

Montenegro

Europe & Central Asia		Upper middle income	
Population, age 15+ (millions)	0.5	GNI per capita (\$)	7,120
	Country data	Europe & Central Asia	Upper middle income
Account (% age 15+)			
All adults	68.4	65.3	73.1
All adults, 2014	59.8	57.8	71.6
All adults, 2011	50.4	44.8	57.0
Financial institution account (% age 15+)			
All adults	68.4	65.1	72.8
All adults, 2014	59.8	57.8	71.5
All adults, 2011	50.4	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	67.6	62.5	69.3
Adults belonging to the poorest 40%	60.3	56.3	62.4
Adults out of the labor force	58.4	52.8	61.6
Adults living in rural areas	68.4	61.7	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	59.8	60.4	62.3
Made or received digital payments, 2014	40.0	46.1	44.4
Used an account to pay utility bills	23.5	23.0	22.6
Used an account to receive private sector wages	18.9	21.2	17.8
Used an account to receive government payments	29.4	28.8	17.9
Used the internet to pay bills or to buy something online	15.4	30.6	37.5
Used a mobile phone or the internet to access an account	10.2	23.1	30.6
Used a debit or credit card to make a purchase	31.0	38.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	8.1	6.6	10.8
No deposit and no withdrawal from a financial institution account	8.1	6.7	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	15.1	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	10.7	8.0	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	10.1	14.4	26.9
Saved at a financial institution, 2014	5.3	11.0	31.5
Saved using a savings club or person outside the family	1.6	5.0	5.9
Saved any money	29.1	37.0	46.4
Saved for old age	9.8	15.0	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	23.7	24.2	22.4
Borrowed from a financial institution or used a credit card, 2014	29.5	22.3	22.1
Borrowed from family or friends	23.4	24.5	26.1
Borrowed any money	45.2	44.0	44.4
Outstanding housing loan	13.4	11.6	11.1