3	Less than once a month	87	12.7%
4	Never	19	2.8%
5	Don't know	7	1%
6	Refused	2	0.3%
Sysmiss		314	

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN6: Frequency of money sent or taken out of accounts

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 686 Invalid: 314 Minimum: 1 Maximum: 6
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 6 Format: Numeric

Questions and instructions

LITERAL QUESTION

In a typical month, how often is money sent from or taken out of your personal account(s)? This includes cash withdrawals or electronic payments. Weekly, monthly, or less than once a month?

CATEGORIES

Value	Category	Cases	
1	Weekly	90	13.1%
2	Monthly	446	65%
3	Less than once a month	104	15.2%
4	Never	22	3.2%
5	Don't know	21	3.1%
6	Refused	3	0.4%
Sysmiss		314	

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN7: Any deposits or withdrawals

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 83 Invalid: 917 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, has money been put into or taken out of your personal account(s)?

CATEGORIES

Value	Category	Cases	
1	Yes	62	74.7%
2	No	20	24.1%

3	Don't know	0	0%
4	Refused	1	1.2%
Sysmiss		917	

INTERVIEWER INSTRUCTIONS

Fin5 and Fin6 = "less than once a month/never/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN8: Store money in account

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 686 Invalid: 314 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Is there typically any money kept in your personal account(s)?

CATEGORIES

Value	Category	Cases	
1	Yes	477	69.5%
2	No	207	30.2%
3	Don't know	1	0.1%
4	Refused	1	0.1%
Sysmiss		314	

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN9A: Receive account balance information using a mobile phone or the internet

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 686 Invalid: 314 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received any information about your account balance from your bank, such as through email, SMS, or a text message on your mobile phone?

CATEGORIES

Value	Category	Cases	
1	Yes	410	59.8%
2	No	266	38.8%
3	Don't know	10	1.5%
4	Refused	0	0%
Sysmiss		314	

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN9B: Check account balance using a mobile phone or the internet

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 686 Invalid: 314 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you personally checked the balance of the account(s) you have at a bank or similar financial institution using a mobile phone or computer? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	352	51.3%
2	No	331	48.3%
3	Don't know	3	0.4%
4	Refused	0	0%

Sysmiss		314	
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INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN10: Has a credit card

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 686 Invalid: 314 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

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?

CATEGORIES

Value	Category	Cases	
1	Yes	144	21%
2	No	540	78.7%
3	Don't know	2	0.3%
4	Refused	0	0%
Sysmiss		314	

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11_0: Has a card that you can add money to and use to send and receive money or make p

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 275 Invalid: 725 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

Do you have a card that you can add money to and use to send and receive money or make purchases at a variety of places?

CATEGORIES

Value	Category	Cases	
1	Yes	2	0.7%
2	No	272	98.9%
3	Don't know	1	0.4%
4	Refused	0	0%
Sysmiss		725	

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11_1: Ever had an account at a bank or similar financial institution

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 275 Invalid: 725 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you ever had an account at a bank or similar financial institution?

CATEGORIES

Value	Category	Cases	
1	Yes	39	14.2%
2	No	236	85.8%
3	Don't know	0	0%
4	Refused	0	0%

Sysmiss		725	
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INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11_2: Could use account without help**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 275 Invalid: 725 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

If you were to open an account at a bank or a similar financial institution, do you think you could use it by yourself, or would you need the help of another person?

CATEGORIES

Value	Category	Cases	
1	Yes	173	62.9%
2	No	91	33.1%
3	Don't know	11	4%
4	Refused	0	0%
Sysmiss		725	

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11A: Reason for no account: too far**Data file:** Findex_Microdata_2025_Kosovo

Overview

Valid: 275 Invalid: 725 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Financial institutions are too far away

CATEGORIES

Value	Category	Cases	
1	Yes	29	10.5%
2	No	243	88.4%
3	Don't know	3	1.1%
4	Refused	0	0%
Sysmiss		725	

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11B: Reason for no account: fees too expensive

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 275 Invalid: 725 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Financial service fees are too expensive

CATEGORIES

Value	Category	Cases	
1	Yes	47	17.1%
2	No	211	76.7%
3	Don't know	17	6.2%
4	Refused	0	0%

Sysmiss		725	
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INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11C: Reason for no account: lack documentation**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 275 Invalid: 725 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't have the necessary documentation

CATEGORIES

Value	Category	Cases	
1	Yes	14	5.1%
2	No	260	94.5%
3	Don't know	0	0%
4	Refused	1	0.4%
Sysmiss		725	

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk ="don't know" and r ="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11D: Reason for no account: lack money**Data file: Findex_Microdata_2025_Kosovo**

Overview

Valid: 275 Invalid: 725 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't have enough money to open an account

CATEGORIES

Value	Category	Cases	
1	Yes	49	17.8%
2	No	223	81.1%
3	Don't know	3	1.1%
4	Refused	0	0%
Sysmiss		725	

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11E: Reason for no account: family member already has one

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 275 Invalid: 725 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: Someone else in the family already has an account

CATEGORIES

Value	Category	Cases	
1	Yes	157	57.1%
2	No	118	42.9%
3	Don't know	0	0%
4	Refused	0	0%

Sysmiss		725	
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INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN11F: Reason for no account: lack trust

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 275 Invalid: 725 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

Are any of the following statements reasons why you do not have an account at a bank or similar financial institution? Please answer yes or no to each of the following: You don't trust financial institutions

CATEGORIES

Value	Category	Cases	
1	Yes	27	9.8%
2	No	242	88%
3	Don't know	5	1.8%
4	Refused	1	0.4%
Sysmiss		725	

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN13_1: Mobile money meets financial needs

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 38 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Does your mobile money account meet all your financial needs, or would you also like to open an account at a bank?

