



THAI DIGITAL GENERATION SURVEY

# Financial access in the digital era



By Sea Insights  
November 2022

# About Us

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## About the Company

**Sea Insights** is Sea's research and public policy unit. Its mission is to develop a deeper understanding of the rapidly evolving digital economy in Southeast Asia and Taiwan. Its research aims to inform leaders, from both the private and public sectors, on critical policy and strategy matters facing the digital ecosystem in the region.

**Sea Limited** is a leading global consumer internet company. Sea's businesses include Garena, a leading global online games developer and publisher, Shopee, the largest pan-regional e-commerce platform in Southeast Asia and Taiwan, and SeaMoney, a leading digital payments and financial services provider in Southeast Asia.

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## Source

These findings are based on the 2022 ASEAN Digital Generation Report done in collaboration with the World Economic Forum. This year, we reached close to 90,000 people through our Garena and Shopee platforms as well as social media channels.

Our sample comprises the digital workforce, people aging 16-60 who have some digital exposure. This allows us to examine other age groups who are increasingly participating in the online economy.

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# Executive summary: 4 Main Questions, 10 Key findings

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**What is an ideal financial service for Thai Digital generations ?**

## **1. Access to financial services is crucial for Thai digital generations**

Thai digital generations (DGs) view financial services as a social safety net, highest in ASEAN. On a contrary, respondents in other countries tend to focus the benefits of financial access more on managing cash flows and saving for the future.

## **2. Beyond security and data privacy, Thai DGs look for financial products that can meet their needs**

On contrary to other countries which prefer financial products which are regulated by governments, Thai DGs want financial products that serve their needs. Familiarity by people in the close circle is not important.

**How the digitalisation of finance looks like after Covid-19?**

## **3. Thailand has the highest share people who use digital finance applications in the region**

Thailand is also one of the two countries in ASEAN which has usages of digital finance, which includes e-banking and e-wallet, greater than those of social media. A majority of Thai DGs who have used financial services digitally plans to access financial services digitally further. Even those who are already well-banked still want to digitalise more.

## **4. Technology can help broaden financial access to the underserved group**

Online channel allows those who live in remote areas to receive financial services at a small cost. Meanwhile, the usage of alternative data by Fintech can help provide credit access to Micro enterprises and young individuals who normally cannot get loans through commercial banks.

# Executive summary: 4 Main Questions, 10 Key findings

## Gaps to financial access still exist, where & why?

**5. Even though 90% of Thai DGs in the survey have savings accounts, there are less than 30% of people who can access crucial financial services** such as loans investment and insurance. Those who were excluded from sophisticated financial services tend to be rural dwellers, female, non-active digital users.

**6. For those who needed loans, less than 50% can access loans through commercial banks.** Borrowers had to access credits via other options, including non-financial institutions. The survey found micro businesses to be more disadvantaged than small and medium businesses in accessing loans. The biggest challenge for Thai individuals is not high interest rates but complicated and difficult application processes.

**7. In investment, only 30% of Thai DGs invested in financial markets (stocks, bond, or mutual funds)** Most of the respondents, about 60%, chose to invest in bank deposits. In comparison to other countries, Thailand has the largest shares of people who invested in gold and lottery, Furthermore, Thailand ranks second, behind Philippines, in the share of people who invest in cryptocurrencies and nft.

