

APPENDIX A

Survey methodology

The indicators in the Global Findex Database 2025 are drawn from survey data covering more than 140,000 people in 141 economies, representing 96 percent of the world's population (refer to table A.1 for a list of the economies included). The survey was carried out over the 2024 calendar year by Gallup, Inc., as part of its Gallup World Poll, which since 2005 has annually conducted surveys of approximately 1,000 people in each of more than 160 economies and in more than 150 languages, using randomly selected, nationally representative samples. The target population is the entire noninstitutionalized civilian population ages 15 and up.

Interview procedure

In most low- and middle-income economies, Global Findex data were collected through face-to-face interviews. In these economies, an area frame design¹ was used for interviewing. In most high-income economies, telephone surveys were used (refer to table A.1 for detailed information on surveying in each economy). 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 (refer to map A.1 for all changes in survey mode between 2021 and 2024).

1 An *area frame design* is a sampling method that divides land into nonoverlapping segments using visible boundaries, such as roads or streams. These segments are then used to select samples for data collection, to ensure comprehensive and unbiased estimates.

A reproducibility package is available for this book in the Reproducible Research Repository at <https://reproducibility.worldbank.org/catalog/299>.

Survey mode, 2024



Note: A phone-based survey was used in Singapore in 2024, a switch from the face-to-face survey that was used there in 2021. In 2024, China was surveyed using both phone and web-based surveys, and Nicaragua was surveyed using both phone and face-to-face surveys. Bahrain, Kuwait, Libya, and Oman were not surveyed in 2021, but phone-based surveys were continued there in 2024; this was the same mode as was employed the last time they were surveyed. Belize, Montenegro, and Trinidad and Tobago were also not surveyed in 2021, but face-to-face surveys continued there in 2024, the same mode as the last time they were surveyed.

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.² 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.

Data preparation

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

2 A *Kish grid* is a table of numbers used to select an interviewee. In the Global Findex surveys, the interviewer first listed the name, gender, and age of all permanent household members ages 15 and older, whether or not they were present, ordering them from oldest to youngest. Each eligible household member was then assigned a number: 1 for the oldest, 2 for the second-oldest, and so on (to allow for random selection using the Kish grid). Second, the interviewer found the appropriate cell in the Kish grid by identifying the column corresponding to the last digit of the unique serial number assigned to the household's questionnaire and the row corresponding to the number of eligible household members. The number in the intersecting cell was then matched to the assigned household numbers to determine which individual in the household would be interviewed.

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.

Additional information about Global Findex data, including the complete database, can be found at <http://globalfindex.worldbank.org>.

Additional information about the methodology used in the Gallup World Poll can be found at <http://www.gallup.com/178667/gallup-world-poll-work.aspx>.

Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Albania	ECA	Upper middle	May 15–Jun 26	1,000	1.30	3.5	Face to face (HH)	Albanian	People living in remote or difficult-to-access rural areas were excluded from the sample. The excluded areas represent approximately 2% of the population.
Algeria	MENA	Lower middle	Aug 8–Oct 12	1,003	1.73	4.1	Mobile telephone	Arabic	
Argentina	LAC	Upper middle	Jul 6–Aug 12	1,000	1.41	3.7	Face to face (HH)	Spanish	Those living in rural areas with dispersed populations were excluded from the sample. The excluded areas represent about 4% of the population.
Armenia	ECA	Upper middle	Jul 5–Sep 19	1,000	1.40	3.7	Face to face (HH)	Armenian	Settlements near territories disputed with Azerbaijan were excluded from the sample for security reasons. The excluded areas represent approximately 3% of the population.
Australia	HI	High	May 8–Jun 27	1,000	1.37	3.6	Landline and mobile telephone	English	

