

**DATA SET:** 2017 Global Findex - Italy Microdata <https://globalfindex.worldbank.org/>

**FILE:** wb\_findex\_ita17.csv

## DESCRIPTION

Cases 1000  
Variable(s) 81

Reference ID ITA\_2017\_FINDEX\_v02\_M  
Year 2017  
Country Italy  
Producer(s) Development Research Group, Finance and Private Sector Development Unit - World Bank  
Sponsor(s) Development Research Group, World Bank - -  
The Bill and Melinda Gates Foundation - - Financial Support  
Collection(s) Global Financial Inclusion (Global Findex) Database

Created on Oct 23, 2018

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## Variables

Name	Label	Question
economy	Economy	
economycode	Economy Code	
wpid_random	Gallup World Poll identifier	
wgt	Weight	
female	Respondent is female	
age	Respondent age	
educ	Respondent education level	
inc_q	Within-economy household income quintile	
emp_in	Respondent is in the workforce	
fin2	Has a debit card	A/An [local terminology for ATM/debit card] is a card connected to an account at a financial institution that allows you to withdraw money, and the money is taken out of THAT ACCOUNT right away. Do you, personally, have a/an [local terminology for ATM/debit card]? Yes or no?
fin3	If has debit card: card in own name	Is this [local terminology for ATM/debit card] connected to an account with your name on it?
fin4	If has debit card: used card in past 12 months	In the PAST 12 MONTHS, have you used your OWN [local terminology for ATM/debit card] DIRECTLY to make a purchase?
fin5	Used mobile phone or internet	In the PAST 12 MONTHS, did you ever use a MOBILE

	to access FI account	PHONE or the Internet to make a payment, to buy something, or to send money FROM your account at a bank or another type of financial institution?
fin6	Used mobile phone or internet to check account balance	In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the Internet?
fin7	Has a credit card	A credit card is a card that allows you to BORROW money in order to make payments or buy things, and you can pay the balance off later. Do you, personally, have a credit card?
fin8	If has credit card: used card in past 12 months	In the PAST 12 MONTHS, have you, personally, used your credit card?
fin9	If has account: any deposit into account in past 12 months	In the PAST 12 MONTHS, has money ever been DEPOSITED into your personal account(s)? This includes cash or electronic deposits, or any time money is put into your account(s) by yourself, an employer, or another person or institution.
fin10	If has account: any withdrawal from account in past 12 months	In the PAST 12 MONTHS, has money ever been TAKEN OUT of your personal account(s)? This includes cash withdrawals you make in person, using your [local terminology for ATM/debit card] or mobile phone, electronic payments or purchases, checks, or any other time money is removed from your account(s) by yourself or by another person or institution.
fin11a	If does not have account: b/c too far away	UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - FIN11A.Because financial institutions are too far away
fin11b	If does not have account: b/c too expensive	UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because financial services are too expensive
fin11c	If does not have account: b/c lack documentation	UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because you don't have the necessary documentation (identity card, wage slip, etc.)
fin11d	If does not have account: b/c lack trust	UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because you don't trust financial institutions
fin11e	If does not have account: b/c religious reasons	UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because of religious reasons
fin11f	If does not have account: b/c lack of money	UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because you don't have enough money to use financial institutions
fin11g	If does not have account: b/c family member already has one	UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____ ?

		(Randomly rotate FIN11A-FIN11H) - Because someone else in the family already has an account
fin11h	If does not have account: b/c no need for financial services	UNBANKED SECTION Please tell me whether each of the following is A REASON why you, personally, DO NOT have an account at a bank or another type of formal financial institution. Is it _____ ? (Randomly rotate FIN11A-FIN11H) - Because you have no need for financial services at a formal institution
fin14a	Made bill payments online using the Internet	In the PAST 12 MONTHS, have you, personally, used the Internet, whether on a mobile phone, a computer, or some other device, to _____ ? - Make bill payments
fin14b	Bought something online using the Internet	In the PAST 12 MONTHS, have you, personally, used the Internet, whether on a mobile phone, a computer, or some other device, to _____ ? - Buy something online
fin15	Saved in past 12 months: for farm/business purposes	SAVINGS SECTION In the PAST 12 MONTHS, have you, personally, saved or set aside any money to start, operate, or grow a business or farm?
fin16	Saved in past 12 months: for old age	SAVINGS SECTION In the PAST 12 MONTHS, have you, personally, saved or set aside any money FOR OLD AGE?
fin17a	Saved in past 12 months: using an account at a financial institution	SAVINGS SECTION In the PAST 12 MONTHS, have you, personally, saved or set aside any money by _____ ? - Using an account at a bank or another type of formal financial institution (This can include using another person's account)
fin19	Has loan from a financial institution for home, apartment, or land	BORROWING SECTION Do you, by yourself or together with someone else, currently have a loan you took out from a bank or another type of formal financial institution to purchase a HOME, APARTMENT, OR LAND?
fin20	Borrowed in past 12 months: for medical purposes	BORROWING SECTION In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money for health or medical purposes?
fin21	Borrowed in past 12 months: for farm/business purposes	BORROWING SECTION In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed money to start, operate, or grow a business or farm?
fin22a	Borrowed in past 12 months: from a financial institution	BORROWING SECTION In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? - From a bank or another type of formal financial institution
fin22b	Borrowed in past 12 months: from family or friends	BORROWING SECTION In the PAST 12 MONTHS, have you, by yourself or together with someone else, borrowed any money from any of the following sources? - From family, relatives, or friends
fin24	Possibility of coming up with emergency funds	FINANCIAL RESILIENCE SECTION Now, imagine that you have an emergency and you need to pay [1/20 of GNI per capita in local currency]. Is it possible or not possible that you could come up with [1/20 of GNI per capita in local currency] within the NEXT MONTH?
fin25	Main source of emergency funds	What would be the MAIN source of money that you would use to come up with [1/20 of GNI per capita in local currency] within the NEXT MONTH? CIRCLE ONE RESPONSE
fin30	Paid utility bills in past 12	In the PAST 12 MONTHS, have you, personally, made regular