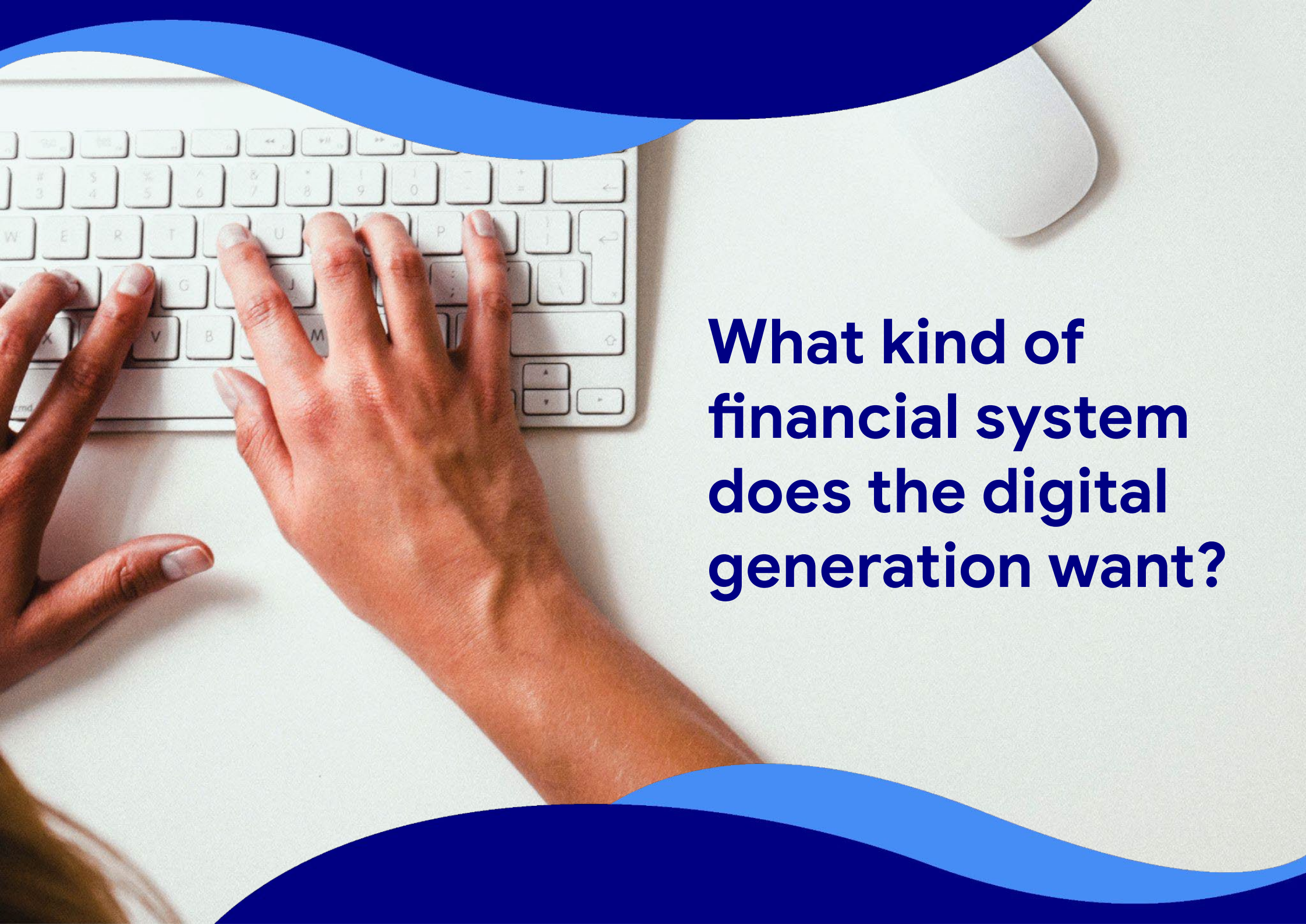
## Have Thai DGs learned financial literacy, from where?

**8. Technology is an important part for better financial access as well as financial literacy.** Providing financial literacy can lead to better understanding of financial products and help improve financial accesses, especially in investment and budgeting. Loans and credit cards are the products that most people do not have good understanding to use,

**9. In addition to financial literacy, digital literacy is as important as well.** We should provide both financial and digital literacy since digital literacy can help combating financial frauds and scams. Furthermore, it can help reduce financial and data privacy risks, which are top concerns that Thai DGs have when using digital financial services.

**10. Thai DGs believe in having a hands-on experience when learning finances.** They prefer to learn by doing and learn through family and friends. Then, a fewer of them prefer to learn finances via retail agents, online social medias, and financial advisors. Learning gaps exist in that only a few Thai DGs received financial knowledge from financial advisors and retail agents.





**What kind of  
financial system  
does the digital  
generation want?**

# Surviving a volatile world: Thai digital generations see financial services as an essential “social safety net”

## More about cushioning against shocks than saving for the future - an outcome unique to Thailand

42% of the respondents believe that better access to financial products or services will provide them a safety net to get through difficult times.