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Table A.1 Details of survey methodology for economies included in the Global Index Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Austria	HI	High	May 13–Jun 11	1,000	1.73	4.1	Landline and mobile telephone	German	
Azerbaijan	ECA	Upper middle	Aug 5–Sep 6	1,000	1.23	3.4	Face to face (HH)	Azeri, Russian	The East Zangezur and Nakhichevan territories were not included in the sample. The excluded areas represent approximately 8% of the population. (Nagorno-Karabakh was not included in the sampling frame and was not counted in the exclusion percentage.)
Bahrain	HI	High	Aug 20–Sep 13	1,015	1.36	3.6	Mobile telephone	Arabic, English, Hindi	Only Bahrainis, Arab expatriates, and non-Arabs who were able to complete interviews in Arabic, English, or Hindi were included in the sample.
Bangladesh	SAR	Lower middle	Sep 7–Dec 29	1,000	1.27	3.5	Face to face (HH)	Bengali	
Belgium	HI	High	May 16–Jul 12	1,002	1.34	3.6	Landline and mobile telephone	Flemish, French	
Belize	LAC	Upper middle	Aug 26–Nov 1	509	1.54	5.4	Face to face (HH)	English, Spanish	

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Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Benin	SSA	Lower middle	Sep 8–Oct 1	1,000	1.84	4.2	Face to face (HH)	Bariba, Fon, French	
Bolivia	LAC	Lower middle	Aug 19–Oct 7	1,000	1.42	3.7	Face to face (HH)	Spanish	Some small, distant locations were excluded from the sample for accessibility or security reasons or both. The areas excluded represent approximately 7% of the population.
Bosnia and Herzegovina	ECA	Upper middle	May 21–Aug 22	1,000	1.46	3.7	Face to face (HH)	Bosnian	
Botswana	SSA	Upper middle	Sep 9–Oct 4	1,000	1.60	3.9	Face to face (HH)	English, Setswana	PSUs of less than 50 people were excluded from the sampling frame. The excluded areas represent approximately 4% of the population.
Brazil	LAC	Upper middle	Jul 27–Sep 8	1,000	1.31	3.5	Face to face (HH)	Portuguese	
Bulgaria	ECA	Upper middle	Jul 4–Oct 29	1,000	1.31	3.5	Face to face (HH)	Bulgarian	
Burkina Faso	SSA	Low	Jul 20–Aug 19	1,000	1.43	3.7	Face to face (HH)	Dioula, French, Fulfulde, Mooré	Some communities across regions were excluded from the sample for security reasons. The excluded areas represent approximately 18% of the population.

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Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Cambodia	EAP	Lower middle	Oct 25–Dec 18	1,000	1.65	4.0	Face to face (HH)	Khmer	Kep, Koh Kong, Oddar Meanchey, and Stung Treng provinces were excluded from the sample. The excluded areas represent approximately 3% of the population.
Cameroon	SSA	Lower middle	Jun 4–Jul 10	1,000	1.39	3.7	Face to face (HH)	English, French, Fulfulde	Some arrondissements in the east, north, extreme north, northwest, and southwest regions were excluded from the sample for security reasons. Neighborhoods with less than 50 households were also excluded. The excluded areas represent 21% of the population.
Canada	HI	High	May 15–Jul 6	1,024	1.34	3.5	Landline and mobile telephone	English, French	The Northwest Territories, Nunavut, and Yukon were excluded from the sample. The excluded areas represent approximately 0.3% of the population.

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Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Chad	SSA	Low	Oct 17–Nov 11	1,000	1.85	4.2	Face to face (HH)	Chadian Arabic, French, Ngambay	Borkou, Ennedi, Lac, Ouaddai, Salamat, Tibesti, and Wadi Fira regions were excluded from the sample because of difficult terrain and for security reasons. The North Kanem and Bahr El Gazal North districts were also excluded because of accessibility issues. In addition, quarters and villages with fewer than 50 inhabitants were excluded as well. The excluded areas represent 23% of the population.
Chile	HI	High	Aug 9–Oct 5	1,000	1.60	3.9	Face to face (HH)	Spanish	
China	EAP	Upper middle	Aug 8–Nov 30	1,009	2.05	4.4	Mobile telephone	Chinese	
Colombia	LAC	Upper middle	Oct 1–Nov 26	1,000	1.28	3.5	Face to face (HH)	Spanish	Ten departments and an additional 19 municipalities were excluded from the sample because they have small populations or for extreme security reasons. The excluded areas represent approximately 5% of the population.

