

Moldova

Europe & Central Asia		Lower middle income	
Population, age 15+ (millions)	3.0	GNI per capita (\$)	2,120
	Country data	Europe & Central Asia	Lower middle income
Account (% age 15+)			
All adults	43.8	65.3	57.8
All adults, 2014	17.8	57.8	41.9
All adults, 2011	18.1	44.8	28.9
Financial institution account (% age 15+)			
All adults	43.8	65.1	56.1
All adults, 2014	17.8	57.8	40.6
All adults, 2011	18.1	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	44.6	62.5	53.0
Adults belonging to the poorest 40%	31.5	56.3	50.7
Adults out of the labor force	..	52.8	50.8
Adults living in rural areas	41.9	61.7	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	40.4	60.4	29.2
Made or received digital payments, 2014	14.9	46.1	19.7
Used an account to pay utility bills	12.4	23.0	7.5
Used an account to receive private sector wages	18.5	21.2	5.5
Used an account to receive government payments	15.3	28.8	8.3
Used the internet to pay bills or to buy something online	37.1	30.6	6.8
Used a mobile phone or the internet to access an account	10.0	23.1	8.3
Used a debit or credit card to make a purchase	22.4	38.5	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	5.5	6.6	21.6
No deposit and no withdrawal from a financial institution account	5.5	6.7	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	7.1	12.8	10.1
Sent or received domestic remittances through an OTC service	5.8	7.0	4.7
Sent or received domestic remittances through cash only	11.8	8.0	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	8.8	14.4	15.9
Saved at a financial institution, 2014	6.8	11.0	14.4
Saved using a savings club or person outside the family	18.9	5.0	13.0
Saved any money	54.6	37.0	39.7
Saved for old age	16.6	15.0	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	20.3	24.2	9.8
Borrowed from a financial institution or used a credit card, 2014	10.1	22.3	10.0
Borrowed from family or friends	38.2	24.5	30.4
Borrowed any money	54.2	44.0	42.9
Outstanding housing loan	9.2	11.6	5.0