

# Global Financial Inclusion (Global Findex) Database 2021

**Development Research Group, Finance and Private Sector Development Unit**

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visit\_data\_catalog\_at: <https://microdata.worldbank.org/index.php>

## Identification

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### SURVEY ID NUMBER

IDN\_2021\_FINDEX\_v02\_M

### TITLE

Global Financial Inclusion (Global Findex) Database 2021

### COUNTRY/ECONOMY

Name	Country code
Indonesia	IDN

### STUDY TYPE

Other Household Survey [hh/oth]

### SERIES INFORMATION

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

### ABSTRACT

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

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

### KIND OF DATA

Observation data/ratings [obs]

### UNIT OF ANALYSIS

Individual

## Version

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### VERSION DESCRIPTION

Version 02: Edited, anonymous dataset for public distribution.

### VERSION DATE

2022-12-05

### VERSION NOTES

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

## Scope

### NOTES

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

## Coverage

### GEOGRAPHIC COVERAGE

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	Funded the study
The Bill and Melinda Gates Foundation	Financial support

## Sampling

### SAMPLING PROCEDURE

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

In economies where face-to-face surveys are conducted, the first stage of sampling is the identification of primary sampling units. These units are stratified by population size, geography, or both, and clustering is achieved through one or more stages of sampling. Where population information is available, sample selection is based on probabilities proportional to population size; otherwise, simple random sampling is used. Random route procedures are used to select sampled households. Unless an outright refusal occurs, interviewers make up to three attempts to survey the sampled household. To increase the probability of contact and completion, attempts are made at different times of the day and, where possible, on different days. If an interview cannot be obtained at the initial sampled household, a simple substitution method is used. Respondents are randomly selected within the selected households. Each eligible household member is listed, and the hand-

held survey device randomly selects the household member to be interviewed. For paper surveys, the Kish grid method is used to select the respondent. In economies where cultural restrictions dictate gender matching, respondents are randomly selected from among all eligible adults of the interviewer's gender.

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

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

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

Sample size for Indonesia is 1062.

#### WEIGHTING

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

## data\_collection

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#### DATES OF DATA COLLECTION

Start	End
2021-07-07	2021-10-15

#### DATA COLLECTION MODE

Face-to-face [f2f]

#### DATA COLLECTION NOTES

Data was collected in the following language(s): Bahasa Indonesia

## questionnaires

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#### QUESTIONNAIRES

Questionnaires are available on the website.

## data\_appraisal

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#### ESTIMATES OF SAMPLING ERROR

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

## Access policy

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## CONTACTS

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## CITATION REQUIREMENTS

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

## ACCESS AUTHORITY

Name	Affiliation	Email	URL
GlobalFindex	World Bank	globalfindex@worldbank.org	<a href="#">Link</a>

## Disclaimer and copyrights

## DISCLAIMER

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

## Metadata production

## DDI DOCUMENT ID

DDI\_IDN\_2021\_FINDEX\_v02\_M\_WB

## PRODUCERS

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

## DATE OF METADATA PRODUCTION

2022-12-07

## DDI DOCUMENT VERSION

Version 02 (December 2022).

**data\_dictionary**

<b>Data file</b>	<b>Cases</b>	<b>variables</b>
<b>micro_idn.dta</b> 2021 Global Findex - Indonesia Microdata	1062	114



**Data file: micro\_idn.dta**

2021 Global Findex - Indonesia Microdata

Cases: 1062

variables: 114

**variables**

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

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

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

total: 114



**ECONOMY: Economy****Data file:** micro\_idn.dta**Overview**

Valid: 1062 Invalid: 0  
 Type: Discrete Width: 9 Range: - Format: character

**URBANICITY\_F2F: Respondent lives in rural area****Data file:** micro\_idn.dta**Overview**

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Rural	385	36.3%
2	Urban	677	63.7%

**Others**

## NOTES

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

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

**ECONOMYCODE: Economy Code****Data file:** micro\_idn.dta**Overview**

Valid: 1062 Invalid: 0  
 Type: Discrete Width: 3 Range: - Format: character

**Others**

## NOTES

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

**WPID\_RANDOM: Gallup World Poll identifier****Data file:** micro\_idn.dta**Overview**

Valid: 1062 Invalid: 0 Minimum: 111154410 Maximum: 211095370  
 Type: Continuous Decimal: 0 Width: 9 Range: 111154410 - 211095370 Format: Numeric