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Table A.1 Details of survey methodology for economies included in the Global Index Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Comoros	SSA	Lower middle	Sep 5–Oct 10	1,000	1.95	4.3	Face to face (HH)	Comorian, French	
Congo, Dem. Rep.	SSA	Low	Aug 18–Sep 30	1,000	2.13	4.5	Face to face (HH)	French, Kiswahili, Lingala	Parts of Bandundu, Bas Congo, Équateur, Kasai Occidental, Katanga Maniema, North Kivu, Orientale, and South Kivu were excluded from the sample for security reasons. The excluded areas represent 19% of the population.
Congo, Rep.	SSA	Lower middle	Jul 3–Aug 14	1,000	1.76	4.1	Face to face (HH)	French, Kituba, Lingala	
Costa Rica	LAC	Upper middle	May 21–Jul 4	1,003	1.24	3.4	Face to face (HH)	Spanish	
Côte d'Ivoire	SSA	Lower middle	Jul 20–Aug 14	1,000	1.43	3.7	Face to face (HH)	Dioula, French	PSUs with fewer than 100 people were excluded from the sample. The excluded areas represent 9% of the population.
Croatia	HI	High	Sep 13–Nov 15	1,000	1.25	3.5	Face to face (HH)	Croatian	
Cyprus	HI	High	May 16–Sep 7	1,010	2.04	4.4	Mobile telephone	English, Greek	

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Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Czechia	HI	High	May 3–Jun 25	1,003	1.27	3.5	Landline and mobile telephone	Czech	
Denmark	HI	High	Jun 24–Aug 1	1,005	1.86	4.2	Mobile telephone	Danish	
Dominican Republic	LAC	Upper middle	Jul 9–Aug 6	1,000	1.39	3.7	Face to face (HH)	Spanish	
Ecuador	LAC	Upper middle	Aug 22–Sep 25	1,000	1.43	3.7	Face to face (HH)	Spanish	
Egypt, Arab Rep.	MENA	Lower middle	Aug 23–Sep 16	1,001	1.45	3.7	Face to face (HH)	Arabic	Frontier governorates (Matrouh, New Valley, North Sinai, Red Sea, and South Sinai) were excluded from the sample, as they are remote and represent a small proportion of the population. The excluded areas represent less than 2% of the population.
El Salvador	LAC	Lower middle	Jul 3–Sep 6	1,000	1.64	4.0	Face to face (HH)	Spanish	
Estonia	HI	High	May 13–Jun 27	1,006	1.44	3.7	Mobile telephone	Estonian, Russian	
Eswatini	SSA	Lower middle	Sep 10, 2024–Jan 21, 2025	1,043	1.75	4.0	Face to face (HH)	English, SiSwati	

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Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Ethiopia	SSA	Low	Oct 15–Nov 29	1,001	1.69	4.0	Face to face (HH)	Amharic, Oromo, Tigrinya	Amhara was excluded from the sample because of the state of emergency there. Also excluded were the Harari, Somali, and Tigray regions. The excluded areas represent approximately 30% of the population.
Finland	HI	High	May 15–Jul 1	1,000	1.77	4.1	Mobile telephone	Finnish	
France	HI	High	May 13–Jun 14	1,000	1.42	3.7	Landline and mobile telephone	French	
Gabon	SSA	Lower middle	Sep 17–Oct 19	1,000	1.77	4.1	Face to face (HH)	Fang, French	
Gambia, The	SSA	Low	Sep 16–Dec 12	1,016	1.36	3.6	Face to face (HH)	English, Malinke, Pulaar, Wolof	

