

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

Development Research Group, Finance and Private Sector Development Unit

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Identification

SURVEY ID NUMBER

FIN_2024_FINDEX_v02_M

TITLE

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

ABBREVIATION OR ACRONYM

FINDEX 2025

COUNTRY

| Name | Country code |
|---------|--------------|
| Finland | FIN |

STUDY TYPE

Other Household Survey [hh/oth]

SERIES INFORMATION

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

ABSTRACT

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

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

KIND OF DATA

Observation data/ratings [obs]

UNIT OF ANALYSIS

Individual

Version

VERSION DESCRIPTION

Edited, anonymized dataset for public distribution.

VERSION DATE

2025-09-24

VERSION NOTES

This update to the Global Findex Database 2025 adds 16 new variables from the Identification for Development

(ID4D)–Global Findex Database 2025. The indicators include: fin46, fin47, fin48a, fin48b, fin48c, fin48d, fin48e, fin48f, fin49a, fin49b, fin49c, fin49d, fin49e, fin49f, fin50, fin51.

Coverage

GEOGRAPHIC COVERAGE

National Coverage

Producers and sponsors

PRIMARY INVESTIGATORS

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

PRODUCERS

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

FUNDING AGENCY/SPONSOR

| Name | Role |
|--|-------------------|
| Development Research Group, World Bank | Financial Support |
| Gates Foundation | Financial Support |
| Mastercard Foundation | Financial Support |
| Digital Vice Presidency, World Bank | Financial Support |
| Prosperity Vice Presidency, World Bank | Financial Support |

Sampling

SAMPLING PROCEDURE

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

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

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

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

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

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

WEIGHTING

Data weighting was used to ensure a nationally representative sample for each economy. Final weights consisted of a base sampling weight, which corrects for unequal probability of selection based on household size, and a poststratification weight, which corrects for sampling and nonresponse error. Poststratification weights use economy-level population statistics on gender and age and, where reliable data are available, education or socioeconomic status. Table A.1 of the report shows the data collection period, number of interviews, approximate design effect, and margin of error for each economy, as well as sampling details where relevant.

Data collection

DATES OF DATA COLLECTION

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

questionnaires

QUESTIONNAIRES

The English version of the questionnaire is provided for download.

data_appraisal

ESTIMATES OF SAMPLING ERROR

Estimates of standard errors (which account for sampling error) vary by country and indicator. For country-specific margins of error, please refer to the Methodology section and corresponding table in: Klapper, Leora, Dorothe Singer, Laura Starita, and Alexandra Norris. 2025. The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy. Washington, DC: World Bank. <https://doi.org/10.1596/978-1-4648-2204-9>.

Access policy

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| Alexandra Norris | World Bank | anorris2@worldbank.org |

CONFIDENTIALITY

CITATION REQUIREMENTS

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

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

Example:

Development Research Group, Finance and Private Sector Development Unit (World Bank). Finland - The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy (FINDEX 2025). Ref: FIN_2024_FINDEX_v02_M. Downloaded from [uri] on [date].

ACCESS AUTHORITY

| Name | Affiliation |
|------------------|-------------|
| GlobalFindex | World Bank |
| Alexandra Norris | World Bank |

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DISCLAIMER

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Metadata production

DDI DOCUMENT ID

DDI_FIN_2024_FINDEX_v02_M_WB

PRODUCERS

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

DATE OF METADATA PRODUCTION

2025-12-15

DDI DOCUMENT VERSION

Version 02 (2025-12-15)

data_dictionary

| Data file | Cases | variables |
|--|--------------|------------------|
| Findex_Microdata_2025_updateFinland 2025 Global Findex - Finland Microdata | 1000 | 199 |

Data file: Findex_Microdata_2025_updateFinland

2025 Global Findex - Finland Microdata

Cases: 1000

variables: 199

variables

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

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

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

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

| ID | Name | Label | Question |
|------|---------|--|---|
| V85 | fin24c | Experienced a natural disaster or severe weather event | In the PAST THREE YEARS, have you personally experienced a natural disaster or severe weather event, such as [insert local examples of natural disasters]? |
| V86 | fin24d1 | Natural disaster in the past three years: Income lost or unable to work, by self | |
| V87 | fin24d2 | Natural disaster in the past three years: Damage to home or livestock | |
| V88 | fin24d3 | Natural disaster in the past three years: Unable to access or use their account | |
| V89 | fin25e1 | Use a mobile phone or card to pay for household cleaning supplies | |
| V90 | fin25e2 | Used a mobile phone or a card to pay for an in-store purchase | |
| V91 | fin25e3 | Frequency of digital in-store merchant payments | |
| V92 | fin25e4 | Main reason for only using cash for in-store merchant payments | |
| V93 | fin26a | Used a mobile phone or computer to make a bill payment | In the past 12 months, have you, personally used a mobile phone or computer to make a bill payment? |
| V94 | fin26b | Used a mobile phone or the internet to buy something online | In the past 12 months, have you, personally used a mobile phone or computer to buy something online that was delivered to you? |
| V95 | fin27 | Online purchase mode of payment | Do you usually pay online or in cash when the order is delivered? |
| V96 | fh1 | Made a domestic remittance | In the past 12 months, have you given or sent money to relatives or friends living in a different city inside [insert economy name]? This can be money you brought yourself or sent in some other way. |
| V97 | fin28 | Made a digital domestic remittance | In the past 12 months, have you given or sent money to relatives or friends living in a different city inside [insert economy name] directly from an account or phone? Yes or no? |
| V98 | fh2 | Received a domestic remittance | In the past 12 months, did you receive money from relatives or friends living in a different city inside [insert economy name]? This can be money you were directly given or that you received in some other way. |
| V99 | fin29 | Received a digital domestic remittance | In the past 12 months, have you, personally, received money from relatives or friends living in a different city inside [insert economy name] directly into an account or phone? Yes or no? |
| V100 | fh2a | Received an international remittance payment | In the past 12 months, did you receive money from relatives or friends living in a different country? Yes or no? |
| V101 | fin30 | Made a utility payment | In the past 12 months, have you, personally, made regular payments for electricity, water, or trash collection? Yes or no? |
| V102 | fin31a | Made a utility payment using a bank account | In the past 12 months, have you, personally, made payments for electricity, water, or trash collection using an account at a bank or similar financial institution? |
| V103 | fin31b | Made a utility payment using a mobile phone | In the past 12 months, have you, personally, made payments for electricity, water, or trash collection using a mobile phone to make a payment? |
| V104 | fin31c | Made a utility payment by handing cash to a bank agent or staff | In the past 12 months, have you personally made a payment for electricity, water, or trash collection by handing cash to bank staff or an agent? Yes or no? |