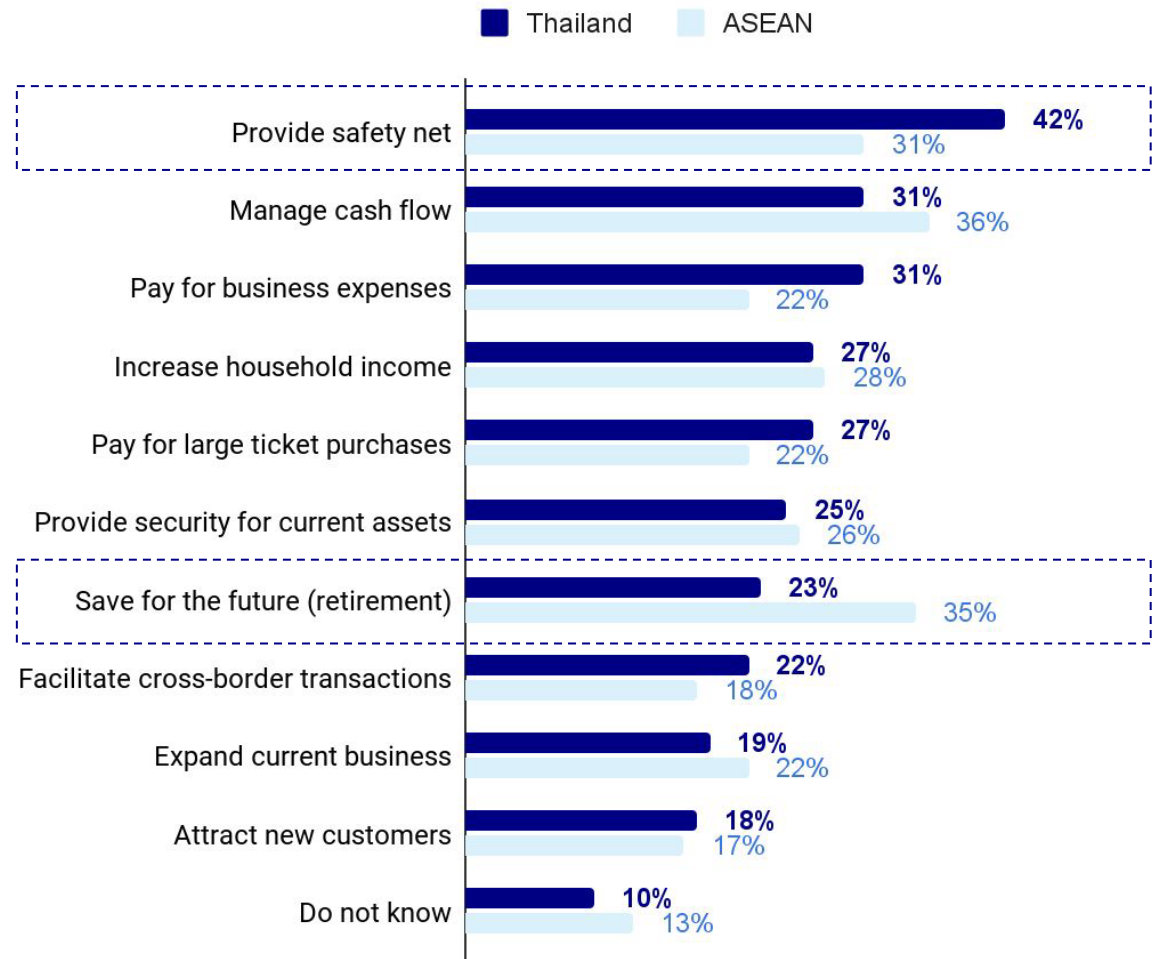
This belief is shared across all age groups, occupations and locations, even the full time workers who should already have stable income.

### This result is unique to Thailand.

Digital generations in ASEAN, on the other hand, mainly use financial products to manage their cash flows and to save for the future.

Compared to the region, a much smaller % of Thais DGs view saving for the future/retirement as key function of financial system.