CATEGORIES

Value	Category
1	Mobile money meets all financial needs
2	Would like to open a bank account
3	Don't know
4	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r" and Fin12_13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN13A: Frequency of money deposited into mobile money accounts

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 22 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

In a typical month, how often is money deposited into your mobile money account(s)? This includes cash or electronic deposits, or any time money is put into your account. Weekly, monthly, or less than once a month?

CATEGORIES

Value	Category
1	Weekly
2	Monthly
3	Less than once a month
4	Never

5	Don't know
6	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN13B: Frequency of money sent from mobile money accounts

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 22 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

In a typical month, how often is money sent from your mobile money account(s)? Weekly, monthly, or less than once a month?

CATEGORIES

Value	Category
1	Weekly
2	Monthly
3	Less than once a month
4	Never
5	Don't know
6	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN13C: Frequency of money taken out of mobile money accounts**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 22 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

In a typical month, how many times is money taken out of your mobile money account(s)? Weekly, monthly, or less than once a month?

CATEGORIES

Value	Category
1	Weekly
2	Monthly
3	Less than once a month
4	Never
5	Don't know
6	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN13D: Store money in mobile money account**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Do you typically keep any money in your mobile money account?

CATEGORIES

Value	Category
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1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN13E: Asked for mobile money PIN or passwordData file: **Findex_Microdata_2025_Kosovo****Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Has anyone you don't know ever sent you a message on your phone or called you asking for the PIN or password to your mobile money account?

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Fin12_13= "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN13F: Sent money to the wrong number**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you ever sent money from your mobile money account to the wrong number?

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN13F_1: Received money back after sending to the wrong number**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Were you able to get back the money you sent to the wrong number?

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know

4	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Fin13F = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN14A: Reason for no mobile money account: too far

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Are any of the following statements reasons why you do not have a mobile money account? Please answer yes or no to each of the following: Mobile money agents are too far away

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN14B: Reason for no mobile money account: too expensive

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

FIN14C: Reason for no mobile money account: lack documentation

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

FIN14D: Reason for no mobile money account: lack of money

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

FIN14E: Reason for no mobile money account: worried about security

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

FIN15: Used an agent or someone else to make a mobile money payment

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Do you ever use an agent or ask someone else to make a mobile money payment for you?

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know

4	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN16: Ever had a mobile money account**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you ever had a mobile money account such as [insert local terminology for mobile money products]?

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Fin12_13= "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN17A: Saved at a bank or similar financial institution**Data file:** Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you saved or set aside any money by: using an account at a bank or similar financial institution?

CATEGORIES

Value	Category	Cases	
1	Yes	193	19.3%
2	No	800	80%
3	Don't know	5	0.5%
4	Refused	2	0.2%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN17B: Saved using a mobile money account

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000
 Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you saved or set aside any money by: using a mobile money account?

CATEGORIES

Value	Category
1	Yes
2	No
3	Don't know
4	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN17C: Saved using a savings club or a person outside the family

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you saved or set aside any money by: using an informal savings group/club such as [insert local terminology for savings group/club] or a person outside the family?

CATEGORIES

Value	Category	Cases	
1	Yes	42	4.2%
2	No	953	95.3%
3	Don't know	2	0.2%
4	Refused	3	0.3%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN17D: Formal saving frequency

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 193 Invalid: 807 Minimum: 1 Maximum: 5
Type: Discrete Decimal: 0 Width: 22 Range: 1 - 5 Format: Numeric

Questions and instructions

LITERAL QUESTION

In a typical month, how often do you save or set aside money into an account? Weekly, monthly, or less than once a month?

CATEGORIES

Value	Category	Cases	
1	Weekly	12	6.2%
2	Monthly	123	63.7%
3	Less than once a month	45	23.3%
4	Don't know	9	4.7%
5	Refused	4	2.1%
Sysmiss		807	

INTERVIEWER INSTRUCTIONS

Fin17A or Fin17B = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN17E: Received interestData file: **Findex_Microdata_2025_Kosovo****Overview**

Valid: 193 Invalid: 807 Minimum: 1 Maximum: 4

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, did you receive interest or additional money for the savings in your account?

CATEGORIES

Value	Category	Cases	
1	Yes	34	17.6%
2	No	153	79.3%
3	Don't know	4	2.1%
4	Refused	2	1%
Sysmiss		807	

INTERVIEWER INSTRUCTIONS

Fin17A or Fin17B = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN17F: Saved formally for old age**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 193 Invalid: 807 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you saved or set aside any money for your old age?

CATEGORIES

Value	Category	Cases	
1	Yes	98	50.8%
2	No	92	47.7%
3	Don't know	1	0.5%
4	Refused	2	1%
Sysmiss		807	

INTERVIEWER INSTRUCTIONS

Fin17A or Fin17B = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN18: Saved for any reason**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 786 Invalid: 214 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you saved or set aside any money for any reason?

CATEGORIES

Value	Category	Cases	
1	Yes	182	23.2%

2	No	600	76.3%
3	Don't know	2	0.3%
4	Refused	2	0.3%
Sysmiss		214	

INTERVIEWER INSTRUCTIONS

Fin17A, Fin17B, and Fin17C = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN19: Made regular payments to insurance agent or companyData file: **Findex_Microdata_2025_Kosovo****Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you made any regular payments to an insurance agent or company?

CATEGORIES

Value	Category	Cases	
1	Yes	204	20.4%
2	No	794	79.4%
3	Don't know	2	0.2%
4	Refused	0	0%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN20: Applied for a loan using a mobile phoneData file: **Findex_Microdata_2025_Kosovo****Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you applied for a loan using a mobile phone?

