

Kazakhstan

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	12.9	GNI per capita (\$)	8,810
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	58.7	65.3	73.1
All adults, 2014	53.9	57.8	71.6
All adults, 2011	42.1	44.8	57.0
Financial institution account (% age 15+)			
All adults	58.7	65.1	72.8
All adults, 2014	53.9	57.8	71.5
All adults, 2011	42.1	44.8	57.0
Mobile money account (% age 15+)			
All adults	..	3.2	3.2
All adults, 2014	..	0.2	0.8
Account, by individual characteristics (% age 15+)			
Women	60.3	62.5	69.3
Adults belonging to the poorest 40%	48.8	56.3	62.4
Adults out of the labor force	45.8	52.8	61.6
Adults living in rural areas	56.7	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	53.9	60.4	62.3
Made or received digital payments, 2014	40.2	46.1	44.4
Used an account to pay utility bills	20.5	23.0	22.6
Used an account to receive private sector wages	16.3	21.2	17.8
Used an account to receive government payments	26.9	28.8	17.9
Used the internet to pay bills or to buy something online	24.3	30.6	37.5
Used a mobile phone or the internet to access an account	18.2	23.1	30.6
Used a debit or credit card to make a purchase	25.5	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	5.4	6.6	10.8
No deposit and no withdrawal from a financial institution account	5.4	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	11.3	12.8	14.5
Sent or received domestic remittances through an OTC service	2.5	7.0	6.4
Sent or received domestic remittances through cash only	10.4	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	13.9	14.4	26.9
Saved at a financial institution, 2014	8.0	11.0	31.5
Saved using a savings club or person outside the family	4.0	5.0	5.9
Saved any money	35.9	37.0	46.4
Saved for old age	18.5	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	28.2	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	19.7	22.3	22.1
Borrowed from family or friends	22.5	24.5	26.1
Borrowed any money	45.6	44.0	44.4
Outstanding housing loan	20.5	11.6	11.1