

# United Arab Emirates

		<b>High income</b>	
Population, age 15+ (millions)	<b>8.0</b>	GNI per capita (\$)	<b>40,480</b>
	Country data	High income	
<b>Account (% age 15+)</b>			
All adults	88.2	93.7	
All adults, 2014	83.7	92.8	
All adults, 2011	59.7	88.3	
<b>Financial institution account (% age 15+)</b>			
All adults	87.4	93.7	
All adults, 2014	83.2	92.8	
All adults, 2011	59.7	88.3	
<b>Mobile money account (% age 15+)</b>			
All adults	21.3	..	
All adults, 2014	11.5	..	
<b>Account, by individual characteristics (% age 15+)</b>			
Women	76.4	92.9	
Adults belonging to the poorest 40%	83.0	90.0	
Adults out of the labor force	56.7	89.9	
Adults living in rural areas	80.2	93.7	
<b>Digital payments in the past year (% age 15+)</b>			
Made or received digital payments	84.0	90.5	
Made or received digital payments, 2014	76.1	86.4	
Used an account to pay utility bills	29.3	59.7	
Used an account to receive private sector wages	51.6	38.9	
Used an account to receive government payments	16.1	34.3	
Used the internet to pay bills or to buy something online	59.7	67.6	
Used a mobile phone or the internet to access an account	46.6	51.8	
Used a debit or credit card to make a purchase	70.8	80.1	
<b>Inactive account in the past year (% age 15+)</b>			
No deposit and no withdrawal from an account	6.3	3.8	
No deposit and no withdrawal from a financial institution account	7.0	3.8	
<b>Domestic remittances in the past year (% age 15+)</b>			
Sent or received domestic remittances through an account	..	..	
Sent or received domestic remittances through an OTC service	..	..	
Sent or received domestic remittances through cash only	..	..	
<b>Saving in the past year (% age 15+)</b>			
Saved at a financial institution	28.7	54.8	
Saved at a financial institution, 2014	32.1	49.6	
Saved using a savings club or person outside the family	..	..	
Saved any money	56.8	71.4	
Saved for old age	24.0	43.9	
<b>Credit in the past year (% age 15+)</b>			
Borrowed from a financial institution or used a credit card	46.1	55.1	
Borrowed from a financial institution or used a credit card, 2014	39.4	51.9	
Borrowed from family or friends	25.7	13.3	
Borrowed any money	63.9	64.4	
Outstanding housing loan	18.0	26.6	