CATEGORIES

Value	Category	Cases	
1	Yes	23	2.3%
2	No	976	97.6%
3	Don't know	1	0.1%
4	Refused	0	0%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN21: Received loan applied for using a mobile phoneData file: **Findex_Microdata_2025_Kosovo****Overview**

Valid: 23 Invalid: 977 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

Did you receive this loan?

CATEGORIES

Value	Category	Cases	
1	Yes	22	95.7%
2	No	1	4.3%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		977	

INTERVIEWER INSTRUCTIONS

Fin20 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22A: Borrowed from a formal bank or similar financial institution

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you borrowed any money from a bank or a similar financial institution?

CATEGORIES

Value	Category	Cases	
1	Yes	69	6.9%
2	No	927	92.7%
3	Don't know	3	0.3%
4	Refused	1	0.1%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22A_1: Borrowed from a mobile money provider

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000
 Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you borrowed any money from your mobile money provider?

CATEGORIES

Value	Category
1	Yes
2	No

3	Don't know
4	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22B: Borrowed from friends or family

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you borrowed any money from family, relatives, or friends?

CATEGORIES

Value	Category	Cases	
1	Yes	260	26%
2	No	738	73.8%
3	Don't know	1	0.1%
4	Refused	1	0.1%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22C: Borrowed from an informal savings club

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 42 Invalid: 958 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you borrowed any money from informal savings group/club such as [insert local terminology for savings group/club]?

CATEGORIES

Value	Category	Cases	
1	Yes	3	7.1%
2	No	39	92.9%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		958	

INTERVIEWER INSTRUCTIONS

Fin17C = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22D: Borrowed for health or medical purposes

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you borrowed money for health or medical purposes?

CATEGORIES

Value	Category	Cases	
1	Yes	94	9.4%
2	No	903	90.3%
3	Don't know	1	0.1%
4	Refused	2	0.2%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22E: Borrowed to start or operate a business

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you borrowed money to start or operate a business?

CATEGORIES

Value	Category	Cases	
1	Yes	14	1.4%
2	No	986	98.6%
3	Don't know	0	0%
4	Refused	0	0%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22F: Purchased food on credit

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, did you ever buy household food but pay for it at a later date?

CATEGORIES

Value	Category	Cases	
1	Yes	102	10.2%
2	No	889	88.9%

3	Don't know	8	0.8%
4	Refused	1	0.1%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22G: Used a credit card

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 144 Invalid: 856 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you used your credit card?

CATEGORIES

Value	Category	Cases	
1	Yes	80	55.6%
2	No	60	41.7%
3	Don't know	4	2.8%
4	Refused	0	0%
Sysmiss		856	

INTERVIEWER INSTRUCTIONS

Fin10 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN22H: Paid off all credit card balances in full by their due date

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 80 Invalid: 920 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, did you pay off all your credit card balances in full by their due date?

CATEGORIES

Value	Category	Cases	
1	Yes	78	97.5%
2	No	2	2.5%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		920	

INTERVIEWER INSTRUCTIONS

Fin22G = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN23: Borrowed money for any reason

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 643 Invalid: 357 Minimum: 1 Maximum: 4

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you borrowed money from any source for any reason?

CATEGORIES

Value	Category	Cases	
1	Yes	13	2%
2	No	626	97.4%
3	Don't know	3	0.5%
4	Refused	1	0.2%
Sysmiss		357	

INTERVIEWER INSTRUCTIONS

Fin22A, Fin22A_1, Fin22B, Fin22C, and Fin22G = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN24: Main source of emergency money in 30 days

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 9
Type: Discrete Decimal: 0 Width: 69 Range: 1 - 9 Format: Numeric

Questions and instructions

LITERAL QUESTION

Now, imagine that you have an emergency and you need to pay [insert 1/20 of local GNI per capita]. What would be the MAIN source of money that you would use to come up with [insert 1/20 of local GNI per capita] within the next 30 days? Please choose only one response from the following. 1. Savings 2. Family, relatives, or friends 3. Money from working 4. A loan from a financial institution, an employer, or a private lender 5. Selling something you own such as jewelery 6. Some other source 7. I could not come up with the money

CATEGORIES

Value	Category	Cases	
1	Savings	145	14.5%
2	Family, relatives, or friends	685	68.5%
3	Money from working	118	11.8%
4	A loan from a financial institution, an employer, or a private lender	19	1.9%
5	Selling something you own such as jewelery or livestock	18	1.8%
6	Some other source	6	0.6%
7	I could not come up with the money	4	0.4%
8	Don't know	4	0.4%
9	Refused	1	0.1%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN24A: Difficulty of emergency funds in 30 days

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 991 Invalid: 9 Minimum: 1 Maximum: 5
Type: Discrete Decimal: 0 Width: 20 Range: 1 - 5 Format: Numeric

Questions and instructions

LITERAL QUESTION

How difficult would it be for you to come up with [insert 1/20 of local GNI per capita] within the next 30 days? Would it be very difficult, somewhat difficult, or not difficult at all?

CATEGORIES

Value	Category	Cases	
1	Very difficult	165	16.6%
2	Somewhat difficult	483	48.7%
3	Not difficult at all	334	33.7%
4	Don't know	7	0.7%
5	Refused	2	0.2%
Sysmiss		9	

INTERVIEWER INSTRUCTIONS

Fin24 = 1,2,3,4,5, 6

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN24B: How long household could cover expenses if main source of income was lost

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 6
Type: Discrete Decimal: 0 Width: 20 Range: 1 - 6 Format: Numeric

Questions and instructions

LITERAL QUESTION

Suppose your household lost its main source of income. About how long could you cover expenses by using savings, borrowing, selling something you own, seeking help from family and friends, or through some other way? Less than two weeks, about one month, about two months, or more than two months?