**Others**

## NOTES

Individual-level identifier to merge with Gallup World Poll data

**WGT: Weight****Data file:** micro\_idn.dta**Overview**

Valid: 1062 Invalid: 0 Minimum: 0.301303774703611 Maximum: 2.77528186832283  
 Type: Continuous Decimal: 15 Width: 17 Range: 0.301303774703611 - 2.77528186832283 Format: Numeric

**Others**

## NOTES

Weight assigned to each observation

**FEMALE: Respondent is female****Data file:** micro\_idn.dta**Overview**

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	female	602	56.7%
2	male	460	43.3%

**AGE: Respondent age****Data file:** micro\_idn.dta

**Overview**

Valid: 1062    Invalid: 0    Minimum: 15    Maximum: 85  
 Type: Discrete    Decimal: 0    Width: 2    Range: 15 - 85    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
15	15	14	1.3%
16	16	29	2.7%
17	17	26	2.4%
18	18	27	2.5%
19	19	19	1.8%
20	20	27	2.5%
21	21	20	1.9%
22	22	25	2.4%
23	23	15	1.4%
24	24	17	1.6%
25	25	31	2.9%
26	26	21	2%
27	27	18	1.7%
28	28	26	2.4%
29	29	16	1.5%
30	30	33	3.1%
31	31	20	1.9%
32	32	20	1.9%
33	33	24	2.3%
34	34	12	1.1%
35	35	21	2%
36	36	25	2.4%
37	37	25	2.4%
38	38	24	2.3%
39	39	27	2.5%
40	40	44	4.1%
41	41	20	1.9%
42	42	27	2.5%
43	43	22	2.1%
44	44	16	1.5%
45	45	39	3.7%
46	46	13	1.2%

47	47	14	1.3%
48	48	23	2.2%
49	49	15	1.4%
50	50	46	4.3%
51	51	18	1.7%
52	52	14	1.3%
53	53	18	1.7%
54	54	10	0.9%
55	55	21	2%
56	56	16	1.5%
57	57	10	0.9%
58	58	9	0.8%
59	59	10	0.9%
60	60	22	2.1%
61	61	8	0.8%
62	62	7	0.7%
63	63	12	1.1%
64	64	3	0.3%
65	65	7	0.7%
66	66	7	0.7%
67	67	5	0.5%
68	68	3	0.3%
69	69	2	0.2%
70	70	3	0.3%
71	71	3	0.3%
72	72	4	0.4%
73	73	2	0.2%
74	74	1	0.1%
75	75	3	0.3%
76	76	0	0%
77	77	0	0%
78	78	0	0%
79	79	1	0.1%
80	80	1	0.1%
81	81	0	0%
82	82	0	0%
83	83	0	0%
84	84	0	0%
85	85	1	0.1%

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

## EDUC: Respondent education level

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	completed primary school or less	324	30.5%
2	completed secondary school	695	65.4%
3	completed tertiary education or more	43	4%
4	(dk)	0	0%
5	(rf)	0	0%

## INC\_Q: Within-economy household income quintile

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	Poorest 20%	181	17%
2	Second 20%	188	17.7%
3	Middle 20%	207	19.5%
4	Fourth 20%	209	19.7%
5	Richest 20%	277	26.1%

### Others

### NOTES

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

## EMP\_IN: Respondent is in workforce

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	in the workforce	670	63.1%
2	out of the workforce	392	36.9%

## ACCOUNT: Has an account

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
0	no	481	45.3%

1	yes	581	54.7%
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## ACCOUNT\_FIN: Has an account at a financial institution

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
0	no	491	46.2%
1	yes	571	53.8%

### Others

#### NOTES

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

## ACCOUNT\_MOB: Has a mobile money account

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
0	no	971	91.4%
1	yes	91	8.6%

### Others

#### NOTES

Mobile money service providers are those included in the GSM Association's Mobile Money for the Unbanked (GSMA MMU) database.