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Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Georgia	ECA	Upper middle	Jun 29–Aug 27	1,000	1.46	3.7	Face to face (HH)	Georgian, Russian	Abkhazia and South Ossetia were excluded from the sample for security reasons. In addition, very remote mountainous villages and those with fewer than 100 inhabitants were also excluded. The excluded areas represent approximately 8% of the population.
Germany	HI	High	May 13–Jun 13	1,000	2.44	4.8	Landline and mobile telephone	German	
Ghana	SSA	Lower middle	Oct 7–Nov 6	1,000	1.34	3.6	Face to face (HH)	Dagbani, English, Ewe, Hausa, Twi	Localities with fewer than 100 inhabitants were excluded from the sample. The excluded areas represent approximately 4% of the population.
Greece	HI	High	Jun 12–Jul 19	1,004	2.09	4.5	Landline and mobile telephone	Greek	
Guatemala	LAC	Upper middle	Jun 6–Sep 7	1,000	1.59	3.9	Face to face (HH)	Spanish	
Guinea	SSA	Low	Oct 5–23	1,000	1.74	4.1	Face to face (HH)	French, Malinke, Pular, Susu	

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Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Honduras	LAC	Lower middle	Jun 3–Aug 29	1,004	1.88	4.2	Face to face (HH)	Spanish	PSUs with fewer than 50 people, along with the Gracias a Dios and Islas de la Bahía departments, were excluded from the sample. The excluded areas represent approximately 4% of the population.
Hong Kong SAR, China	HI	High	Aug 24–Oct 30	1,006	1.28	3.5	Landline and mobile telephone	Chinese	
Hungary	HI	High	May 27–Jun 21	1,006	1.65	4.0	Landline and mobile telephone	Hungarian	
Iceland	HI	High	Jun 11–Jul 13	500	1.25	4.9	Landline and mobile telephone	Icelandic	
India	SAR	Lower middle	Aug 1–Dec 29	3,086	1.42	2.1	Face to face (HH)	Assamese, Bengali, Gujarati, Hindi, Kannada, Malayalam, Marathi, Odia, Punjabi, Tamil, Telugu	The northeast states and remote islands, as well as Jammu and Kashmir, were excluded from the sample. The excluded areas represent less than 10% of the population.

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Table A.1 Details of survey methodology for economies included in the Global FinIndex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Indonesia	EAP	Lower middle	Aug 21–Sep 30	1,073	1.28	3.4	Face to face (HH)	Bahasa Indonesia	
Iran, Islamic Rep.	MENA	Lower middle	Oct 14–21	1,008	1.40	3.6	Landline and mobile telephone	Farsi	
Iraq	MENA	Upper middle	Aug 20–Nov 24	1,000	1.50	3.8	Face to face (HH)	Arabic, Kurdish	
Ireland	HI	High	May 13–Jun 13	1,000	2.08	4.5	Landline and mobile telephone	English	
Israel	HI	High	Jul 7–Aug 16	1,001	1.21	3.4	Face to face (HH)	Arabic, Hebrew	East Jerusalem, as well as unsafe and evacuated areas near the border, were excluded from the sample.
Italy	HI	High	May 9–Jul 24	1,001	1.99	4.4	Landline and mobile telephone	Italian	
Japan	HI	High	Jul 3–Oct 5	1,008	1.33	3.6	Landline and mobile telephone	Japanese	
Jordan	MENA	Upper middle	Sep 30–Nov 4	1,006	1.37	3.6	Face to face (HH)	Arabic	

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Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Kazakhstan	ECA	Upper middle	Jul 29–Sep 3	1,000	1.24	3.4	Face to face (HH)	Kazakh, Russian	
Kenya	SSA	Lower middle	Oct 7–30	1,003	1.37	3.6	Face to face (HH)	English, Kiswahili	
Korea, Rep.	HI	High	Aug 16–Oct 8	1,003	1.60	3.9	Landline and mobile telephone	Korean	
Kosovo	ECA	Lower middle	Jun 5–Sep 28	1,000	1.73	4.1	Face to face (HH)	Albanian, Serbian	
Kuwait	HI	High	Sep 18–Dec 19	1,003	1.66	4.0	Mobile telephone	Arabic, Bengali, English, Hindi	Only Kuwaitis, Arab expatriates, and non-Arabs who were able to complete interviews in Arabic, Bengali, English, or Hindi were included in the sample.
Kyrgyz Republic	ECA	Lower middle	Aug 4–Sep 11	1,000	1.24	3.5	Face to face (HH)	Kyrgyz, Russian	
Lao PDR	EAP	Lower middle	Sep 21–Nov 1	1,000	1.65	4.0	Face to face (HH)	Lao	Xaisomboun and Xayaboury provinces were excluded from the sample, as were some communes that are unreachable; other communes were excluded for security reasons. The excluded areas represent approximately 7% of the population.