CATEGORIES

Value	Category	Cases	
1	Less than two weeks	158	15.8%
2	About one month	359	35.9%

3	About two months	231	23.1%
4	More than two months	210	21%
5	Don't know	34	3.4%
6	Refused	8	0.8%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN24C: Experienced a natural disaster or severe weather event

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the PAST THREE YEARS, have you personally experienced a natural disaster or severe weather event, such as [insert local examples of natural disasters]?

CATEGORIES

Value	Category	Cases	
1	Yes	42	4.2%
2	No	957	95.7%
3	Don't know	1	0.1%
4	Refused	0	0%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN24D1: Natural disaster in the past three years: Income lost or unable to work, by self

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 42 Invalid: 958 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	5	11.9%
2	No	37	88.1%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		958	

FIN24D2: Natural disaster in the past three years: Damage to home or livestock

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 42 Invalid: 958 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	15	35.7%
2	No	27	64.3%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		958	

FIN24D3: Natural disaster in the past three years: Unable to access or use their account

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 35 Invalid: 965 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	2	5.7%
2	No	33	94.3%

3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		965	

FIN25E1: Use a mobile phone or card to pay for household cleaning supplies

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 686 Invalid: 314 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	116	16.9%
2	No	570	83.1%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		314	

FIN25E2: Used a mobile phone or a card to pay for an in-store purchase

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 686 Invalid: 314 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Yes	125	18.2%
2	No	560	81.6%
3	Don't know	1	0.1%
4	Refused	0	0%
Sysmiss		314	

FH2A: Received an international remittance payment**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, did you receive money from relatives or friends living in a different country? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	398	39.8%
2	No	601	60.1%
3	Don't know	1	0.1%
4	Refused	0	0%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN25E3: Frequency of digital in-store merchant payments**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 125 Invalid: 875 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 22 Range: 1 - 5 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Weekly	53	42.4%
2	Monthly	44	35.2%
3	Less than once a month	23	18.4%
4	Don't know	4	3.2%
5	Refused	1	0.8%
Sysmiss		875	

FIN25E4: Main reason for only using cash for in-store merchant payments**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 561 Invalid: 439 Minimum: 1 Maximum: 7
 Type: Discrete Decimal: 0 Width: 56 Range: 1 - 7 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
1	Because the merchant(s) only accepts cash	90	16%
2	Because it's more expensive to pay using a card or phone	15	2.7%
3	Because you don't trust payments using a card or phone	29	5.2%
4	Because you're used to paying by cash	414	73.8%
5	Some other reason	10	1.8%
6	Don't know	2	0.4%
7	Refused	1	0.2%
Sysmiss		439	

FIN26A: Used a mobile phone or computer to make a bill payment**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 686 Invalid: 314 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you, personally used a mobile phone or computer to make a bill payment?

CATEGORIES

Value	Category	Cases	
1	Yes	86	12.5%
2	No	597	87%
3	Don't know	2	0.3%
4	Refused	1	0.1%
Sysmiss		314	

INTERVIEWER INSTRUCTIONS

Fin1, Fin2, or Fin13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN26B: Used a mobile phone or the internet to buy something online

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 686 Invalid: 314 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you, personally used a mobile phone or computer to buy something online that was delivered to you?

CATEGORIES

Value	Category	Cases	
1	Yes	155	22.6%
2	No	526	76.7%
3	Don't know	5	0.7%
4	Refused	0	0%
Sysmiss		314	

INTERVIEWER INSTRUCTIONS

Fin1, Fin2, or Fin13 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN27: Online purchase mode of payment

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 155 Invalid: 845 Minimum: 1 Maximum: 5
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 5 Format: Numeric

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

Value	Category	Cases	
1	Pay online	35	22.6%
2	In cash	95	61.3%
3	Both	23	14.8%
4	Don't know	0	0%
5	Refused	2	1.3%
Sysmiss		845	

INTERVIEWER INSTRUCTIONS

Fin26B = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FH1: Made a domestic remittance

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you given or sent money to relatives or friends living in a different city inside [insert economy name]? This can be money you brought yourself or sent in some other way.

CATEGORIES

Value	Category	Cases	
1	Yes	128	12.8%
2	No	870	87%
3	Don't know	1	0.1%
4	Refused	1	0.1%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN28: Made a digital domestic remittance

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 128 Invalid: 872 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you given or sent money to relatives or friends living in a different city inside [insert economy name] directly from an account or phone? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	54	42.2%
2	No	74	57.8%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		872	

INTERVIEWER INSTRUCTIONS

FH1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FH2: Received a domestic remittance

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, did you receive money from relatives or friends living in a different city inside [insert economy name]? This can be money you were directly given or that you received in some other way.

CATEGORIES

Value	Category	Cases	
1	Yes	163	16.3%
2	No	834	83.4%
3	Don't know	1	0.1%
4	Refused	2	0.2%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN29: Received a digital domestic remittance

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 163 Invalid: 837 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you, personally, received money from relatives or friends living in a different city inside [insert economy name] directly into an account or phone? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	38	23.3%
2	No	125	76.7%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		837	

INTERVIEWER INSTRUCTIONS

FH2 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN30: Made a utility payment

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you, personally, made regular payments for electricity, water, or trash collection? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	515	51.5%
2	No	480	48%
3	Don't know	3	0.3%
4	Refused	2	0.2%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN31A: Made a utility payment using a bank account

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 515 Invalid: 485 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you, personally, made payments for electricity, water, or trash collection using an account at a bank or similar financial institution?

CATEGORIES

Value	Category	Cases	
1	Yes	79	15.3%
2	No	436	84.7%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		485	

INTERVIEWER INSTRUCTIONS

Fin30 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN31B: Made a utility payment using a mobile phone

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 515 Invalid: 485 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you, personally, made payments for electricity, water, or trash collection using a mobile phone to make a payment?