| ID | Name | Label | Question |
|------|--------|--|---|
| V105 | fin31d | Made utility payments exclusively in cash | Do you only use cash to pay for electricity, water, or trash collection? |
| V106 | fin32 | Received a wage payment | In the past 12 months, have you received any salary or wages from an employer? |
| V107 | fin33 | Employed by the government, military, or public sector | In the past 12 months, have you been employed by the government, military, or public sector? Yes or no? |
| V108 | fin34a | Received wage payment into a bank or similar institution account | In the past 12 months, has an employer paid your salary or wages directly into an account at a bank or similar financial institution? |
| V109 | fin34b | Received a wage payment through a mobile phone | In the past 12 months, has an employer paid your salary or wages through a mobile phone? |
| V110 | fin34c | Received a wage payment in cash | In the past 12 months, has an employer paid your salary or wages in cash? |
| V111 | fin34d | Received a wage payment into a card | In the past 12 months, has an employer paid your salary or wages to a card? |
| V112 | fin35 | Paid an unexpected fee to withdraw wages | Have you ever paid a fee that was more than you expected when you withdrew or took out your salary or wages from your account? |
| V113 | fin36 | Mode of wage withdrawal from account | When your employer has paid your salary or wages into your account, do you typically take out all this money as cash at one time or do you leave some of this money in your account? |
| V114 | fin36a | Person withdrawing wage from account | Did you take your salary or wages out of your account yourself or did a friend or family member take out the money for you? |
| V115 | fin37 | Received financial support from the government | In the past 12 months, have you, personally, received any financial support from the government? This money could include payments for educational or medical expenses, unemployment benefits or subsidy payments. Please do NOT include wages or any payments related to work. |
| V116 | fin38 | Received a public sector pension | In the past 12 months, have you personally received a pension from the government, military, or public sector? |
| V117 | fin39a | Received money from the government into a bank account | In the past 12 months, have you received this money from the government in any of the following ways? You received payments directly into an account at a bank or similar financial institution |
| V118 | fin39b | Received money from the government through a mobile phone | In the past 12 months, have you received this money from the government in any of the following ways? You received payments through a mobile phone |
| V119 | fin39c | Received money from the government only in cash | In the past 12 months, have you received any money from the government in cash? |
| V120 | fin39d | Received money from the government into a card | In the past 12 months, have you received any money from the government to a card? |
| V121 | fin40 | Mode of government money withdrawal from account | When you receive money from the government, do you typically take out all this money as cash at one time, or do you leave some of this money in your account? |
| V122 | fin41 | Paid an unexpected fee to withdraw government money from account | Have you ever paid a fee that was more than you expected when you withdrew or took the money from the government out of your account? |
| V123 | fin41a | Person withdrawing money from the government from account | Did you take the money you received from the government out of your account yourself or did a friend or family member take out the money for you? |
| V124 | fin42 | Received an agricultural payment | In the past 12 months, have you personally received money from any source for the sale of agricultural products, crops, produce, or livestock? |

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

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

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

| ID | Name | Label | Question |
|------|--------|---|---|
| V179 | con31e | Reason for no smartphone: family or community disapproval | Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: People in your family or community do not approve of you using a smartphone |
| V180 | con31f | Reason for no smartphone: worried about safety or security | Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You are worried about your personal safety or security when using a smartphone |
| V181 | con31g | Reason for no smartphone: use someone else's smartphone | Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You use someone else's smartphone |
| V182 | con31h | Reason for no smartphone: no need | Please tell me whether each of the following are reasons why you do NOT OWN a smartphone: You have no need for a smartphone |
| V183 | con32 | Main reason for not having a smartphone | What is the main reason you do not own a smartphone? You don't have enough money to buy a smartphone Buying a mobile data plan is too expensive There is not reliable Internet coverage where you live You have difficulties reading or typing on a smartphone People in your family or community do not approve of you using a smartphone You are worried about your personal safety or security when using a smartphone You use someone else's smartphone You have no need for a smartphone (Some other reason/None of these reasons) (DK) (Refused) |
| V184 | fin46 | ID ownership | |
| V185 | fin47 | Foundational ID has been used without permission for illegal purposes | |
| V186 | fin48a | Reason no ID: Have another ID | |
| V187 | fin48b | Reason no ID: Do not need an ID | |
| V188 | fin48c | Reason no ID: Too expensive | |
| V189 | fin48d | Reason no ID: No documents | |
| V190 | fin48e | Reason no ID: Travel too far | |
| V191 | fin48f | Reason no ID: Uncomfortable sharing information | |
| V192 | fin49a | Challenge: Receiving financial support from the government | |
| V193 | fin49b | Challenge: Using financial services | |
| V194 | fin49c | Challenge: Obtaining a SIM card | |
| V195 | fin49d | Challenge: Participating in elections | |
| V196 | fin49e | Challenge: Applying for a job | |
| V197 | fin49f | Challenge: Receiving medical care | |
| V198 | fin50 | Online digital ID ownership | |
| V199 | fin51 | Online digital ID has been used on phone or computer to confirm identity online | |