## How would better access to financial services help you?





# They want financial service providers who are secure and can meet their needs

## Familiarity and recommendations from people in one's close circle do not matter as much

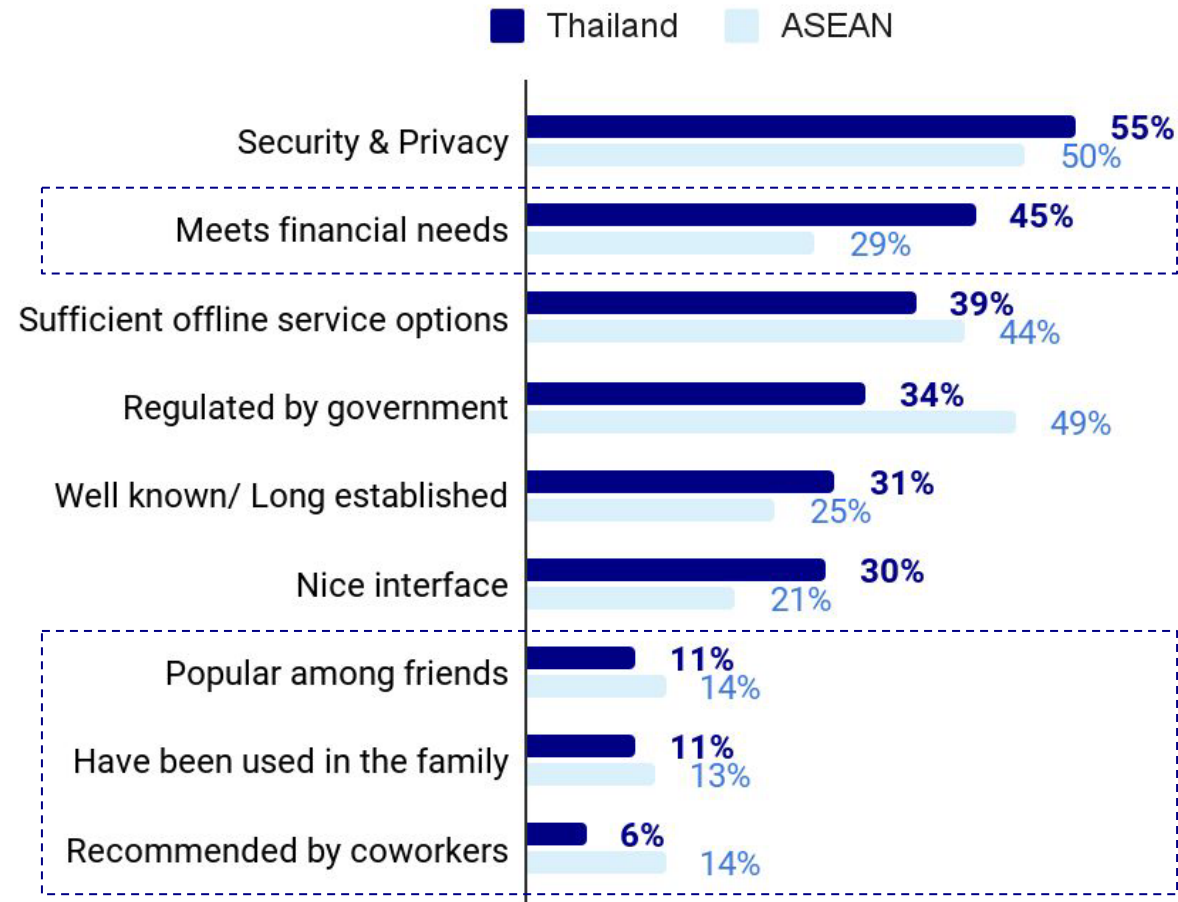
Similar to their ASEAN peers, Thai digital generations stated that their most important feature of a financial service provider is security and privacy. However, while this factor is a necessity, it may not suffice.

Thai respondents rank very highly the ability of service providers to meet their specific needs. This is unique - Thailand has the highest share of respondents who provided this answer.

Interestingly, familiarity by people in one's close circle also matter less to Thais. When it comes to financial service providers, experience or word of mouth were not top factors when it comes to their adoption.

This may suggest that DGs have a good idea of what they want from their providers and do not just stick with the default options.

## What features of a financial service provider do you look for before deciding whether to use their services ?





**The wheel of digitalisation has turned fully for financial services in Thailand**

# Thai digital generations have the strongest digital finance adoption in the region

Thailand is one of the two countries in ASEAN in which digital financial applications such as mobile banking and electronic wallets are the most widely used applications, ahead of social media.

