

Kosovo

Europe & Central Asia		Lower middle income	
Population, age 15+ (millions)	1.3	GNI per capita (\$)	3,850
	Country data	Europe & Central Asia	Lower middle income
Account (% age 15+)			
All adults	52.3	65.3	57.8
All adults, 2014	47.8	57.8	41.9
All adults, 2011	44.3	44.8	28.9
Financial institution account (% age 15+)			
All adults	52.3	65.1	56.1
All adults, 2014	47.8	57.8	40.6
All adults, 2011	44.3	44.8	28.9
Mobile money account (% age 15+)			
All adults	..	3.2	5.3
All adults, 2014	..	0.2	3.2
Account, by individual characteristics (% age 15+)			
Women	43.7	62.5	53.0
Adults belonging to the poorest 40%	44.3	56.3	50.7
Adults out of the labor force	44.0	52.8	50.8
Adults living in rural areas	50.2	61.7	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	38.6	60.4	29.2
Made or received digital payments, 2014	28.4	46.1	19.7
Used an account to pay utility bills	7.6	23.0	7.5
Used an account to receive private sector wages	6.4	21.2	5.5
Used an account to receive government payments	19.9	28.8	8.3
Used the internet to pay bills or to buy something online	15.1	30.6	6.8
Used a mobile phone or the internet to access an account	5.3	23.1	8.3
Used a debit or credit card to make a purchase	16.5	38.5	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	8.5	6.6	21.6
No deposit and no withdrawal from a financial institution account	8.5	6.7	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	5.9	12.8	10.1
Sent or received domestic remittances through an OTC service	4.3	7.0	4.7
Sent or received domestic remittances through cash only	22.9	8.0	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	8.7	14.4	15.9
Saved at a financial institution, 2014	7.2	11.0	14.4
Saved using a savings club or person outside the family	3.7	5.0	13.0
Saved any money	39.3	37.0	39.7
Saved for old age	11.8	15.0	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	14.7	24.2	9.8
Borrowed from a financial institution or used a credit card, 2014	16.8	22.3	10.0
Borrowed from family or friends	25.3	24.5	30.4
Borrowed any money	44.2	44.0	42.9
Outstanding housing loan	8.4	11.6	5.0