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Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Latvia	HI	High	May 20–Jul 2	1,001	1.64	4.0	Mobile telephone	Latvian, Russian	
Lebanon	MENA	Lower middle	May 28–Jul 2	1,004	1.17	3.4	Face to face (HH)	Arabic	Baalbak, Bint Jbeil, Hermel, and neighborhoods in Beirut's south suburbs that are under the strict control of Hezbollah were excluded from the sample. The excluded areas represent approximately 10% of the population.
Lesotho	SSA	Lower middle	Sep 5, 2024–Jan 13, 2025	1,020	1.98	4.3	Face to face (HH)	English, Sesotho	
Liberia	SSA	Low	Sep 17–Nov 2	1,000	1.43	3.7	Face to face (HH)	English, Pidgin English	
Libya	MENA	Upper middle	Jul 21–Aug 31	1,000	1.15	3.3	Mobile telephone	Arabic	
Lithuania	HI	High	Jun 11–Aug 26	1,012	2.16	4.5	Mobile telephone	Lithuanian	
Madagascar	SSA	Low	Jun 6–Jul 22	1,000	1.38	3.6	Face to face (HH)	French, Malagasy	Unreachable regions were excluded from the sample, as were other regions for security reasons. The excluded areas represent approximately 17% of the population.

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Table A.1 Details of survey methodology for economies included in the Global Index Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Malawi	SSA	Low	Sep 25–Oct 11	1,002	1.32	3.6	Face to face (HH)	Chichewa, Chitumbuka, English	
Malaysia	EAP	Upper middle	Aug 2–Sep 23	1,000	1.76	4.1	Face to face (HH)	Bahasa Melayu, English	
Mali	SSA	Low	Jul 18–Aug 10	1,000	1.41	3.7	Face to face (HH)	Bambara, French	Gao, Kidal, Mopti, and Tombouctou regions were excluded from the sample for security reasons. Quarters and villages with fewer than 50 inhabitants were also excluded. The excluded areas represent 23% of the population.
Malta	HI	High	April 10–Jun 3	1,006	1.22	3.4	Landline and mobile telephone	English, Maltese	
Mauritania	SSA	Lower middle	Aug 15–Sep 5	1,000	1.68	4.0	Face to face (HH)	French, Hassaniya Arabic, Pulaar	Some communes in Hodh Ech Chargui and Hodh El Gharbi regions were excluded from the sample for security reasons. The excluded areas represent approximately 4% of the population.

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Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Mauritius	SSA	Upper middle	Apr 22–Jun 15	1,000	1.83	4.2	Landline and mobile telephone	Creole, English, French	
Mexico	LAC	Upper middle	Jul 30–Sep 18	1,038	1.34	3.5	Face to face (HH)	Spanish	
Moldova	ECA	Upper middle	Jul 3–Sep 10	1,000	1.22	3.4	Face to face (HH)	Moldovan Romanian, Russian	Transnistria (Prednestrovie) was excluded from the sample for security reasons. The excluded area represents approximately 13% of the population.
Mongolia	EAP	Lower middle	Aug 15–Sep 16	1,000	1.21	3.4	Face to face (HH)	Mongolian	
Montenegro	ECA	Upper middle	Aug 30–Oct 25	1,000	1.60	3.9	Face to face (HH)	Montenegrin	
Morocco	MENA	Lower middle	Sep 9–Oct 2	1,019	1.26	3.4	Face to face (HH)	Moroccan Arabic	The southern provinces were excluded from the sample. The excluded area represents approximately 3% of the population.
Mozambique	SSA	Low	Oct 15–Dec 21	1,000	2.28	4.7	Face to face (HH)	Emakhuwa, Portuguese, Xichangana	Cabo Delgado Province, as well as a small number of districts in other provinces, were excluded from the sample for security reasons. The excluded areas represent 11% of the population.