total: 199

YEAR:**Data file:** Findex_Microdata_2025_updateFinland**Overview**

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

EDUC: Respondent education level**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 997 Invalid: 3 Minimum: 1 Maximum: 3
 Type: Discrete Decimal: 0 Width: 26 Range: 1 - 3 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------------------------|-------|-------|
| 1 | Primary education or less | 69 | 6.9% |
| 2 | Secondary education | 667 | 66.9% |
| 3 | Tertiary education or more | 261 | 26.2% |
| Sysmiss | | 3 | |

ECONOMY: Economy**Data file:** Findex_Microdata_2025_updateFinland**Overview**

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

ECONOMYCODE: Economy code**Data file:** Findex_Microdata_2025_updateFinland**Overview**

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

REGIONWB: Regional code**Data file:** Findex_Microdata_2025_updateFinland

Overview

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

POP_ADULT: Population 15+, 2023, WDI

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 1000 Invalid: 0 Minimum: 4749954 Maximum: 4749954
 Type: Discrete Decimal: 0 Width: 12 Range: 4749954 - 4749954 Format: Numeric

WPID_RANDOM: Gallup World Poll identifier

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 1000 Invalid: 0 Minimum: 111269745 Maximum: 211060346
 Type: Discrete Decimal: 0 Width: 12 Range: 111269745 - 211060346 Format: Numeric

WGT: Weight

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 1000 Invalid: 0 Minimum: 0.306448652959716 Maximum: 5.88472400648447
 Type: Discrete Decimal: 0 Width: 10 Range: 0.306448652959716 - 5.88472400648447 Format: Numeric

FEMALE: Respondent is female

Data file: Findex_Microdata_2025_updateFinland

Overview

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|----------|-------|-------|
| 1 | Female | 516 | 51.6% |
| 2 | Male | 484 | 48.4% |

AGE: Respondent age**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 1000 Invalid: 0 Minimum: 16 Maximum: 92
 Type: Discrete Decimal: 0 Width: 10 Range: 16 - 92 Format: Numeric

INC_Q: Within-economy household income quintile**Data file:** Findex_Microdata_2025_updateFinland**Overview**

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

EMP_IN: Respondent is in workforce**Data file:** Findex_Microdata_2025_updateFinland**Overview**

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|----------------------|-------|-------|
| 1 | In the workforce | 571 | 57.1% |
| 2 | Out of the workforce | 429 | 42.9% |

URBANICITY: Respondent lives in rural area**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 961 Invalid: 39 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 10 Range: 1 - 2 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|----------|-------|-------|
| 1 | Rural | 531 | 55.3% |
| 2 | Urban | 430 | 44.7% |
| Sysmiss | | 39 | |

ACCOUNT_FIN: Has an account at a financial institution**Data file:** Findex_Microdata_2025_updateFinland**Overview**

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|-----------|-------|-------|
| 0 | No/DK/Ref | 1 | 0.1% |
| 1 | Yes | 999 | 99.9% |

ACCOUNT_MOB: Has a mobile money account**Data file:** Findex_Microdata_2025_updateFinland**Overview**

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

Questions and instructions

CATEGORIES

| Value | Category |
|---------|-----------|
| 0 | No/DK/Ref |
| 1 | Yes |
| Sysmiss | |

ACCOUNT: Has an account**Data file:** Findex_Microdata_2025_updateFinland**Overview**

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

Questions and instructions

CATEGORIES

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

| | | | |
|---|-----------|-----|-------|
| 0 | No/DK/Ref | 1 | 0.1% |
| 1 | Yes | 999 | 99.9% |

DIG_ACCOUNT: Has a digitally enabled account

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

| Value | Category |
|---------|-----------|
| 0 | No/DK/Ref |
| 1 | Yes |
| Sysmiss | |

BORROWED: Borrowed

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

| Value | Category |
|---------|-----------|
| 0 | No/DK/Ref |
| 1 | Yes |
| Sysmiss | |

SAVED: Saved

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

| Value | Category |
|---------|-----------|
| 0 | No/DK/Ref |
| 1 | Yes |
| Sysmiss | |

RECEIVE_WAGES: Received a wage payment

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 17 Range: - Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category |
|---------|-------------------|
| 1 | Into an account |
| 2 | In cash only |
| 3 | In some other way |
| 4 | Did not receive |
| 5 | DK/ref |
| Sysmiss | |

RECEIVE_TRANSFERS: Received a government transfer payment

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 17 Range: - Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category |
|-------|-------------------|
| 1 | Into an account |
| 2 | In cash only |
| 3 | In some other way |

| | |
|---------|-----------------|
| 4 | Did not receive |
| 5 | DK/ref |
| Sysmiss | |