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

## FIN1\_1A: Opened first account to receive a wage payment

Data file: micro\_idn.dta

### Overview

Valid: 502    Invalid: 560    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	194	38.6%
2	no	308	61.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		560	

### Others

#### NOTES

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

## FIN1\_1B: Opened first account to receive money from the government

Data file: micro\_idn.dta

### Overview

Valid: 502    Invalid: 560    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	169	33.7%
2	no	333	66.3%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		560	

## Others

### NOTES

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

## FIN2: Has a debit card

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	413	38.9%
2	no	649	61.1%
3	(dk)	0	0%
4	(ref)	0	0%

## Others

### NOTES

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

## FIN4: Used a debit card

Data file: micro\_idn.dta

### Overview

Valid: 413 Invalid: 649 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	159	38.5%

2	no	254	61.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		649	

## Others

### NOTES

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

## FIN4A: Used a debit card in-store

Data file: micro\_idn.dta

### Overview

Valid: 159 Invalid: 903 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	71	44.7%
2	no	88	55.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		903	

## Others

### NOTES

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

## FIN5: Used a mobile phone or internet to access account

Data file: micro\_idn.dta

### Overview

Valid: 523 Invalid: 539 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	127	24.3%
2	no	395	75.5%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		539	

## Others

### NOTES

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

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

Data file: micro\_idn.dta

### Overview

Valid: 523 Invalid: 539 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	98	18.7%
2	no	424	81.1%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		539	

## Others

### NOTES

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

## FIN7: Has a credit card

Data file: micro\_idn.dta

### Overview

Valid: 523 Invalid: 539 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	28	5.4%
2	no	494	94.5%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		539	

### Others

#### NOTES

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

## FIN8: Used a credit card

Data file: micro\_idn.dta

### Overview

Valid: 28 Invalid: 1034 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	16	57.1%
2	no	11	39.3%
3	(dk)	0	0%
4	(ref)	1	3.6%
Sysmiss		1034	

### Others

#### NOTES

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

## FIN8A: Used a credit card in-store

Data file: micro\_idn.dta

**Overview**

Valid: 16 Invalid: 1046 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	8	50%
2	no	8	50%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		1046	

**Others**

## NOTES

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

**FIN8B: Paid credit card balances in full**

Data file: micro\_idn.dta

**Overview**

Valid: 28 Invalid: 1034 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	11	39.3%
2	no	15	53.6%
3	(dk)	1	3.6%
4	(ref)	1	3.6%
Sysmiss		1034	

**Others**

## NOTES

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

**FIN9: Made any deposit into the account****Data file:** micro\_idn.dta**Overview**

Valid: 523    Invalid: 539    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	250	47.8%
2	no	271	51.8%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		539	

**Others**

## NOTES

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

**FIN9A: Make deposits into the account two or more times per month****Data file:** micro\_idn.dta**Overview**

Valid: 250    Invalid: 812    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	83	33.2%
2	no	167	66.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		812	

**Others**

## NOTES

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

## FIN10: Withdrew from the account

Data file: micro\_idn.dta

### Overview

Valid: 523 Invalid: 539 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	278	53.2%
2	no	244	46.7%
3	(dk)	1	0.2%
4	(ref)	0	0%
Sysmiss		539	

### Others

#### NOTES

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

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

Data file: micro\_idn.dta

### Overview

Valid: 278 Invalid: 784 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	151	54.3%
2	no	127	45.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		784	

## Others

### NOTES

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

### FIN10B: Used account to store money

Data file: micro\_idn.dta

#### Overview

Valid: 523 Invalid: 539 Minimum: 1 Maximum: 2  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	315	60.2%
2	no	208	39.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		539	

### FIN11\_1: Unbanked: use account without help

Data file: micro\_idn.dta

#### Overview

Valid: 481 Invalid: 581 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	145	30.1%
2	no	321	66.7%
3	(dk)	15	3.1%
4	(ref)	0	0%
Sysmiss		581	

**FIN11A: Reason for no account: too far**

Data file: micro\_idn.dta

**Overview**

Valid: 539    Invalid: 523    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	212	39.3%
2	no	322	59.7%
3	(dk)	5	0.9%
4	(ref)	0	0%
Sysmiss		523	

