Financial Inclusion is critical to economic growth, but for many people around the world, accessing financial services is still a challenge. The Global Findex database, the latest from the World Bank, highlights patterns and trends that help paint a picture of how financial access is changing – and it shows that there are still large gaps left to be bridged.

**There has been significant growth in financial inclusion.**

While many countries have made strides in the provision of financial inclusion, a significant number of people around the world still lack access to financial services. Across the globe, there are still areas where financial access is lagging behind.

- **51%** of adults in Sub-Saharan Africa have a bank account.
- **55%** of adults in the Least Developed Countries have a bank account.
- **54%** of adults in Eastern Europe and Central Asia have a bank account.
- **46%** of adults in South Asia have a bank account.
- **46%** of adults in East Asia and Pacific have a bank account.

**Still, there are opportunities to expand financial inclusion, particularly among women and the poor.**

While progress has been made, there remains significant room for improvement, especially when it comes to women and those living in poverty.

- **59%** of adults in Sub-Saharan Africa are female, but only **42%** of women in the region have a bank account.
- **56%** of adults in the Least Developed Countries are female, but only **51%** of women in the region have a bank account.
- **54%** of adults in Eastern Europe and Central Asia are female, but only **53%** of women in the region have a bank account.
- **46%** of adults in South Asia are female, but only **42%** of women in the region have a bank account.
- **46%** of adults in East Asia and Pacific are female, but only **43%** of women in the region have a bank account.

**In Sub-Saharan Africa, mobile money account ownership is driving a huge expansion of financial inclusion.**

Mobile money has been a game-changer in many parts of the world, particularly in Sub-Saharan Africa, where it has been instrumental in increasing financial inclusion.

- **62%** of adults in Sub-Saharan Africa have a mobile money account.
- **36%** of adults in the Least Developed Countries have a mobile money account.
- **30%** of adults in Eastern Europe and Central Asia have a mobile money account.
- **17%** of adults in South Asia have a mobile money account.
- **11%** of adults in East Asia and Pacific have a mobile money account.

**In developing countries, moving away from cash can significantly increase financial inclusion.**

As more countries adopt digital financial services, there is a clear trend towards reducing the use of cash, which can lead to increased financial inclusion.

- **420 million** adults in developing countries no longer use cash.
- **160 million** adults in developing countries have a digital transaction account.
- **280 million** adults in developing countries have a mobile money account.

**But what really matters is whether people actually use their accounts.**

While having an account is important, it is just the first step towards financial inclusion. People need to actually use their accounts to benefit from financial services.

- **60%** of adults in Sub-Saharan Africa have an account, but only **53%** of adults in the region actually use their account.
- **55%** of adults in the Least Developed Countries have an account, but only **52%** of adults in the region actually use their account.
- **54%** of adults in Eastern Europe and Central Asia have an account, but only **51%** of adults in the region actually use their account.
- **54%** of adults in South Asia have an account, but only **49%** of adults in the region actually use their account.
- **54%** of adults in East Asia and Pacific have an account, but only **51%** of adults in the region actually use their account.

**Financial inclusion helps families weather emergencies.**

Having access to financial services can help protect families from the worst effects of economic shocks and natural disasters.

- **74%** of adults in Sub-Saharan Africa have an account, but only **68%** of adults in the region actually use their account.
- **56% of adults in the Least Developed Countries have an account, but only **52%** of adults in the region actually use their account.
- **54% of adults in Eastern Europe and Central Asia have an account, but only **52%** of adults in the region actually use their account.
- **55% of adults in South Asia have an account, but only **51%** of adults in the region actually use their account.
- **54% of adults in East Asia and Pacific have an account, but only **51%** of adults in the region actually use their account.

The Global Findex database provides more than 100 indicators on such topics as account ownership and use, payments, saving, credit, insurance, and investment. The most recent data, from 2014 and 2015, is available in the World Bank’s financial inclusion data portal as of December 2016. The data is updated annually, covering 146 countries. This report is based on data from 146 countries.