RECEIVE_PENSIONS: Received a government pension payment

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 17 Range: - Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category |
|---------|-------------------|
| 1 | Into an account |
| 2 | In cash only |
| 3 | In some other way |
| 4 | Did not receive |
| 5 | DK/ref |
| Sysmiss | |

RECEIVE_AGRICULTURE: Received a payment for the sale of agricultural goods

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 17 Range: - Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category |
|---------|-------------------|
| 1 | Into an account |
| 2 | In cash only |
| 3 | In some other way |
| 4 | Did not receive |
| 5 | DK/ref |
| Sysmiss | |

MERCHANTPAY_DIG: Made a digital merchant payment**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

| Value | Category |
|---------|-----------|
| 0 | No/DK/Ref |
| 1 | Yes |
| Sysmiss | |

PAY_UTILITIES: Paid a utility bill**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 17 Range: - Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category |
|---------|-------------------|
| 1 | From an account |
| 2 | In cash only |
| 3 | In some other way |
| 4 | Did not |
| 5 | DK/ref |
| Sysmiss | |

DOMESTIC_REMITTANCES: Made or received a domestic remittance payment**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 1000 Invalid: 0 Minimum: 4 Maximum: 4

Type: Discrete Decimal: 0 Width: 23 Range: 4 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|-------------------------|-------|------|
| 1 | Using an account | 0 | 0% |
| 2 | Not using an account | 0 | 0% |
| 3 | Did not make or receive | 0 | 0% |
| 4 | DK/ref | 1000 | 100% |

ANYDIGPAYMENT: Made or received a digital payment

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

| Value | Category |
|---------|-----------|
| 0 | No/DK/Ref |
| 1 | Yes |
| Sysmiss | |

FIN2: Has a debit card

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 4

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category | Cases | |
|-------|----------|-------|------|
| 1 | Yes | 990 | 99% |
| 2 | No | 8 | 0.8% |

| | | | |
|---|------------|---|------|
| 3 | Don't know | 1 | 0.1% |
| 4 | Refused | 1 | 0.1% |

Others

NOTES

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

FIN3: Used a card or mobile phone to access account

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

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

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

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

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

FIN5: Frequency of money deposited into accounts

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

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

FIN6: Frequency of money sent or taken out of accounts

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

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

FIN7: Any deposits or withdrawals

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

FIN8: Store money in account**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

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

FIN9A: Receive account balance information using a mobile phone or the internet**Data file: Findex_Microdata_2025_updateFinland****Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

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

FIN9B: Check account balance using a mobile phone or the internet**Data file: Findex_Microdata_2025_updateFinland****Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

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

FIN10: Has a credit card

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 or Fin2 = "yes"

Others

NOTES

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

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

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

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

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

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

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

FIN11_2: Could use account without help

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

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

FIN11A: Reason for no account: too far

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

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

FIN11B: Reason for no account: fees too expensive

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

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

FIN11C: Reason for no account: lack documentation

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

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

FIN11D: Reason for no account: lack money

Data file: Findex_Microdata_2025_updateFinland

Overview

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

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

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

Data file: Findex_Microdata_2025_updateFinland

Overview

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

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

FIN11F: Reason for no account: lack trust

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1 and Fin2 = "no/dk/r"

Others

NOTES

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

FIN13_1: Mobile money meets financial needs

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000
Type: Discrete Decimal: 0 Width: 38 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

FIN13A: Frequency of money deposited into mobile money accounts

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000
Type: Discrete Decimal: 0 Width: 22 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

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

FIN13B: Frequency of money sent from mobile money accounts

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

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

FIN13C: Frequency of money taken out of mobile money accounts

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

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

FIN13D: Store money in mobile money account

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

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

FIN13E: Asked for mobile money PIN or password**Data file: Findex_Microdata_2025_updateFinland****Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Sysmiss

INTERVIEWER INSTRUCTIONS

Fin12_13= "yes"

Others

NOTES

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

FIN13F: Sent money to the wrong number**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

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

FIN13F_1: Received money back after sending to the wrong number**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin13F = "yes"

Others

NOTES

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

FIN14A: Reason for no mobile money account: too far**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin12_13 = "no/dk/r"

Others

NOTES

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

FIN14B: Reason for no mobile money account: too expensive**Data file: Findex_Microdata_2025_updateFinland****Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

FIN14C: Reason for no mobile money account: lack documentation**Data file: Findex_Microdata_2025_updateFinland****Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

FIN14D: Reason for no mobile money account: lack of money**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

FIN14E: Reason for no mobile money account: worried about security**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

FIN15: Used an agent or someone else to make a mobile money payment**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin12_13 = "no/dk/r"

Others

NOTES

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

FIN16: Ever had a mobile money account

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin12_13= "no/dk/r"

Others

NOTES

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

FIN17A: Saved at a bank or similar financial institution

Data file: Findex_Microdata_2025_updateFinland

Overview

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Others

NOTES

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

FIN17B: Saved using a mobile money account

Data file: Findex_Microdata_2025_updateFinland

Overview

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

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

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

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Others

NOTES

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

FIN17D: Formal saving frequency**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|---------|------------------------|
| 1 | Weekly |
| 2 | Monthly |
| 3 | Less than once a month |
| 4 | Don't know |
| 5 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

Fin17A or Fin17B = "yes"

Others

NOTES

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

FIN17E: Received interest**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|-------|----------|
| 1 | Yes |
| 2 | No |

| | |
|---------|------------|
| 3 | Don't know |
| 4 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

Fin17A or Fin17B = "yes"

Others

NOTES

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

FIN17F: Saved formally for old age**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin17A or Fin17B = "yes"

Others

NOTES

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

FIN18: Saved for any reason**Data file:** Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

FIN19: Made regular payments to insurance agent or company**Data file: Findex_Microdata_2025_updateFinland****Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Others

NOTES

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

FIN20: Applied for a loan using a mobile phone

Data file: Findex_Microdata_2025_updateFinland

Overview

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Others

NOTES

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

FIN21: Received loan applied for using a mobile phone

Data file: Findex_Microdata_2025_updateFinland

Overview

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

Questions and instructions

LITERAL QUESTION

Did you receive this loan?