**FIN11B: Reason for no account: too expensive**

Data file: micro\_idn.dta

**Overview**

Valid: 539    Invalid: 523    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	225	41.7%
2	no	299	55.5%
3	(dk)	15	2.8%
4	(ref)	0	0%
Sysmiss		523	

**FIN11C: Reason for no account: lack documentation**

Data file: micro\_idn.dta

**Overview**

Valid: 539    Invalid: 523    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	154	28.6%
2	no	383	71.1%
3	(dk)	2	0.4%
4	(ref)	0	0%
Sysmiss		523	

### FIN11D: Reason for no account: lack trust

Data file: micro\_idn.dta

#### Overview

Valid: 539 Invalid: 523 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	61	11.3%
2	no	468	86.8%
3	(dk)	10	1.9%
4	(ref)	0	0%
Sysmiss		523	

### FIN11E: Reason for no account: religious reasons

Data file: micro\_idn.dta

#### Overview

Valid: 539 Invalid: 523 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	42	7.8%
2	no	490	90.9%

3	(dk)	7	1.3%
4	(ref)	0	0%
Sysmiss		523	

### FIN11F: Reason for no account: lack money

Data file: micro\_idn.dta

#### Overview

Valid: 539 Invalid: 523 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	388	72%
2	no	147	27.3%
3	(dk)	4	0.7%
4	(ref)	0	0%
Sysmiss		523	

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

Data file: micro\_idn.dta

#### Overview

Valid: 539 Invalid: 523 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	210	39%
2	no	324	60.1%
3	(dk)	5	0.9%
4	(ref)	0	0%
Sysmiss		523	

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

Data file: micro\_idn.dta

**Overview**

Valid: 539 Invalid: 523 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	215	39.9%
2	no	317	58.8%
3	(dk)	7	1.3%
4	(ref)	0	0%
Sysmiss		523	

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

Data file: micro\_idn.dta

**Overview**

Valid: 74 Invalid: 988 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	48	64.9%
2	no	26	35.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		988	

**FIN13B: Use mobile money account to store money**

Data file: micro\_idn.dta

**Overview**

Valid: 74 Invalid: 988 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	28	37.8%
2	no	46	62.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		988	

### FIN13C: Use mobile money account to borrow money

Data file: micro\_idn.dta

#### Overview

Valid: 74 Invalid: 988 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	4	5.4%
2	no	70	94.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		988	

### FIN13D: Use mobile money account without help

Data file: micro\_idn.dta

#### Overview

Valid: 75 Invalid: 987 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	49	65.3%
2	no	26	34.7%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		987	

### FIN14\_1: Use mobile phone to pay for a purchase in-store

Data file: micro\_idn.dta

#### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	69	6.5%
2	no	992	93.4%
3	(dk)	1	0.1%
4	(ref)	0	0%

### FIN14\_2: Paid digitally for an in-store purchase for the first time after COVID-19

Data file: micro\_idn.dta

#### Overview

Valid: 118 Invalid: 944 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Only used cash	85	72%
2	Used other methods, such as a card or mobile phone	32	27.1%
3	(dk)	1	0.8%
4	(ref)	0	0%
Sysmiss		944	

### FIN14\_2\_CHINA: Paid digitally for an in-store purchase for the first time since 2020

Data file: micro\_idn.dta

**Overview**

Valid: 0 Invalid: 1062 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

**FIN14A: Made bill payments online using the Internet**

Data file: micro\_idn.dta

**Overview**

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	81	7.6%
2	no	981	92.4%
3	(dk)	0	0%
4	(ref)	0	0%

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

Data file: micro\_idn.dta

**Overview**

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	80	7.5%
2	no	980	92.3%
3	(dk)	2	0.2%
4	(ref)	0	0%

**FIN14B: Bought something online using the Internet**

Data file: micro\_idn.dta

**Overview**

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	197	18.5%
2	no	865	81.5%
3	(dk)	0	0%
4	(ref)	0	0%

**FIN14C: Paid online or in cash at delivery**

Data file: micro\_idn.dta

**Overview**

Valid: 197 Invalid: 865 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Pay online	44	22.3%
2	In cash	138	70.1%
3	(both)	15	7.6%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		865	