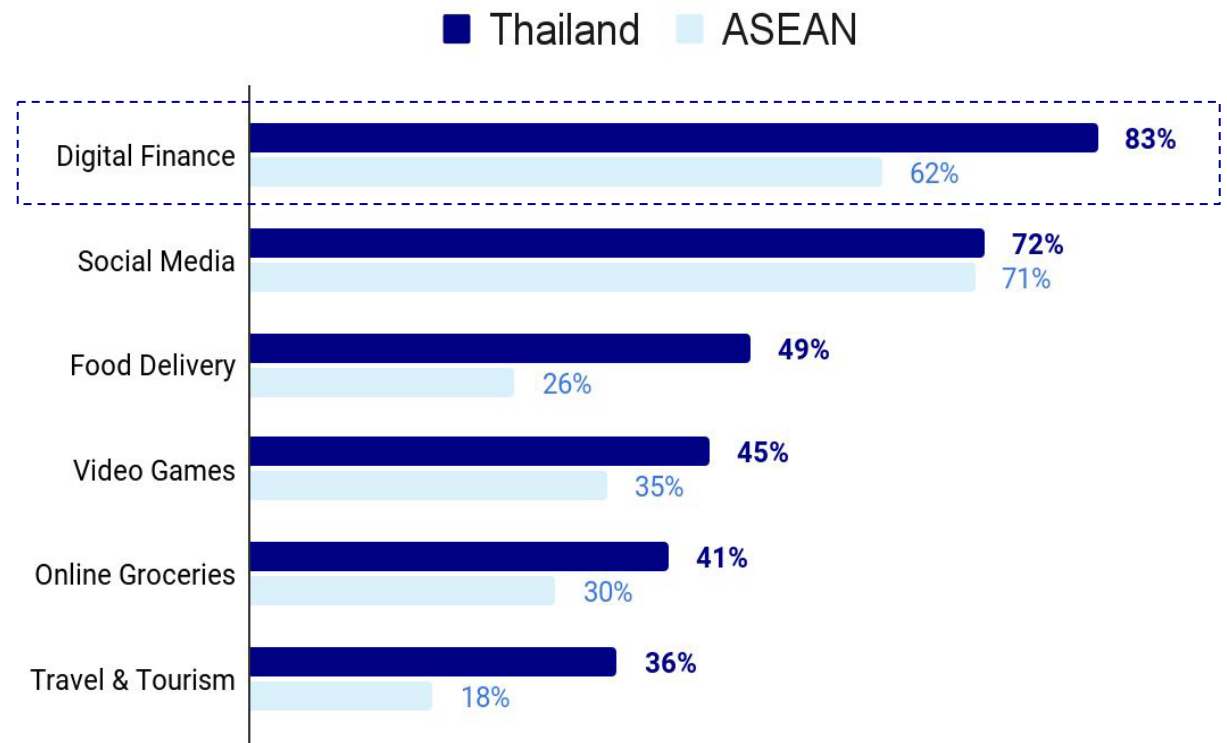
This likely reflected the surge in adoption during the pandemic as well as its strong national e-payment infrastructure.

**83%** of Thai DGs have used digital financial applications  
**#1 in ASEAN**

Moreover, the rise of digital use cases such as ecommerce, food delivery etc. probably have contributed to the digital payments adoption as well.

Thai DGs are highly digitalised, using about 6 digital applications on average, which is more than the regional average of 4 applications.

## Which digital applications have you used?





# Thais want to digitalise financial services further, even among those who already have decent access

Digital transformation can help improve the quality and variety of services for existing users

Within the region, Thailand has the highest share of people who plan to digitalise their financial service usage further.

94%

of Thai DGs desire to **digitalise financial services further** across broad arrays of activities

The demands to digitalise finance further is even stronger for the “well-banked”<sup>2</sup> individuals

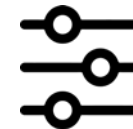
98%

of Thai DGs who have good access to financial services still **desire to digitalise further**

This is somewhat surprising given that this group already has decent access to financial services, utilising credits, investment and insurance services. Perhaps they believe that digitalisation can improve their access and/or the quality of financial services further.

Afterall, digitalisation is not only about changing offline to online channels. Data-driven finance can also help customise products to tailor to specific individual needs, as well as offering new products not available offline or at cheaper costs (e.g. digital microinsurance, investing abroad, asset tokenisation etc.)