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin20 = "yes"

Others

NOTES

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

FIN22A: Borrowed from a formal bank or similar financial institution

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Others

NOTES

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

FIN22A_1: Borrowed from a mobile money provider**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin12_13 = "yes"

Others

NOTES

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

FIN22B: Borrowed from friends or family**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|-------|------------|
| 1 | Yes |
| 2 | No |
| 3 | Don't know |

| | |
|---------|---------|
| 4 | Refused |
| Sysmiss | |

Others

NOTES

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

FIN22C: Borrowed from an informal savings club

Data file: **Findex_Microdata_2025_updateFinland**

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin17C = "yes"

Others

NOTES

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

FIN22D: Borrowed for health or medical purposes

Data file: **Findex_Microdata_2025_updateFinland**

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Others

NOTES

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

FIN22E: Borrowed to start or operate a business

Data file: **Findex_Microdata_2025_updateFinland**

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Others

NOTES

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

FIN22F: Purchased food on credit**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Others

NOTES

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

FIN22G: Used a credit card**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|-------|------------|
| 1 | Yes |
| 2 | No |
| 3 | Don't know |

| | |
|---------|---------|
| 4 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

Fin10 = "yes"

Others

NOTES

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

FIN22H: Paid off all credit card balances in full by their due date**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin22G = "yes"

Others

NOTES

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

FIN23: Borrowed money for any reason**Data file:** Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

FIN24: Main source of emergency money in 30 days

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 69 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|-------|-------------------------------|
| 1 | Savings |
| 2 | Family, relatives, or friends |

| | |
|---------|---|
| 3 | Money from working |
| 4 | A loan from a financial institution, an employer, or a private lender |
| 5 | Selling something you own such as jewelery or livestock |
| 6 | Some other source |
| 7 | I could not come up with the money |
| 8 | Don't know |
| 9 | Refused |
| Sysmiss | |

Others

NOTES

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

FIN24A: Difficulty of emergency funds in 30 days

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 20 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|---------|----------------------|
| 1 | Very difficult |
| 2 | Somewhat difficult |
| 3 | Not difficult at all |
| 4 | Don't know |
| 5 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

economy-specific terminology.

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

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 20 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|---------|----------------------|
| 1 | Less than two weeks |
| 2 | About one month |
| 3 | About two months |
| 4 | More than two months |
| 5 | Don't know |
| 6 | Refused |
| Sysmiss | |

Others

NOTES

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

FIN24C: Experienced a natural disaster or severe weather event

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Others

NOTES

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

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

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

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

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

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

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

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

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

FIN25E2: Used a mobile phone or a card to pay for an in-store purchase**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

FH2A: Received an international remittance payment**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Others

NOTES

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

FIN25E3: Frequency of digital in-store merchant payments**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

| Value | Category |
|---------|------------------------|
| 1 | Weekly |
| 2 | Monthly |
| 3 | Less than once a month |
| 4 | Don't know |
| 5 | Refused |
| Sysmiss | |

FIN25E4: Main reason for only using cash for in-store merchant payments**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 56 Range: - Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category |
|---------|--|
| 1 | Because the merchant(s) only accepts cash |
| 2 | Because it's more expensive to pay using a card or phone |
| 3 | Because you don't trust payments using a card or phone |
| 4 | Because you're used to paying by cash |
| 5 | Some other reason |
| 6 | Don't know |
| 7 | Refused |
| Sysmiss | |

FIN26A: Used a mobile phone or computer to make a bill payment**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin1, Fin2, or Fin13 = "yes"

Others

NOTES

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

FIN26B: Used a mobile phone or the internet to buy something online**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|-------|----------|
| 1 | Yes |
| 2 | No |

| | |
|---------|------------|
| 3 | Don't know |
| 4 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

Fin1, Fin2, or Fin13 = "yes"

Others

NOTES

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

FIN27: Online purchase mode of payment**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|---------|------------|
| 1 | Pay online |
| 2 | In cash |
| 3 | Both |
| 4 | Don't know |
| 5 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

Fin26B = "yes"

Others

NOTES

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

■ FH1: Made a domestic remittance**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Others

NOTES

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

■ FIN28: Made a digital domestic remittance**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|-------|------------|
| 1 | Yes |
| 2 | No |
| 3 | Don't know |

| | |
|---------|---------|
| 4 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

FH1 = "yes"

Others

NOTES

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

FH2: Received a domestic remittance**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Others

NOTES

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

FIN29: Received a digital domestic remittance**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

FH2 = "yes"

Others

NOTES

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

FIN30: Made a utility payment

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Others

NOTES

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

FIN31A: Made a utility payment using a bank account

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin30 = "yes"