**FIN14C\_2: Paid online for an online purchase for the first time after COVID-19**

Data file: micro\_idn.dta

**Overview**

Valid: 197 Invalid: 865 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Only paid in cash	141	71.6%
2	Paid online	56	28.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		865	

## FIN14C\_2\_CHINA: Paid online for an online purchase for the first time since 2020

Data file: micro\_idn.dta

### Overview

Valid: 0 Invalid: 1062 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

## FIN16: Saved for old age

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	294	27.7%
2	no	768	72.3%
3	(dk)	0	0%
4	(ref)	0	0%

## FIN17A: Saved using an account at a financial institution

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	238	22.4%
2	no	822	77.4%
3	(dk)	2	0.2%
4	(ref)	0	0%

### FIN17A1: Saved using a mobile money account

Data file: micro\_idn.dta

#### Overview

Valid: 103 Invalid: 959 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	31	30.1%
2	no	72	69.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		959	

### FIN17B: Saved using an informal savings club

Data file: micro\_idn.dta

#### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	185	17.4%
2	no	877	82.6%
3	(dk)	0	0%
4	(ref)	0	0%

**FIN20: Borrowed for medical purposes**

Data file: micro\_idn.dta

**Overview**

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	109	10.3%
2	no	953	89.7%
3	(dk)	0	0%
4	(ref)	0	0%

**FIN22A: Borrowed from a financial institution**

Data file: micro\_idn.dta

**Overview**

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	127	12%
2	no	934	87.9%
3	(dk)	1	0.1%
4	(ref)	0	0%

**FIN22B: Borrowed from family or friends**

Data file: micro\_idn.dta

**Overview**

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	312	29.4%
2	no	746	70.2%
3	(dk)	3	0.3%
4	(ref)	1	0.1%

## FIN22C: Borrowed from an informal savings club

Data file: micro\_idn.dta

### Overview

Valid: 185 Invalid: 877 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	88	47.6%
2	no	97	52.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		877	

## FIN24: Main source of emergency funds in 30 days

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 9  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 9 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Main source: Savings	173	16.3%
2	Main source: Family or friends	455	42.8%
3	Main source: Money from working	193	18.2%
4	Main source: Borrowing from a bank, employer, or private lender	59	5.6%
5	Main source: Selling assets	58	5.5%
6	Main source: Some other source	50	4.7%

7	(I could not come up with the money)	32	3%
8	(dk)	41	3.9%
9	ref	1	0.1%

## FIN24A: Difficulty of emergency funds in 30 days

Data file: micro\_idn.dta

### Overview

Valid: 988 Invalid: 74 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Very difficult	380	38.5%
2	Somewhat difficult	484	49%
3	Not difficult at all	122	12.3%
4	(DK)	2	0.2%
5	(ref)	0	0%
Sysmiss		74	

## FIN24B: Difficulty of emergency funds in 7 days

Data file: micro\_idn.dta

### Overview

Valid: 988 Invalid: 74 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Very difficult	680	68.8%
2	Somewhat difficult	243	24.6%
3	Not difficult at all	63	6.4%
4	(I could not come up with the money)	0	0%
5	(DK)	2	0.2%
6	(ref)	0	0%
Sysmiss		74	

**FIN26: Sent domestic remittances**

Data file: micro\_idn.dta

**Overview**

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	168	15.8%
2	no	893	84.1%
3	(dk)	1	0.1%
4	(ref)	0	0%

**FIN27\_1: Sent domestic remittances through an account**

Data file: micro\_idn.dta

**Overview**

Valid: 168 Invalid: 894 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	80	47.6%
2	no	88	52.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		894	

**FIN27C1: Sent domestic remittances in cash**

Data file: micro\_idn.dta

**Overview**

Valid: 88 Invalid: 974 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	49	55.7%
2	no	39	44.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		974	

### FIN27C2: Sent domestic remittances through an MTO

Data file: micro\_idn.dta

#### Overview

Valid: 88 Invalid: 974 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	27	30.7%
2	no	61	69.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		974	