CATEGORIES

Value	Category	Cases	
1	Yes	50	9.7%
2	No	465	90.3%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		485	

INTERVIEWER INSTRUCTIONS

Fin30 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN31C: Made a utility payment by handing cash to a bank agent or staff**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 12 Invalid: 988 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you personally made a payment for electricity, water, or trash collection by handing cash to bank staff or an agent? Yes or no?

CATEGORIES

Value	Category	Cases	
1	Yes	9	75%
2	No	3	25%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		988	

INTERVIEWER INSTRUCTIONS

[Fin1, Fin2, and Fin13 = "no/dk/r"] and [Fin31A or Fin31B = "yes"]

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN31D: Made utility payments exclusively in cash**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 423 Invalid: 577 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

Do you only use cash to pay for electricity, water, or trash collection?

CATEGORIES

Value	Category	Cases	
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1	Yes	377	89.1%
2	No	46	10.9%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		577	

INTERVIEWER INSTRUCTIONS

Fin31A and Fin31B = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN32: Received a wage paymentData file: **Findex_Microdata_2025_Kosovo****Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received any salary or wages from an employer?

CATEGORIES

Value	Category	Cases	
1	Yes	291	29.1%
2	No	706	70.6%
3	Don't know	1	0.1%
4	Refused	2	0.2%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN33: Employed by the government, military, or public sectorData file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 291 Invalid: 709 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

Value	Category	Cases	
1	Yes	80	27.5%
2	No	210	72.2%
3	Don't know	0	0%
4	Refused	1	0.3%
Sysmiss		709	

INTERVIEWER INSTRUCTIONS

Fin32 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN34A: Received wage payment into a bank or similar institution account

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 291 Invalid: 709 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, has an employer paid your salary or wages directly into an account at a bank or similar financial institution?

CATEGORIES

Value	Category	Cases	
1	Yes	223	76.6%
2	No	68	23.4%
3	Don't know	0	0%
4	Refused	0	0%

Sysmiss		709	
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INTERVIEWER INSTRUCTIONS

Fin32 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN34B: Received a wage payment through a mobile phoneData file: **Findex_Microdata_2025_Kosovo****Overview**

Valid: 291 Invalid: 709 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, has an employer paid your salary or wages through a mobile phone?

CATEGORIES

Value	Category	Cases	
1	Yes	18	6.2%
2	No	272	93.5%
3	Don't know	1	0.3%
4	Refused	0	0%
Sysmiss		709	

INTERVIEWER INSTRUCTIONS

Fin32 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN34C: Received a wage payment in cashData file: **Findex_Microdata_2025_Kosovo****Overview**

Valid: 67 Invalid: 933 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, has an employer paid your salary or wages in cash?

CATEGORIES

Value	Category	Cases	
1	Yes	41	61.2%
2	No	26	38.8%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		933	

INTERVIEWER INSTRUCTIONS

Fin34A and Fin34B = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN34D: Received a wage payment into a card

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 26 Invalid: 974 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, has an employer paid your salary or wages to a card?

CATEGORIES

Value	Category	Cases	
1	Yes	12	46.2%
2	No	14	53.8%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		974	

INTERVIEWER INSTRUCTIONS

Fin34C = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN35: Paid an unexpected fee to withdraw wages

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 236 Invalid: 764 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you ever paid a fee that was more than you expected when you withdrew or took out your salary or wages from your account?

CATEGORIES

Value	Category	Cases	
1	Yes	52	22%
2	No	161	68.2%
3	Don't know	23	9.7%
4	Refused	0	0%
Sysmiss		764	

INTERVIEWER INSTRUCTIONS

Fin34A or Fin34B or Fin34D = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN36: Mode of wage withdrawal from account

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 236 Invalid: 764 Minimum: 1 Maximum: 5
Type: Discrete Decimal: 0 Width: 42 Range: 1 - 5 Format: Numeric

Questions and instructions

LITERAL QUESTION

When your employer has paid your salary or wages into your account, do you typically take out all this money as cash at one time or do you leave some of this money in your account?

CATEGORIES

Value	Category	Cases	
1	Take out all as cash at one time	49	20.8%
2	Leave some money in the account	179	75.8%
3	Transfer money to another personal account	1	0.4%
4	Don't know	2	0.8%
5	Refused	5	2.1%
Sysmiss		764	

INTERVIEWER INSTRUCTIONS

Fin34A or Fin34B or Fin34D = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN36A: Person withdrawing wage from account

Data file: [Findex_Microdata_2025_Kosovo](#)

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 42 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Did you take your salary or wages out of your account yourself or did a friend or family member take out the money for you?

CATEGORIES

Value	Category
1	Withdrew by self
2	A friend or family withdrew for respondent
3	Both
4	Don't know
5	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Fin34A or Fin34B or Fin34D = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN37: Received financial support from the government**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

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 or subsidy payments. Please do NOT include wages or any payments related to work.

CATEGORIES

Value	Category	Cases	
1	Yes	202	20.2%
2	No	795	79.5%
3	Don't know	2	0.2%
4	Refused	1	0.1%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN38: Received a public sector pension**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

Value	Category	Cases	
1	Yes	209	20.9%
2	No	791	79.1%
3	Don't know	0	0%
4	Refused	0	0%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN39A: Received money from the government into a bank account

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 337 Invalid: 663 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received this money from the government in any of the following ways? You received payments directly into an account at a bank or similar financial institution

CATEGORIES

Value	Category	Cases	
1	Yes	266	78.9%
2	No	71	21.1%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		663	

INTERVIEWER INSTRUCTIONS

Fin37 or Fin38 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN39B: Received money from the government through a mobile phone

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 337 Invalid: 663 Minimum: 1 Maximum: 3
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received this money from the government in any of the following ways? You received payments through a mobile phone

CATEGORIES

Value	Category	Cases	
1	Yes	9	2.7%
2	No	327	97%
3	Don't know	1	0.3%
4	Refused	0	0%
Sysmiss		663	

INTERVIEWER INSTRUCTIONS

Fin37 or Fin38 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN39C: Received money from the government only in cash

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 70 Invalid: 930 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received any money from the government in cash?