Others

NOTES

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

FIN31B: Made a utility payment using a mobile phone

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin30 = "yes"

Others

NOTES

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

FIN31C: Made a utility payment by handing cash to a bank agent or staff

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

FIN31D: Made utility payments exclusively in cash

Data file: Findex_Microdata_2025_updateFinland

Overview

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin31A and Fin31B = "no/dk/r"

Others

NOTES

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

FIN32: Received a wage payment

Data file: Findex_Microdata_2025_updateFinland

Overview

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Others

NOTES

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

FIN33: Employed by the government, military, or public sector

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin32 = "yes"

Others

NOTES

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

FIN34A: Received wage payment into a bank or similar institution account**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin32 = "yes"

Others

NOTES

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

FIN34B: Received a wage payment through a mobile phone**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|-------|----------|
|-------|----------|

| | |
|---------|------------|
| 1 | Yes |
| 2 | No |
| 3 | Don't know |
| 4 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

Fin32 = "yes"

Others

NOTES

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

FIN34C: Received a wage payment in cash**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin34A and Fin34B = "no/dk/r"

Others

NOTES

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

FIN34D: Received a wage payment into a card**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin34C = "no/dk/r"

Others

NOTES

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

FIN35: Paid an unexpected fee to withdraw wages**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|-------|----------|
| 1 | Yes |
| 2 | No |

| | |
|---------|------------|
| 3 | Don't know |
| 4 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

Fin34A or Fin34B or Fin34D = "yes"

Others

NOTES

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

FIN36: Mode of wage withdrawal from account

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|---------|--|
| 1 | Take out all as cash at one time |
| 2 | Leave some money in the account |
| 3 | Transfer money to another personal account |
| 4 | Don't know |
| 5 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

Fin34A or Fin34B or Fin34D = "yes"

Others

NOTES

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

FIN36A: Person withdrawing wage from account**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin34A or Fin34B or Fin34D = "yes"

Others

NOTES

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

FIN37: Received financial support from the government**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you, personally, received any financial support from the government? This money could include payments for educational or medical expenses, unemployment benefits or subsidy payments. Please do NOT include wages or any payments related to work.

CATEGORIES

| Value | Category |
|-------|----------|
| 1 | Yes |

| | |
|---------|------------|
| 2 | No |
| 3 | Don't know |
| 4 | Refused |
| Sysmiss | |

Others

NOTES

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

FIN38: Received a public sector pension

Data file: **Findex_Microdata_2025_updateFinland**

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Others

NOTES

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

FIN39A: Received money from the government into a bank account

Data file: **Findex_Microdata_2025_updateFinland**

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin37 or Fin38 = "yes"

Others

NOTES

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

FIN39B: Received money from the government through a mobile phone

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin37 or Fin38 = "yes"

Others

NOTES

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

FIN39C: Received money from the government only in cash

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin39A and Fin39B = "no/dk/r"

Others

NOTES

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

FIN39D: Received money from the government into a card

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin39C = "no/dk/r"

Others

NOTES

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

FIN40: Mode of government money withdrawal from account

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|---------|--|
| 1 | Take out all as cash at one time |
| 2 | Leave some money in the account |
| 3 | Transfer money to another personal account |
| 4 | Don't know |
| 5 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

Fin39A , Fin39B , or Fin39D = "yes"

Others

NOTES

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

FIN41: Paid an unexpected fee to withdraw government money from account

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin39A , Fin39B , or Fin39D = "yes"

Others

NOTES

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

FIN41A: Person withdrawing money from the government from account

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin39A , Fin39B , or Fin39D = "yes"

Others

NOTES

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

FIN42: Received an agricultural payment

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Others

NOTES

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

FIN43A: Received an agricultural payment into a bank account

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? You received payments directly into an account at a bank or similar financial institution

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin42 = "yes"

Others

NOTES

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

FIN43B: Received an agricultural payment through a mobile phone

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

In the past 12 months, have you received money for the sale of agricultural products, crops, produce, or livestock in any of the following ways? You received payments through a mobile phone

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin42 = "yes"

Others

NOTES

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

FIN43C: Received an agricultural payment only in cash

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin43A and Fin43B = "no/dk/r"

Others

NOTES

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

FIN43D: Received an agricultural payment into a card

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin43C = "no/dk/r"

Others

NOTES

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

FIN44: Use phone or internet to access weather or farming information

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Fin42 = "yes"

Others

NOTES

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

FIN45: Greatest financial worry

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

Type: Discrete Decimal: 0 Width: 58 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|---------|--|
| 1 | For their old age |
| 2 | For their business |
| 3 | For medical costs in case of a serious illness or accident |
| 4 | For monthly expenses, such as food, housing, or bills |
| 5 | For school or education fees |
| 6 | Some other reason |
| 7 | Don't know |
| 8 | Refused |
| Sysmiss | |

Others

NOTES

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

INTERNET_USE: Used the internet within the past three months

Data file: Findex_Microdata_2025_updateFinland

Overview

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|-----------|-------|-------|
| 0 | No/DK/Ref | 41 | 4.1% |
| 1 | Yes | 959 | 95.9% |

CON1: Have a mobile phone

Data file: Findex_Microdata_2025_updateFinland

Overview

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category | Cases | |
|-------|------------|-------|-------|
| 1 | Yes | 995 | 99.5% |
| 2 | No | 5 | 0.5% |
| 3 | Don't know | 0 | 0% |
| 4 | Refused | 0 | 0% |

Others

NOTES

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

economy-specific terminology.

