

SPOTLIGHT

ACCESS TO MOBILE PHONES AND THE INTERNET AROUND THE WORLD

Mobile phones and the internet have created new opportunities for providing financial services. Relatively simple, text-based mobile phones allow the use of mobile money accounts, for example, and smartphone technology provides a convenient means for people to make transactions from their financial institution account. But people's ability to use digital financial services like these depends on their having access to the necessary technology. How many people around the world own a mobile phone and have access to the internet?

According to 2017 Gallup World Poll data, 93 percent of adults in high-income economies have their own mobile phone, while 79 percent do in developing economies (map S.1). In India 69 percent of adults have a mobile phone, as do 85 percent in Brazil and 93 percent in China.

Women are less likely than men to have a mobile phone. In developing economies 84 percent of men and 74 percent of women own a mobile phone, reflecting a gender gap of 10 percentage points. The gap is bigger in some economies. In Pakistan, for example, men are more than twice as likely as women to have a mobile phone. Yet several developing economies have no appreciable gender gap, including Brazil, China, Colombia, Indonesia, and Turkey.

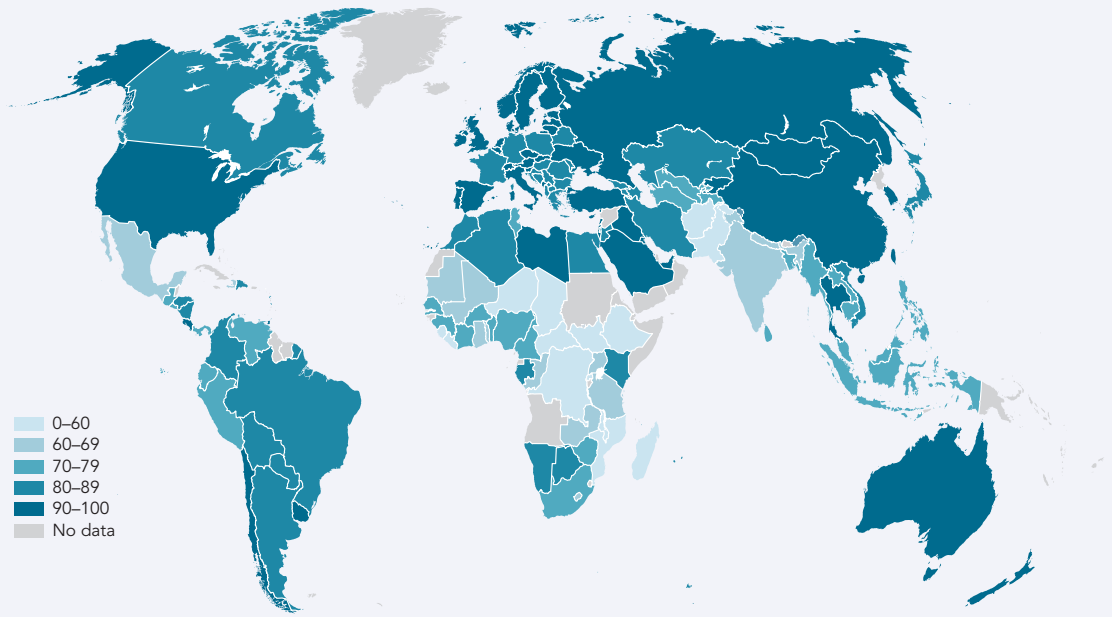
Not surprisingly, there is also a gap in mobile phone ownership between richer and poorer adults. Globally, 85 percent of adults living in the richest 60 percent of households within economies have a mobile phone, compared with 76 percent of those living in the poorest 40 percent. Bigger gaps are found in the developing world, particularly Sub-Saharan Africa. Ethiopia, Mozambique, Tanzania, and Zambia are among the economies where the gap is 20 percentage points or more. In Côte d'Ivoire, however, the share of poorer adults who have a mobile phone, at 75 percent, is roughly the same as the share of wealthier adults who have one.

Having access to the internet as well as a mobile phone brings a wider range of financial services within reach. In high-income economies 82 percent of adults have both a mobile phone and access to the internet, indicating a likelihood that they have access to app-based mobile phone or online payments. In developing economies only 40 percent of adults—or about half of mobile phone owners—have access to both technologies.

MAP S.1

Mobile phone ownership around the world

Adults with a mobile phone (%), 2017



Source: Gallup World Poll 2017.

In developing economies, while 43 percent of men have both a mobile phone and access to the internet, 37 percent of women do—a gender gap of 6 percentage points. Men are twice as likely as women to have access to both these technologies in some economies, including Bangladesh, Ethiopia, and India. But men and women have equal access in China, Colombia, and South Africa.

Wealthier adults are more likely than their poorer counterparts to have access to both a mobile phone and the internet. In the developing world 48 percent of adults in the richest 60 percent of households within economies have these technologies, while 28 percent of those in the poorest 40 percent do—a gap of 20 percentage points. In Kenya the gap is nearly twice as large, at 39 percentage points; in Colombia it is 29 percentage points.