Digitalisation is also about using data to improve service offerings



Customised services



Lowering costs



Offering new products

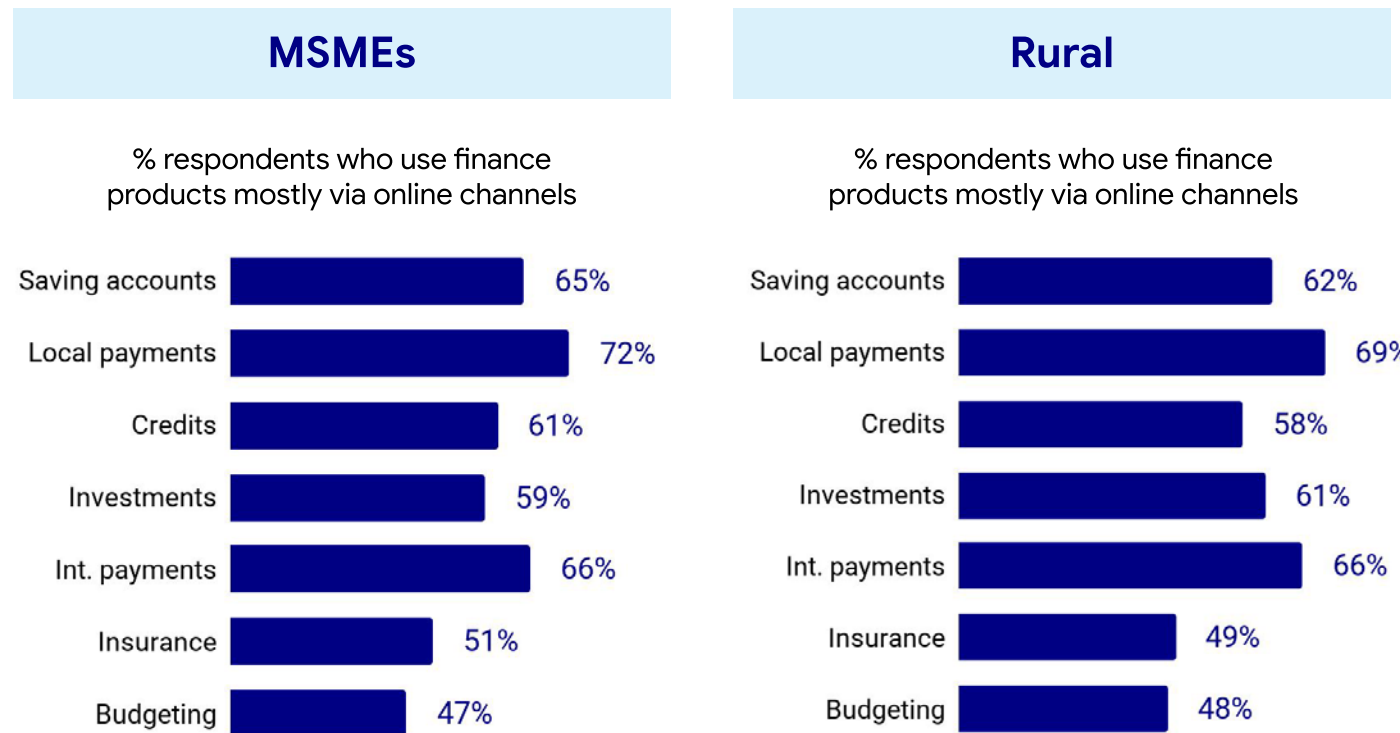
1. Digital usage is based on the number of application usages, Those who use less than 4 applications, which is the regional average, are considered to be limited digital users.
2. The “well-banked” individuals are those who have access to credits, investments, and insurances.

# Digital technology has broadened the access to financial services for those traditionally underserved (1)

Online channels enable access to services by those who may struggle to come to the branches

Perhaps even more important than improving quality for the existing users, digitalisation can help those who traditionally are underserved to access financial services. Online channels provide services that can be utilised almost anytime and anywhere. Also, financial products which are offered via online channels tend to be simplified and transparent; easier to use; and lower cost in comparison to those provided through traditional methods. These features make it easier for people living in remote areas and MSMEs to utilise financial services, especially the foundational products such as saving accounts and payments.

**MSMEs and people who live in rural areas primarily access most of their financial services via online channels.**



# Digital technology has broadened the access to financial services for those traditionally underserved (2)

Technology and alternative data can fill in the financing gaps for those with limited credit access

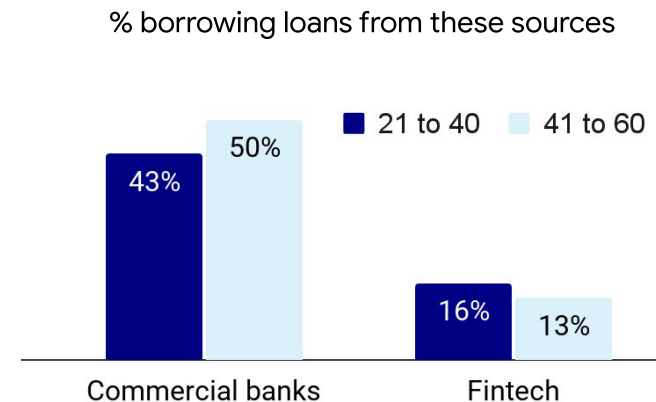
Technology and data can also help improve access to credits. Many fintechs utilise alternative data based on users' digital footprints to provide loans to those who may lack collateral, salary documents (e.g. micro enterprise), or credit history (e.g. younger workers).