CATEGORIES

Value	Category	Cases	
1	Yes	5	7.1%
2	No	65	92.9%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		930	

INTERVIEWER INSTRUCTIONS

Fin39A and Fin39B = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN39D: Received money from the government into a card

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 65 Invalid: 935 Minimum: 1 Maximum: 2

Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received any money from the government to a card?

CATEGORIES

Value	Category	Cases	
1	Yes	33	50.8%
2	No	32	49.2%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		935	

INTERVIEWER INSTRUCTIONS

Fin39C = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN40: Mode of government money withdrawal from account**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 300 Invalid: 700 Minimum: 1 Maximum: 5
 Type: Discrete Decimal: 0 Width: 42 Range: 1 - 5 Format: Numeric

Questions and instructions

LITERAL QUESTION

When you receive money from the government, do you typically take out all this money as cash at one time, or do you leave some of this money in your account?

CATEGORIES

Value	Category	Cases	
1	Take out all as cash at one time	162	54%
2	Leave some money in the account	135	45%
3	Transfer money to another personal account	0	0%
4	Don't know	2	0.7%
5	Refused	1	0.3%
Sysmiss		700	

INTERVIEWER INSTRUCTIONS

Fin39A , Fin39B , or Fin39D = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN41: Paid an unexpected fee to withdraw government money from account**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 300 Invalid: 700 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you ever paid a fee that was more than you expected when you withdrew or took the money from the government out of your account?

CATEGORIES

Value	Category	Cases	
1	Yes	39	13%

2	No	241	80.3%
3	Don't know	20	6.7%
4	Refused	0	0%
Sysmiss		700	

INTERVIEWER INSTRUCTIONS

Fin39A , Fin39B , or Fin39D = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN41A: Person withdrawing money from the government from account

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 42 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Did you take the money you received from the government out of your account yourself or did a friend or family member take out the money for you?

CATEGORIES

Value	Category
1	Withdrew by self
2	A friend or family withdrew for respondent
3	Both
4	Don't know
5	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Fin39A , Fin39B , or Fin39D = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN42: Received an agricultural payment**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you personally received money from any source for the sale of agricultural products, crops, produce, or livestock?

CATEGORIES

Value	Category	Cases	
1	Yes	101	10.1%
2	No	898	89.8%
3	Don't know	0	0%
4	Refused	1	0.1%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN43A: Received an agricultural payment into a bank account**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 101 Invalid: 899 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

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? You received payments directly into an account at a bank or similar financial institution

CATEGORIES

Value	Category	Cases	
1	Yes	15	14.9%
2	No	86	85.1%
3	Don't know	0	0%
4	Refused	0	0%

Sysmiss		899	
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INTERVIEWER INSTRUCTIONS

Fin42 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN43B: Received an agricultural payment through a mobile phoneData file: **Findex_Microdata_2025_Kosovo****Overview**

Valid: 101 Invalid: 899 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

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? You received payments through a mobile phone

CATEGORIES

Value	Category	Cases	
1	Yes	4	4%
2	No	97	96%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		899	

INTERVIEWER INSTRUCTIONS

Fin42 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN43C: Received an agricultural payment only in cashData file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 86 Invalid: 914 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock in cash?

CATEGORIES

Value	Category	Cases	
1	Yes	80	93%
2	No	5	5.8%
3	Don't know	1	1.2%
4	Refused	0	0%
Sysmiss		914	

INTERVIEWER INSTRUCTIONS

Fin43A and Fin43B = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN43D: Received an agricultural payment into a card

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 6 Invalid: 994 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock to a card?

CATEGORIES

Value	Category	Cases	
1	Yes	1	16.7%
2	No	5	83.3%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		994	

INTERVIEWER INSTRUCTIONS

Fin43C = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN44: Use phone or internet to access weather or farming informationData file: **Findex_Microdata_2025_Kosovo****Overview**

Valid: 101 Invalid: 899 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

Do you use a phone or the Internet to access information such as weather updates, pest control, or farming tips?

CATEGORIES

Value	Category	Cases	
1	Yes	70	69.3%
2	No	31	30.7%
3	Don't know	0	0%
4	Refused	0	0%
Sysmiss		899	

INTERVIEWER INSTRUCTIONS

Fin42 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

FIN45: Greatest financial worryData file: **Findex_Microdata_2025_Kosovo****Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 8
Type: Discrete Decimal: 0 Width: 58 Range: 1 - 8 Format: Numeric

Questions and instructions

LITERAL QUESTION

Which of the following financial issues are you MOST worried about? Please choose only one option. Are you most worried about not having enough money...? 1. For your old age 2. For your business 3. For medical costs in case of a serious illness or accident 4. For monthly expenses, such as food, housing, or bills 5. For school or education fees 6. Some other reason

CATEGORIES

Value	Category	Cases	
1	For their old age	193	19.3%
2	For their business	16	1.6%
3	For medical costs in case of a serious illness or accident	428	42.8%
4	For monthly expenses, such as food, housing, or bills	232	23.2%
5	For school or education fees	84	8.4%
6	Some other reason	15	1.5%
7	Don't know	24	2.4%
8	Refused	8	0.8%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

INTERNET_USE: Used the internet within the past three months

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 0 Maximum: 1
Type: Discrete Decimal: 0 Width: 12 Range: 0 - 1 Format: Numeric