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Table A.1 Details of survey methodology for economies included in the Global Index Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Namibia	SSA	Upper middle	Sep 21–Oct 21	1,000	1.53	3.8	Face to face (HH)	Afrikaans, English, Oshiwambo	
Nepal	SAR	Lower middle	Jul 26–Sep 5	1,000	1.35	3.6	Face to face (HH)	Maithili, Nepali	
Netherlands	HI	High	May 13–Jun 20	1,004	1.47	3.8	Landline and mobile telephone	Dutch	
New Zealand	HI	High	Apr 24–May 30	1,000	1.46	3.7	Landline and mobile telephone	English	
Nicaragua	LAC	Lower middle	F2F: Jul 20–Aug 9 CATI: Nov 1–Dec 28	1,129	2.03	4.2	Face to face (HH) and mobile telephone	Spanish	
Niger	SSA	Low	Aug 14–Sep 12	1,000	1.63	4.0	Face to face (HH)	French, Hausa, Zarma	Some communes in the Agadez and Diffa regions were excluded from the sample for security reasons. In addition, PSUs with fewer than 25 households were also excluded. The excluded areas represent approximately 8% of the population.

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Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Nigeria	SSA	Lower middle	Oct 21–Nov 13	1,000	2.01	4.4	Face to face (HH)	English, Hausa, Igbo, Pidgin English, Yoruba	Adamawa, Borno, and Yobe states were excluded from the sample for security reasons and because of the Boko Haram insurgency. In addition, disputed areas of Taraba state were also excluded. The excluded areas represent roughly 7% of the population.
North Macedonia	ECA	Upper middle	Jun 20–Sep 13	1,005	1.38	3.6	Face to face (HH)	Albanian, Macedonian	
Norway	HI	High	May 3–Jun 24	1,007	1.90	4.3	Mobile telephone	Norwegian	
Oman	HI	High	Aug 18–Sep 16	1,003	1.62	3.9	Mobile telephone	Arabic, Bengali, English, Malayalam	Only Omanis, Arab expatriates, and non-Arabs who were able to complete interviews in Arabic, Bengali, English, or Malayalam were included in the sample.
Pakistan	SAR	Lower middle	Jul 27–Oct 2	1,000	1.78	4.1	Face to face (HH)	Urdu	Azad Jammu and Kashmir and Gilgit-Baltistan regions, as well as parts of the Federally Administered Tribal Areas, were excluded from the sample. The excluded areas represent approximately 5% of the population. Gender-matched sampling was used during the final stage of sample selection.

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Table A.1 Details of survey methodology for economies included in the Global Index Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Panama	HI	High	Jul 8–Aug 22	1,010	1.35	3.6	Face to face (HH)	Spanish	
Paraguay	LAC	Upper middle	Aug 19–Oct 9	1,000	1.43	3.7	Face to face (HH)	Jopara, Spanish	
Peru	LAC	Upper middle	Aug 23–Oct 27	1,000	1.38	3.6	Face to face (HH)	Spanish	
Philippines	EAP	Lower middle	Aug 29–Nov 6	1,000	1.31	3.5	Face to face (HH)	Bikol, Cebuano, Filipino, Hiligaynon, Iloco, Waray	
Poland	HI	High	Aug 3–Sep 25	1,000	1.24	3.5	Face to face (HH)	Polish	Low-population areas were excluded from the sample. The excluded areas represent approximately 5% of the population.
Portugal	HI	High	May 2–Jun 28	1,001	1.61	3.9	Landline and mobile telephone	Portuguese	
Romania	HI	High	Jun 12–Aug 2	1,000	1.33	3.6	Face to face (HH)	Romanian	
Russian Federation	ECA	Upper middle	Jul 15–Oct 4	1,000	1.62	3.9	Mobile telephone	Russian	