**18%** of Thai DGs who currently borrow from commercial banks also borrow from Fintech

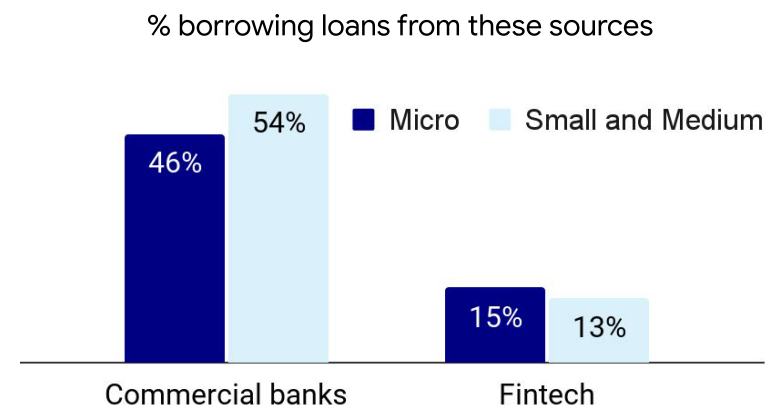
The survey suggests limited overlap between banking and fintech clients for credits, pointing to potential difference in their customer focus. We also found people age between 21-40 tend to borrow more from fintech and less from banks than the older generations. Similarly, micro enterprises seem to have less access to banks and rely on fintech more than the larger businesses.

**These findings suggest Fintech may play a complementary role in filling in the gaps for those who cannot access loans from banks**

## Younger generations borrow more from Fintech



## Micro enterprises rely more on FinTech



A top-down view of a white desk. In the top left corner, there is a small green succulent in a white pot. In the center-left, there is a large blue wave graphic. On the right side, a silver laptop is open. In the bottom right, two hands are clasped together on the desk. One hand is wearing a silver watch with a metal mesh band. In the bottom center, there is another large blue wave graphic. The text is written in a bold, dark blue font.

**But there are still many digital generations who lack access to financial services**

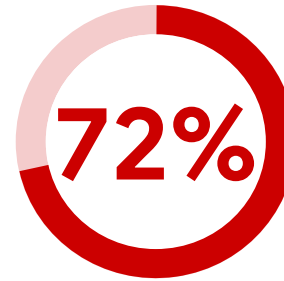
# Significant share of Thai DGs still do not have access to financial services beyond basic products

Although the majority of Thai digital generations had access to savings and payment services, most of them struggled to go beyond the basic products.



The “financially-excluded” group tends to be female, below 30 years old, rural dwellers, those without college degrees, and non-active digital users.

For businesses, micro enterprises tend to be more financially excluded than other businesses.



of Thai DGs **did not have access to advanced financial products** such as credit, investment, and insurance.

## These financially excluded individuals tend to be:



Women



Rural dwellers



Below 30



No college



Limited digital users



Micro enterprises



# Trust is absolutely necessary, but may not be sufficient

**We asked the Thai DGs about the top pain points for payments, investments and credits and here are the common themes:**

## 1 Concerns over safety and security



Thai DGs reported worrying about fraud and scams. They had concerns about the security and privacy of their personal information.

Security concerns were the biggest pain point for payment and investment services in Thailand.

## 2 Do not understand the products / contracts / application process



About half of Thai DGs reported a slow and complicated application process to be the biggest pain point for credit services.

For payments, a lack of understanding led people to be afraid of making mistakes.

Similarly for investments, Thai DGs cited a lack of contractual understanding as the major pain point, for example.

## 3 High fees/low returns



Expensive fees and low returns were pain points that Thai DGs faced when using credit and investments services.

Those citing these challenges tend to be those who already have decent access to financial services. Meanwhile, pricing issues are not the top concerns among the financially excluded group.