### FIN28: Received domestic remittances

Data file: micro\_idn.dta

#### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	234	22%
2	no	827	77.9%

3	(dk)	1	0.1%
4	(ref)	0	0%

### FIN29\_1: Received domestic remittances through an account

Data file: micro\_idn.dta

#### Overview

Valid: 234 Invalid: 828 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	97	41.5%
2	no	137	58.5%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		828	

### FIN29C1: Received domestic remittances in cash

Data file: micro\_idn.dta

#### Overview

Valid: 137 Invalid: 925 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	80	58.4%
2	no	57	41.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		925	

### FIN29C2: Received domestic remittances through an MTO

Data file: micro\_idn.dta

**Overview**

Valid: 137 Invalid: 925 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	30	21.9%
2	no	107	78.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		925	

**FIN30: Paid a utility bill**

Data file: micro\_idn.dta

**Overview**

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	811	76.4%
2	no	251	23.6%
3	(dk)	0	0%
4	(ref)	0	0%

**FIN31A: Paid a utility bill using an account**

Data file: micro\_idn.dta

**Overview**

Valid: 811 Invalid: 251 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

1	yes	108	13.3%
2	no	703	86.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		251	

### FIN31B: Paid a utility bill using a mobile phone

Data file: micro\_idn.dta

#### Overview

Valid: 811 Invalid: 251 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	59	7.3%
2	no	752	92.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		251	

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

Data file: micro\_idn.dta

#### Overview

Valid: 127 Invalid: 935 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	Only used cash	89	70.1%
2	Used other methods, such as a card or mobile phone	38	29.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		935	

**FIN31B1\_CHINA: Paid a utility bill from an account or mobile phone for the first time since 202**

Data file: micro\_idn.dta

**Overview**

Valid: 0 Invalid: 1062 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

**FIN31C: Paid a utility bill in cash**

Data file: micro\_idn.dta

**Overview**

Valid: 684 Invalid: 378 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	661	96.6%
2	no	23	3.4%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		378	

**FIN32: Received wage payments**

Data file: micro\_idn.dta

**Overview**

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	293	27.6%
2	no	769	72.4%
3	(dk)	0	0%
4	(ref)	0	0%

**FIN33: Received public sector wage payments**

Data file: micro\_idn.dta

**Overview**

Valid: 293    Invalid: 769    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	39	13.3%
2	no	254	86.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		769	

**FIN34A: Received wage payments into an account**

Data file: micro\_idn.dta

**Overview**

Valid: 293    Invalid: 769    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	77	26.3%
2	no	216	73.7%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		769	

**FIN34B: Received wage payments to a mobile phone**

Data file: micro\_idn.dta

**Overview**

Valid: 293    Invalid: 769    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	18	6.1%
2	no	274	93.5%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		769	

### FIN34D: Received wage payments in cash

Data file: micro\_idn.dta

#### Overview

Valid: 210 Invalid: 852 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	192	91.4%
2	no	18	8.6%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		852	

### FIN34E: Received wage payments to a card

Data file: micro\_idn.dta

#### Overview

Valid: 18 Invalid: 1044 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	4	22.2%
2	no	14	77.8%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		1044	

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

Data file: micro\_idn.dta

#### Overview

Valid: 87 Invalid: 975 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	20	23%
2	no	67	77%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		975	

### FIN37: Received a government transfer

Data file: micro\_idn.dta

#### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	289	27.2%
2	no	769	72.4%
3	(dk)	4	0.4%
4	(ref)	0	0%

### FIN38: Received a government pension

Data file: micro\_idn.dta

**Overview**

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	11	1%
2	no	1050	98.9%
3	(dk)	1	0.1%
4	(ref)	0	0%

**FIN39A: Received a government transfer or pension into an account**

Data file: micro\_idn.dta

**Overview**

Valid: 297 Invalid: 765 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	116	39.1%
2	no	180	60.6%
3	(dk)	1	0.3%
4	(ref)	0	0%
Sysmiss		765	

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

Data file: micro\_idn.dta

**Overview**

Valid: 297 Invalid: 765 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
-------	----------	-------	--

1	yes	11	3.7%
2	no	286	96.3%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		765	

### FIN39D: Received a government transfer or pension in cash

Data file: micro\_idn.dta

#### Overview

Valid: 179 Invalid: 883 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	122	68.2%
2	no	57	31.8%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		883	