Questions and instructions

CATEGORIES

Value	Category	Cases	
0	No/DK/Ref	55	5.5%
1	Yes	945	94.5%

CON1: Have a mobile phone

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 3 Format: Numeric

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

Value	Category	Cases	
1	Yes	903	90.3%
2	No	96	9.6%
3	Don't know	1	0.1%
4	Refused	0	0%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON2A: Reason for no phone: lack of money

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000
 Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You don't have enough money to buy a mobile phone

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON2B: Reason for no phone: mobile minutes are too expensive

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: Buying mobile minutes is too expensive

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON2C: Reason for no mobile phone: lack of reliable coverage

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: There is not reliable coverage where you live

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON2D: Reason for no mobile phone: difficulties reading or typing

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You have difficulties reading or typing on a mobile phone

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON2E: Reason for no mobile phone: family or community disapproval

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: People in your family or community do not approve of you using a mobile phone

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON2F: Reason for no mobile phone: worried about safety or security

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You are worried about your personal safety or security when using a mobile phone

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON2G: Reason for no mobile phone: used someone else's mobile phone

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

We would like to understand why you do not own a mobile phone. Are any of the following reasons why you do not have a mobile phone? Please answer yes or no: You use someone else's mobile phone

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON3: Main reason for not having a mobile phone

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 72 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

What is the main reason you do not own a mobile phone? 1. You don't have enough money to buy a mobile phone 2. Buying mobile minutes is too expensive 3. There is not reliable coverage where you live 4. You have difficulties reading or typing on a mobile phone 5. People in your family or community do not approve of you using a mobile phone 6. You are worried about your personal safety or security when using a mobile phone 7. You use someone else's mobile phone 8. Some other reason/None of these reasons

CATEGORIES

Value	Category
1	Don't have enough money to buy a mobile phone
2	Buying mobile minutes is too expensive
3	There is not reliable coverage where they live
4	Difficulties reading or typing on a mobile phone
5	People in family or community do not approve of you using a mobile phone
6	Worried about personal safety or security when using a mobile phone
7	Use someone else's mobile phone
97	Some other reason
98	Don't know
99	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Only display items from Con2A-Con2G if Con2A or Con2B or Con2C or Con2D or Con2E or Con2F or Con2G = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON4: Used someone else's mobile phone**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you used someone else's mobile phone in the past 3 months?

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON5: Type of phone used when using someone else's phone**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 18 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Was the mobile phone you used a smartphone or a basic text phone?

CATEGORIES

Value	Category
1	A smartphone
2	A basic text phone
8	Don't know

9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con4 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON6: Personal SIM card used in someone else's phoneData file: **Findex_Microdata_2025_Kosovo****Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Did you have a personal SIM card in your name that you have used in another person's mobile phone in the past 3 months?

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con4 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON7: Rules for using someone else's phoneData file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Does someone, such as a family member, set rules about how you can use a mobile phone?

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con4 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON8: Someone in the household owns a mobile phone

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Does anyone in your household currently own a mobile phone?

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con4 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON9: Type of phone**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 903 Invalid: 97 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 18 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

Is the main mobile phone you use a smartphone or a basic text phone?

CATEGORIES

Value	Category	Cases	
1	A smartphone	864	95.7%
2	A basic text phone	39	4.3%
8	Don't know	0	0%
9	Refused	0	0%
Sysmiss		97	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON10: Could use whatsapp on basic phone**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 0 Invalid: 1000
 Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Could you use WhatsApp on this basic text phone if you wanted to?

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con9 = "Basic text phone"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON11: SIM registered in own name

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Is the SIM number in this mobile phone registered in your name?

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON12: Mobile phone use frequency

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 22 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

How frequently do you use a mobile phone? Daily, weekly, monthly, or less than once a month?

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Monthly
4	Less than once a month
7	Never
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON13: Used a mobile phone in the past three months

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Did you use a mobile phone in the past 3 months?

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con12 = "less than once a month/never/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON14: Read a text message

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you ever read a text message on a mobile phone? This can include an SMS or text message or a message on a messaging app like WhatsApp.

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON15: Can understand a text message with English letters

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Could you read and understand a text message in [insert language of interview] that is written using English letters, like "A", "B", and "C"? This can include an SMS or text message or a message on a messaging app like WhatsApp.

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con14 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON16: Sent a text message

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you ever sent a text message on a mobile phone? This can include an SMS or text message or a message sent through a messaging app like WhatsApp.

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con14 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON17: Preferred mode of government communication

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 37 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

If the government needed to communicate important news to the population, such as a message about an extreme weather event or health information, would you prefer to receive it by SMS or text message or by a phone call with a recorded voice?

CATEGORIES

Value	Category
1	By SMS or text message
2	By a phone call with a recorded voice
3	Neither
4	Both/Either one
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON18: Have a PIN or password on mobile phone**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Is there a lock on the mobile phone that you use, such as a PIN, password, or fingerprint?

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON19: Can change PIN or password**Data file:** Findex_Microdata_2025_Kosovo**Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Are you able to change the PIN or password on the mobile phone that you use without help?

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con18 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON20: Rules about using own phone

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Does someone, such as a family member, set rules about how you can use a mobile phone?

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON21: Received scam text or call

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, did you receive a phone call or SMS or text message on your mobile phone from someone you didn't know asking you to send money?

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON22: Sent money to scammer

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Did you send the money to this person?

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con21 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON23: Received unwanted or offensive messages

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received unwanted and offensive messages, photos or videos to your mobile phone?

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON24: Used the internet in the past 7 days

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

Have you used the Internet in the past seven days, whether on a mobile phone, a computer, or some other device?