	months	payments for electricity, water, OR trash collection? Yes or no?
fin31a	If paid utility bills: using an account	In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways? - You used an account at a bank or another type of formal financial institution to directly make a payment
fin31b	If paid utility bills: through a mobile phone	In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways? - You used a mobile phone to make a payment
fin31c	If paid utility bills: in cash	In the PAST 12 MONTHS, have you, personally, made payments for electricity, water, OR trash collection in any of the following ways? (Read) You made a payment using cash.
fin32	Received wage payments in past 12 months	Have you received any money from an EMPLOYER, in the form of SALARY OR WAGES, for doing work in the PAST 12 MONTHS? Please do NOT consider any money you received directly from clients or customers. CIRCLE ONE RESPONSE
fin33	If received wage payments: work in public sector	In the PAST 12 MONTHS, have you been employed by the government, military, or public sector? Yes or no?
fin34a	If received wage payments: into an account	In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments directly into an account at a bank or another type of formal financial institution
fin34b	If received wage payments: through a mobile phone	In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments through a mobile phone
fin34c1	If received wage payments: in cash	In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments DIRECTLY in cash
fin34c2	If received wage payments: to a card	In the PAST 12 MONTHS, has an EMPLOYER paid your salary or wages in any of the following ways? - You received payments to a card
fin35	If received cashless wage payments: first account	Thinking about the account you use to receive payments from an employer, was it the first account you ever opened, or not?
fin36	If received cashless wage payments: opened to receive payments	Did you open this account in order to receive payments from this employer?
fin37	Received government transfers in past 12 months	In the PAST 12 MONTHS, have you, personally, RECEIVED any financial support from the government? This money could include payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of SOCIAL BENEFITS. Please do NOT include wages or any payments related to work.
fin38	Received government transfers in past 12 months: pension	In the PAST 12 MONTHS, have you, personally, received a pension from the government, military, or public sector?
fin39a	If received government transfers: into an account	In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments directly into an account at a bank or another type of formal financial institution
fin39b	If received government transfers: through a mobile phone	In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments through a mobile phone
fin39c1	If received government transfers: in cash	In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments DIRECTLY in cash
fin39c2	If received government transfers: to a card	In the PAST 12 MONTHS, have you received any money from the government in any of the following ways? - You received payments to a card
fin40	If received cashless	Thinking about the account you use to receive payments from

	government transfers: first account	the government, was it the first account you ever opened, or not? CIRCLE ONE RESPONSE
fin41	If received cashless government transfers: opened to receive payments	Did you open this account in order to receive payments from the government? CIRCLE ONE RESPONSE
fin46	Received self-employment payments: in past 12 months	In the PAST 12 MONTHS, have you, personally, received money from your business, or for selling goods, or for providing services, including part-time work? CIRCLE ONE RESPONSE
fin47a	If received self-employment payments: into an account	In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? - You received payments directly into an account at a bank or another type of formal financial institution
fin47b	If received self-employment payments: through a mobile phone	In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? - You received payments through a mobile phone
fin47c1	If received self-employment payments: in cash	In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? - You received payments DIRECTLY in cash
fin47c2	If received self-employment payments: to a card	In the PAST 12 MONTHS, have you received money from your business, or for selling goods, or for providing services, in any of the following ways? - You received payments to a card
fin47c3	Marginal: Used debit card in your own name	In the PAST 12 MONTHS, have you used your OWN [insert local terminology for ATM/debit card] DIRECTLY to make a purchase?
fin47c4	Marginal: Used mobile phone or internet to access FI account	In the PAST 12 MONTHS, did you ever use a MOBILE PHONE or the Internet to make a payment, to buy something, or to send money FROM your account at a bank or another type of financial institution?
fin47c5	Marginal: Used mobile phone or internet to check account balance	In the PAST 12 MONTHS, have you checked your account balance using a mobile phone or the Internet?
mobileowner	Owns a mobile phone	
account_fin	Has an account at a financial institution	
account	Has an account	
saved	Saved in the past year	
borrowed	Borrowed in the past year	
receive_wages	Payments: wage payments	
receive_transfers	Payments: government transfers	
receive_pension	Payments: government pension	
receive_agriculture	Payments: selling agricultural goods	
pay_utilities	Payments: utility bills	
remittances	Domestic remittances	
pay_online	Pay online [of adults]- F2F	
pay_online_mobintbuy	Pay online [of buyers]- F2F	
pay_cash	Pay in cash when order is delivered [of adults]- F2F	
pay_cash_mobintbuy	Pay in cash when order is	

	delivered [of buyers]- F2F	
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