CON2A: Reason for no phone: lack of money

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

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

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

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

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

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

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

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

CON2D: Reason for no mobile phone: difficulties reading or typing**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

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

CON2E: Reason for no mobile phone: family or community disapproval**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|-------|----------|
|-------|----------|

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

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

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

CON2F: Reason for no mobile phone: worried about safety or securityData file: **Findex_Microdata_2025_updateFinland****Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

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

CON2G: Reason for no mobile phone: used someone else's mobile phone**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

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

CON3: Main reason for not having a mobile phone**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|-------|----------|
|-------|----------|

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

INTERVIEWER INSTRUCTIONS

Only display items from Con2A-Con2G if Con2A or Con2B or Con2C or Con2D or Con2E or Con2F or Con26 = "yes"

Others

NOTES

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

CON4: Used someone else's mobile phone

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con1 = "no/dk/r"

Others

NOTES

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

CON5: Type of phone used when using someone else's phone

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|---------|--------------------|
| 1 | A smartphone |
| 2 | A basic text phone |
| 8 | Don't know |
| 9 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

Con4 = "yes"

Others

NOTES

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

CON6: Personal SIM card used in someone else's phone

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con4 = "yes"

Others

NOTES

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

CON7: Rules for using someone else's phone

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con4 = "yes"

Others

NOTES

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

CON8: Someone in the household owns a mobile phone

Data file: **Findex_Microdata_2025_updateFinland**

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

Does anyone in your household currently own a mobile phone?

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con4 = "no/dk/r"

Others

NOTES

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

CON9: Type of phone

Data file: **Findex_Microdata_2025_updateFinland**

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|---------|--------------------|
| 1 | A smartphone |
| 2 | A basic text phone |
| 8 | Don't know |
| 9 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

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

CON10: Could use whatsapp on basic phone

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con9 = "Basic text phone"

Others

NOTES

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

CON11: SIM registered in own name**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

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

CON12: Mobile phone use frequency**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|-------|----------|
| 1 | Daily |
| 2 | Weekly |
| 3 | Monthly |

| | |
|---------|------------------------|
| 4 | Less than once a month |
| 7 | Never |
| 8 | Don't know |
| 9 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

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

CON13: Used a mobile phone in the past three monthsData file: **Findex_Microdata_2025_updateFinland****Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

CON14: Read a text message**Data file: Findex_Microdata_2025_updateFinland****Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

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

CON15: Can understand a text message with English letters**Data file: Findex_Microdata_2025_updateFinland****Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|-------|----------|
| 1 | Yes |
| 2 | No |

| | |
|---------|------------|
| 8 | Don't know |
| 9 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

Con14 = "yes"

Others

NOTES

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

CON16: Sent a text message**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con14 = "yes"

Others

NOTES

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

CON17: Preferred mode of government communication**Data file:** Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

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

CON18: Have a PIN or password on mobile phone**Data file: Findex_Microdata_2025_updateFinland****Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|-------|----------|
| 1 | Yes |
| 2 | No |

| | |
|---------|------------|
| 8 | Don't know |
| 9 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

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

CON19: Can change PIN or password**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con18 = "yes"

Others

NOTES

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

CON20: Rules about using own phone**Data file:** Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

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

CON21: Received scam text or call**Data file: Findex_Microdata_2025_updateFinland****Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

Sysmiss

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

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

CON22: Sent money to scammer**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

Did you send the money to this person?

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con21 = "yes"

Others

NOTES

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

CON23: Received unwanted or offensive messages**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con1 = "yes"

Others

NOTES

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

CON24: Used the internet in the past 7 days**Data file: Findex_Microdata_2025_updateFinland****Overview**

Valid: 1000 Invalid: 0 Minimum: 1 Maximum: 2

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category | Cases | |
|-------|------------|-------|-------|
| 1 | Yes | 944 | 94.4% |
| 2 | No | 56 | 5.6% |
| 8 | Don't know | 0 | 0% |
| 9 | Refused | 0 | 0% |

Others

NOTES

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

CON25: Used the internet in the past 3 months

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 56 Invalid: 944 Minimum: 1 Maximum: 2
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 2 Format: Numeric

Questions and instructions

LITERAL QUESTION

Did you use the Internet in the past 3 months?

CATEGORIES

| Value | Category | Cases | |
|---------|------------|-------|-------|
| 1 | Yes | 15 | 26.8% |
| 2 | No | 41 | 73.2% |
| 8 | Don't know | 0 | 0% |
| 9 | Refused | 0 | 0% |
| Sysmiss | | 944 | |

INTERVIEWER INSTRUCTIONS

Con24 = "no/dk/r"

Others

NOTES

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

CON26: Frequency of internet use

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000
 Type: Discrete Decimal: 0 Width: 22 Range: - Format: Numeric

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con24 or Con25 = "yes"

Others

NOTES

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

CON27: Purchase a data package**Data file: Findex_Microdata_2025_updateFinland****Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

Do you buy a data package to use the Internet?