### FIN39E: Received a government transfer or pension to a card

Data file: micro\_idn.dta

#### Overview

Valid: 57 Invalid: 1005 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

#### Questions and instructions

##### CATEGORIES

Value	Category	Cases	
1	yes	17	29.8%
2	no	40	70.2%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		1005	

**FIN42: Received an agricultural payment**

Data file: micro\_idn.dta

**Overview**

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 3  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	202	19%
2	no	858	80.8%
3	(dk)	2	0.2%
4	(ref)	0	0%

**FIN45: Financially most worried**

Data file: micro\_idn.dta

**Overview**

Valid: 928 Invalid: 134 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Old age	240	25.9%
2	Medical cost	313	33.7%
3	Bills	80	8.6%
4	Education	285	30.7%
5	(DK)	10	1.1%
6	(ref)	0	0%
Sysmiss		134	

**FIN42A: Grow own crops or raise livestock**

Data file: micro\_idn.dta

**Overview**

Valid: 202    Invalid: 860    Minimum: 1    Maximum: 3  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 3    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Yes	183	90.6%
2	No	18	8.9%
3	(Both)	1	0.5%
4	(dk)	0	0%
5	(ref)	0	0%
Sysmiss		860	

**FIN43A: Received an agricultural payment into an account**

Data file: micro\_idn.dta

**Overview**

Valid: 202    Invalid: 860    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	yes	12	5.9%
2	no	190	94.1%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		860	

**FIN43B: Received an agricultural payment to a mobile phone**

Data file: micro\_idn.dta

**Overview**

Valid: 202    Invalid: 860    Minimum: 1    Maximum: 2  
 Type: Discrete    Decimal: 0    Width: 1    Range: 1 - 2    Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	4	2%
2	no	198	98%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		860	

### FIN43D: Received an agricultural payment in cash

Data file: micro\_idn.dta

#### Overview

Valid: 188 Invalid: 874 Minimum: 1 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	177	94.1%
2	no	11	5.9%
3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		874	

### FIN43E: Received an agricultural payment to a card

Data file: micro\_idn.dta

#### Overview

Valid: 11 Invalid: 1051 Minimum: 2 Maximum: 2  
 Type: Discrete Decimal: 0 Width: 1 Range: 2 - 2 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	yes	0	0%
2	no	11	100%

3	(dk)	0	0%
4	(ref)	0	0%
Sysmiss		1051	

## FIN44A: Financially worried: old age

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Very worried	580	54.6%
2	Somewhat worried	332	31.3%
3	Not worried at all	143	13.5%
4	(Does not apply)	2	0.2%
5	(DK)	5	0.5%
6	(ref)	0	0%

## FIN44B: Financially worried: medical cost

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	Very worried	665	62.6%
2	Somewhat worried	262	24.7%
3	Not worried at all	125	11.8%
4	(Does not apply)	2	0.2%
5	(DK)	8	0.8%
6	(ref)	0	0%

**FIN44C: Financially worried: bills**

Data file: micro\_idn.dta

**Overview**

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Very worried	502	47.3%
2	Somewhat worried	353	33.2%
3	Not worried at all	192	18.1%
4	(Does not apply)	4	0.4%
5	(DK)	11	1%
6	(ref)	0	0%

**FIN44D: Financially worried: education**

Data file: micro\_idn.dta

**Overview**

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Very worried	475	44.7%
2	Somewhat worried	297	28%
3	Not worried at all	249	23.4%
4	(Does not apply)	36	3.4%
5	(DK)	5	0.5%
6	(ref)	0	0%

**FIN45\_1: Financially worried due to COVID-19**

Data file: micro\_idn.dta

**Overview**

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
1	Very worried	746	70.2%
2	Somewhat worried	229	21.6%
3	Not worried at all	81	7.6%
4	(DK)	5	0.5%
5	(ref)	1	0.1%

**FIN45\_1\_CHINA: Financial worry**

Data file: micro\_idn.dta

**Overview**

Valid: 0 Invalid: 1062 Minimum: \* Maximum: \*  
 Type: Discrete Width: 1 Range: \* - \* Format: Numeric