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Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Saudi Arabia	HI	High	Jun 23–Jul 22	1,018	1.24	3.4	Landline and mobile telephone	Arabic, English, Hindi, Urdu	Only Saudis, Arab expatriates, and non-Arabs who were able to complete interviews in Arabic, English, Hindi, or Urdu were included in the sample.
Senegal	SSA	Lower middle	Oct 7–27	1,000	1.52	3.8	Face to face (HH)	French, Wolof	Sindian commune in Ziguinchor region was excluded from the sample for security reasons. Quarters and villages with fewer than 50 households were also excluded on account of their small populations. The excluded areas represent 18% of the population.
Serbia	ECA	Upper middle	May 20–Aug 16	1,000	1.31	3.5	Face to face (HH)	Serbian	
Sierra Leone	SSA	Low	Oct 3–Nov 9	1,000	1.39	3.7	Face to face (HH)	English, Krio, Mende	
Singapore	EAP	High	Jun 14, 2024–Jan 1, 2025	1,000	1.68	4.0	Mobile telephone	Bahasa Malay, Chinese, English	
Slovak Republic	HI	High	Jun 21–Aug 6	1,001	1.26	3.5	Face to face (HH)	Hungarian, Slovak	
Slovenia	HI	High	Apr 18–Jul 8	1,001	1.59	3.9	Landline and mobile telephone	Slovene	

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Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
South Africa	SSA	Upper middle	Aug 27–Oct 4	1,000	1.44	3.7	Face to face (HH)	Afrikaans, English, Sesotho, Xhosa, Zulu	
Spain	HI	High	May 13–Jun 11	1,000	1.75	4.1	Landline and mobile telephone	Spanish	
Sri Lanka	SAR	Lower middle	Aug 24–Nov 17	1,000	1.59	3.9	Face to face (HH)	Sinhala, Tamil	
Sweden	HI	High	Jul 2–Aug 24	1,004	1.89	4.2	Mobile telephone	Swedish	
Switzerland	HI	High	May 13–Jun 14	1,000	1.52	3.8	Landline and mobile telephone	French, German, Italian	
Taiwan, China	HI	High	Jun 28–Jul 22	1,000	1.46	3.7	Landline and mobile telephone	Chinese	
Tajikistan	ECA	Lower middle	Jul 4–Aug 13	1,000	1.47	3.8	Face to face (HH)	Tajik	
Tanzania	SSA	Lower middle	Jun 3–Jul 5	1,001	1.47	3.8	Face to face (HH)	Kiswahili	

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Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Thailand	EAP	Upper middle	Sep 7–Dec 13	1,003	1.81	4.2	Face to face (HH)	Thai	Narathiwat, Pattani, and Yala provinces in the southern region were excluded from the sample for security reasons. In addition, a few districts in other provinces were excluded as well. The excluded areas represent less than 4% of the population.
Togo	SSA	Low	Sep 21–Oct 15	1,000	2.10	4.5	Face to face (HH)	Ewe, French	PSUs with less than 100 people were excluded from the sample. The excluded areas represent approximately 7% of the population.
Trinidad and Tobago	HI	High	Sep 30–Dec 5	502	1.55	5.4	Face to face (HH)	English	
Tunisia	MENA	Lower middle	Jul 26–Nov 29	1,000	1.29	3.5	Face to face (HH)	Arabic	
Türkiye	ECA	Upper middle	Sep 9–Nov 2	1,000	1.23	3.4	Face to face (HH)	Turkish	Gaziantep and Sanliurfa provinces, as well as portions of Adana, Hatay, and Malatya provinces, were excluded from the sample as a result of an earthquake in February 2023. The excluded areas represent approximately 4% of the population.