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con24 or Con25 = "yes"

Others

NOTES

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

CON28: Frequency of data package purchase

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con27 = "yes"

Others

NOTES

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

CON29: Connect to the internet only through free WiFi

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

Con27 = "no/dk/r"

Others

NOTES

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

CON30A: Sent a voice message from a mobile phone

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

CON30B: Sent a photo from a mobile phone

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

CON30C: Used social media on a mobile phone

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

CON30D: Read about news or current events online

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

CON30E: Accessed educational information online

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

CON30F: Earned money online

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

CON30G: Accessed government services or searched for government information online

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

CON30H: Searched or applied for a job online

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

CON31A: Reason for no smartphone: not enough money

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

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

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

CON31C: Reason for no smartphone: no reliable coverage

Data file: Findex_Microdata_2025_updateFinland

Overview

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

CON31D: Reason for no smartphone: difficulties reading or typing on a smartphone

Data file: Findex_Microdata_2025_updateFinland

Overview

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

CON31E: Reason for no smartphone: family or community disapproval

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

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

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

CON31G: Reason for no smartphone: use someone else's smartphone

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

CON31H: Reason for no smartphone: no need

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

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

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

CON32: Main reason for not having a smartphone

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

LITERAL QUESTION

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

CATEGORIES

| Value | Category |
|---------|--|
| 1 | Don't have enough money to buy a smartphone |
| 2 | Buying a mobile data plan is too expensive |
| 3 | There is not reliable Internet coverage where you live |
| 4 | Difficulties reading or typing on a smartphone |
| 5 | People in family or community do not approve of using a smartphone |
| 6 | Worried about personal safety or security when using a smartphone |
| 7 | Use someone else's smartphone |
| 8 | Don't need a smartphone |
| 97 | Some other reason/None of these reasons |
| 98 | Don't know |
| 99 | Refused |
| Sysmiss | |

INTERVIEWER INSTRUCTIONS

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

Others

NOTES

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

FIN46: ID ownership**Data file:** Findex_Microdata_2025_updateFinland**Overview**

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|------------|-------|-------|
| 1 | Yes | 997 | 99.7% |
| 2 | No | 3 | 0.3% |
| 3 | Don't know | 0 | 0% |
| 4 | Refused | 0 | 0% |

FIN47: Foundational ID has been used without permission for illegal purposes**Data file:** Findex_Microdata_2025_updateFinland**Overview**

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

Questions and instructions

CATEGORIES

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

FIN48A: Reason no ID: Have another ID**Data file:** Findex_Microdata_2025_updateFinland**Overview**

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

Questions and instructions

CATEGORIES

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

FIN48B: Reason no ID: Do not need an ID

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

FIN48C: Reason no ID: Too expensive

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

| Value | Category |
|-------|----------|
| 1 | Yes |
| 2 | No |

| | |
|---------|------------|
| 3 | Don't know |
| 4 | Refused |
| Sysmiss | |

FIN48D: Reason no ID: No documents

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

FIN48E: Reason no ID: Travel too far

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

FIN48F: Reason no ID: Uncomfortable sharing information**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

FIN49A: Challenge: Receiving financial support from the government**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

FIN49B: Challenge: Using financial services**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

FIN49C: Challenge: Obtaining a SIM card

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

FIN49D: Challenge: Participating in elections

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

| Value | Category |
|-------|----------|
| 1 | Yes |
| 2 | No |

| | |
|---------|------------|
| 3 | Don't know |
| 4 | Refused |
| Sysmiss | |

FIN49E: Challenge: Applying for a job

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

FIN49F: Challenge: Receiving medical care

Data file: Findex_Microdata_2025_updateFinland

Overview

Valid: 0 Invalid: 1000

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

Questions and instructions

CATEGORIES

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

FIN50: Online digital ID ownership**Data file:** Findex_Microdata_2025_updateFinland**Overview**

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

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|-------|------------|-------|-------|
| 1 | Yes | 871 | 87.1% |
| 2 | No | 111 | 11.1% |
| 3 | Don't know | 16 | 1.6% |
| 4 | Refused | 2 | 0.2% |

FIN51: Online digital ID has been used on phone or computer to confirm identity online**Data file:** Findex_Microdata_2025_updateFinland**Overview**

Valid: 871 Invalid: 129 Minimum: 1 Maximum: 4
 Type: Discrete Decimal: 0 Width: 12 Range: 1 - 4 Format: Numeric

Questions and instructions

CATEGORIES

| Value | Category | Cases | |
|---------|------------|-------|-------|
| 1 | Yes | 827 | 94.9% |
| 2 | No | 42 | 4.8% |
| 3 | Don't know | 0 | 0% |
| 4 | Refused | 2 | 0.2% |
| Sysmiss | | 129 | |

study_resources

questionnaires

2025 Global Findex Questionnaire

title 2025 Global Findex Questionnaire
country Finland
description 2025 Global Findex Questionnaire
filename findex_english.pdf

Identification for Development (ID4D) Questionnaire

title Identification for Development (ID4D) Questionnaire
country Finland
description Identification for Development (ID4D) Questionnaire
filename id_questionnaire.pdf

reports

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

title The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy
country Finland
description The Global Findex Database 2025: Connectivity and Financial Inclusion in the Digital Economy
filename globalfindex2025_report.pdf

technical_documents

Microdata Codebook

title Microdata Codebook
country Finland
description Microdata Codebook
filename codebook_microdata_2025.pdf

Indicator Mapping by Economy

title Indicator Mapping by Economy
country Finland
description Indicator Mapping by Economy
filename indicator_mapping_by_economy.xlsx

other_materials

Global Findex Microdata Variable Naming Script

title Global Findex Microdata Variable Naming Script
country Finland
description This script reads cleaned data from the Global Findex and renames the raw indicators to correspond with the Global Findex questionnaire, and codes key indicators that rely on more than one variable.
filename microdata_indicators.r