**SAVED: Saved in the past year**

Data file: micro\_idn.dta

**Overview**

Valid: 1062 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

**Questions and instructions**

## CATEGORIES

Value	Category	Cases	
0	no	493	46.4%
1	yes	569	53.6%

**BORROWED: Borrowed in the past year**

Data file: micro\_idn.dta

**Overview**

Valid: 1062 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
0	no	611	57.5%
1	yes	451	42.5%

## RECEIVE\_WAGES: Received a wage payment

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	received payments into an account	87	8.2%
2	received payments in cash only	192	18.1%
3	received payments using other methods	14	1.3%
4	did not receive payments	769	72.4%
5	dk/ref	0	0%

## Others

### NOTES

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

## RECEIVE\_TRANSFERS: Received a government transfer payment

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

## Questions and instructions

### CATEGORIES

Value	Category	Cases	
1	received payments into an account	131	12.3%

2	received payments in cash only	119	11.2%
3	received payments using other methods	39	3.7%
4	did not receive payments	769	72.4%
5	dk/ref	4	0.4%

## Others

### NOTES

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

## RECEIVE\_PENSION: Received a government pension payment

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	received payments into an account	6	0.6%
2	received payments in cash only	4	0.4%
3	received payments using other methods	1	0.1%
4	did not receive payments	1050	98.9%
5	dk/ref	1	0.1%

## RECEIVE\_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 5  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 5 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	received payments into an account	14	1.3%
2	received payments in cash only	177	16.7%
3	received payments using other methods	11	1%

4	did not receive payments	858	80.8%
5	dk/ref	2	0.2%

## Others

### NOTES

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

## PAY\_UTILITIES: Paid a utility bill

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 4  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	made payments from an account	127	12%
2	made payments in cash only	661	62.2%
3	made payments using other methods	23	2.2%
4	did not make payments	251	23.6%
5	dk/ref	0	0%

## Others

### NOTES

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

## REMITTANCES: Made or received a domestic remittance payment

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 6  
 Type: Discrete Decimal: 0 Width: 1 Range: 1 - 6 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	sent/received through an account	145	13.7%

2	sent/received through an otc transaction	39	3.7%
3	sent/received in cash only	74	7%
4	sent/received using other methods	60	5.6%
5	did not send/receive	742	69.9%
6	dk/ref	2	0.2%

## Others

### NOTES

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

## MOBILEOWNER: Owns a mobile phone

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 4  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 4 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	805	75.8%
2	no	253	23.8%
3	(dk)	1	0.1%
4	(ref)	3	0.3%

## INTERNETACCESS: Internet access

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 1 Maximum: 3  
Type: Discrete Decimal: 0 Width: 1 Range: 1 - 3 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
1	yes	559	52.6%
2	no	502	47.3%
3	(dk)	1	0.1%

4	(ref)	0	0%
---	-------	---	----

## ANYDIGPAYMENT: Made or received a digital payment

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
0	no	647	60.9%
1	yes	415	39.1%

## MERCHANTPAY\_DIG: Made a digital merchant payment

Data file: micro\_idn.dta

### Overview

Valid: 1062 Invalid: 0 Minimum: 0 Maximum: 1  
 Type: Discrete Decimal: 0 Width: 1 Range: 0 - 1 Format: Numeric

### Questions and instructions

#### CATEGORIES

Value	Category	Cases	
0	no	924	87%
1	yes	138	13%

# study\_resources

## questionnaires

### 2021 Global Findex Questionnaire

---

title 2021 Global Findex Questionnaire  
language English  
filename questionnaire\_globalfindex.pdf

---

## reports

### The Global Findex Database 2021

---

title The Global Findex Database 2021  
authors Asli Demirgüç-Kunt, Leora Klapper, Dorothe Singer, Saniya Ansar  
language English  
filename FINDEX\_2021\_report.pdf

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## technical\_documents

### Microdata Codebook

---

title Microdata Codebook  
language English  
filename globalfindex2021\_microdatacodebook.pdf

---

### Microdata update details

---

title Microdata update details  
language English  
filename microdata\_update\_details.xlsx

---

## other\_materials

### Micro 2021 Indicator Stata do-file

---

title Micro 2021 Indicator Stata do-file  
language English  
filename micro2021\_indicators.do

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