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Table A.1 Details of survey methodology for economies included in the Global Index Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Uganda	SSA	Low	Nov 19–Dec 10	1,009	1.58	3.9	Face to face (HH)	Ateso, English, Luganda, Runyankole	The Kotido, Moroto, and Nakapiripit districts in the northern region were excluded from the sample for security reasons. The excluded areas represent 2% or less of the population.
Ukraine	ECA	Lower middle	Aug 13–29	1,000	1.78	4.1	Mobile telephone	Russian, Ukrainian	Some occupied territories under entrenched Russian Federation control were excluded from the sample because of lack of coverage by Ukrainian mobile operators. The excluded areas represent approximately 12% of the population.
United Arab Emirates	HI	High	Sep 19–Oct 7	1,000	1.40	3.7	Mobile telephone	Arabic, English, Hindi, Urdu	Only nationals of the United Arab Emirates, Arab expatriates, and non-Arabs who were able to complete interviews in Arabic, English, Hindi, or Urdu were included in the sample.
United Kingdom	HI	High	May 13–Jun 14	1,000	1.56	3.9	Landline and mobile telephone	English	

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Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
United States	HI	High	Jun 28–Aug 1	1,000	1.99	4.4	Landline and mobile telephone	English	
Uruguay	HI	High	Aug 13–Oct 26	1,000	1.30	3.5	Face to face (HH)	Spanish	
Uzbekistan	ECA	Lower middle	Jun 13–Aug 12	1,000	1.42	3.7	Face to face (HH)	Russian, Uzbek	Karakalpakstan was excluded from the sample. The excluded area represents 6% of the population.
Venezuela, RB	LAC	Upper middle	Nov 4–Dec 19	1,002	1.33	3.6	Landline and mobile telephone	Spanish	
Viet Nam	EAP	Lower middle	Jun 23–Aug 31	1,000	1.33	3.6	Face to face (HH)	Vietnamese	
West Bank and Gaza	MENA	Lower middle	Jul 7–Aug 10	1,000	1.25	3.5	Face to face (HH)	Arabic	Includes the West Bank and East Jerusalem. The Gaza Strip was excluded. Areas with less than 1,000 people were excluded from the sample, as were Jewish Israeli-majority areas within the West Bank and East Jerusalem. The excluded areas represent approximately 2% of the population of West Bank and East Jerusalem.

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Table A.1 Details of survey methodology for economies included in the Global Findex Database 2025 (*continued*)

Economy	Region ^a	Income group	Data collection dates ^b	Number of interviews	Design effect ^c	Margin of error ^d	Mode of interviewing	Language(s)	Exclusions and other sampling details ^e
Zambia	SSA	Low	Dec 1–21	1,002	1.89	4.3	Face to face (HH)	Bemba, English, Lozi, Nyanja, Tonga	
Zimbabwe	SSA	Lower middle	Jul 27–Aug 25	1,001	1.31	3.6	Face to face (HH)	English, Ndebele, Shona	

Source: Global Findex Database 2025.

Note: CATI = computer-assisted telephone interviewing; EAP = East Asia and Pacific; ECA = Europe and Central Asia; F2F = face to face; HH = handheld (data collection); LAC = Latin America and the Caribbean; MENA = Middle East and North Africa; PSU = primary sampling unit; SAR = South Asia; SSA = Sub-Saharan Africa.

a. Regions exclude high-income (HI) economies, and the composition of economies included in each region, as well as the region in which any particular economy is classified, may differ from common geographic usage.

b. All data collection dates are 2024, except where noted otherwise.

c. The design effect calculation reflects weights used and does not incorporate intraclass correlation coefficients. Design effect calculation: $n \times (\text{sum of squared weights}) / [(\text{sum of weights}) \times (\text{sum of weights})]$.

d. The margin of error was calculated around a proportion at the 95 percent confidence level. The maximum margin of error was calculated assuming a reported percentage of 50 percent and takes into account the design effect (DE). Margin of error calculation: $\sqrt{(0.25/n) \times 1.96 \times (DE)}$. Other errors that can affect survey validity include measurement error associated with the survey questionnaire, such as translation issues, and coverage error, which results from the fact that a part of a target population has a zero probability of being selected for the survey.

e. Samples are nationally representative unless noted otherwise.