CATEGORIES

Value	Category	Cases	
1	Yes	912	91.2%
2	No	88	8.8%
8	Don't know	0	0%
9	Refused	0	0%

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON25: Used the internet in the past 3 months

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 88 Invalid: 912 Minimum: 1 Maximum: 2
Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

Did you use the Internet in the past 3 months?

CATEGORIES

Value	Category	Cases	
1	Yes	33	37.5%
2	No	55	62.5%
8	Don't know	0	0%
9	Refused	0	0%
Sysmiss		912	

INTERVIEWER INSTRUCTIONS

Con24 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON26: Frequency of internet use

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 22 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

In a typical month, how frequently do you use the Internet? Daily, weekly, monthly, or less than once a month?

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Monthly
4	Less than once a month
7	Never
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con24 or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON27: Purchase a data package

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Do you buy a data package to use the Internet?

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con24 or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON28: Frequency of data package purchase

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 22 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

How frequently do you buy your data package to use the Internet? Daily, weekly, monthly, or less than once a month?

CATEGORIES

Value	Category
1	Daily
2	Weekly
3	Monthly
4	Less than once a month
7	Never
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con27 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON29: Connect to the internet only through free WiFi

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Do you connect to the Internet only through free WiFi, such as from a neighbor, a shop, or a free public WiFi area?

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con27 = "no/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON30A: Sent a voice message from a mobile phone

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Sent a voice message from a mobile phone

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON30B: Sent a photo from a mobile phone

Data file: **Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Sent a photo from a mobile phone

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON30C: Used social media on a mobile phone

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Used social media, like Facebook or TikTok, on a mobile phone

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON30D: Read about news or current events online**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Read about news or current events online

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON30E: Accessed educational information online**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Accessed information online to learn, train, or educate yourself or someone else

CATEGORIES

Value	Category
-------	----------

1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON30F: Earned money online

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Used apps or websites to earn money, for example, selling goods or services online

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON30G: Accessed government services or searched for government information online**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Accessed government services or searched for government information online

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON30H: Searched or applied for a job online**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

In the past 3 months, have you personally done any of the following activities? Please answer yes or no: Searched or applied for a job online

CATEGORIES

Value	Category
1	Yes
2	No

8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con9 = "A smartphone" or Con24 = "yes" or Con25 = "yes"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON31A: Reason for no smartphone: not enough money

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You don't have enough money to buy a smartphone

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON31B: Reason for no smartphone: data plan is too expensive

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: Buying a mobile data plan is too expensive

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON31C: Reason for no smartphone: no reliable coverage

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: There is not reliable Internet coverage where you live

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused

Sysmiss

INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON31D: Reason for no smartphone: difficulties reading or typing on a smartphone**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You have difficulties reading or typing on a smartphone

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON31E: Reason for no smartphone: family or community disapproval**Data file: Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: People in your family or community do not approve of you using a smartphone

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON31F: Reason for no smartphone: worried about safety or security

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You are worried about your personal safety or security when using a smartphone

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused

Sysmiss

INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON31G: Reason for no smartphone: use someone else's smartphone**Data file: Findex_Microdata_2025_Kosovo****Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You use someone else's smartphone

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON31H: Reason for no smartphone: no need**Data file: Findex_Microdata_2025_Kosovo**

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 12 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You have no need for a smartphone

CATEGORIES

Value	Category
1	Yes
2	No
8	Don't know
9	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Con9 = "A basic text phone/dk/r"

Others

NOTES

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

CON32: Main reason for not having a smartphone

Data file: Findex_Microdata_2025_Kosovo

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 66 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

What is the main reason you do not own a smartphone? You don't have enough money to buy a smartphone Buying a mobile data plan is too expensive There is not reliable Internet coverage where you live You have difficulties reading or typing on a smartphone People in your family or community do not approve of you using a smartphone You are worried about your personal safety or security when using a smartphone You use someone else's smartphone You have no need for a smartphone (Some other reason/None of these reasons) (DK) (Refused)

CATEGORIES

Value	Category
1	Don't have enough money to buy a smartphone
2	Buying a mobile data plan is too expensive

3	There is not reliable Internet coverage where you live
4	Difficulties reading or typing on a smartphone
5	People in family or community do not approve of using a smartphone
6	Worried about personal safety or security when using a smartphone
7	Use someone else's smartphone
8	Don't need a smartphone
97	Some other reason/None of these reasons
98	Don't know
99	Refused
Sysmiss	

INTERVIEWER INSTRUCTIONS

Only display items from Con31A-Con31H if Con31A or Con31B or Con31C or Con31D or Con31E or Con31F or Con31G or Con31H = "yes"

Others**NOTES**

Note: "no/dk/r" indicates the response categories: no, dk="don't know" and r="refused" Words in brackets [] indicate local or economy-specific terminology.

Documentation

Questionnaires

2025 Global Findex Questionnaire

Title 2025 Global Findex Questionnaire
Country Kosovo
Description 2025 Global Findex Questionnaire
Filename findex_english.pdf

Reports

The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy

Title The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy
Country Kosovo
Description The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy
Filename globalfindex2025_report.pdf

Technical documents

Microdata Codebook

Title Microdata Codebook
Country Kosovo
Description Microdata Codebook
Filename codebook_microdata_2025.pdf

Indicator Mapping by Economy

Title Indicator Mapping by Economy
Country Kosovo
Description Indicator Mapping by Economy
Filename indicator_mapping_by_economy.xlsx

Other materials

Global Findex Microdata Variable Naming Script

Title Global Findex Microdata Variable Naming Script
Country Kosovo
Description This script reads cleaned data from the Global Findex and renames the raw indicators to correspond with the Global Findex questionnaire, and codes key indicators that rely on more than one variable.
Filename microdata_indicators.r