# Investment: Only few DGs invested in financial market products. Deposits, gold, and lottery are the popular choices

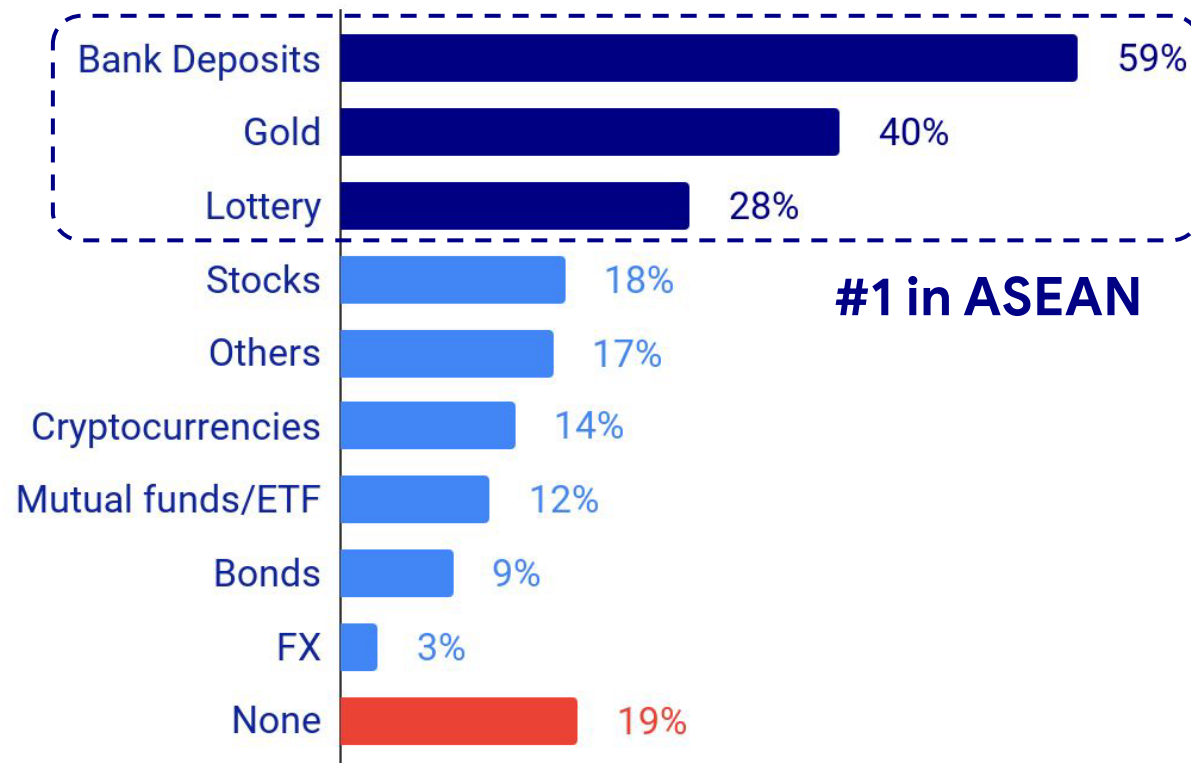
**19%** of Thai DGs **did not invest** in any financial products at all

Close to 1 in 5 of Thai DGs have not put money in anything.

When they do, Thai DGs tend to invest in low-risk investments such as bank deposits. Furthermore, gold and lottery are also very popular among Thai DGs. **Thailand has the highest percentage of respondents who put money in lottery in the region, at 28% which is 3X the regional average share.**

Beyond the top 3, Thai DGs invest in stocks, cryptocurrencies/NFTs/digital assets, and followed by mutual funds/ ETF.

## Where DGs put their savings (Choose top 4)



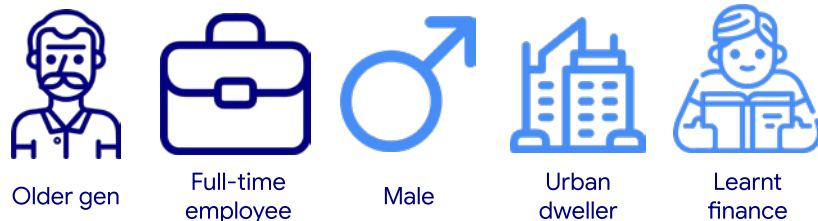
# Investment: Who invested in financial markets and digital assets

## Investment in financial markets

Only ~30% of Thai DGs have invested in financial markets before and less than 15% may have invested in diversified portfolios<sup>1</sup>.



People who invested in the financial markets tend to be from the older generation, male, full-time employees, urban dwellers, and have learned how to manage their personal finances.

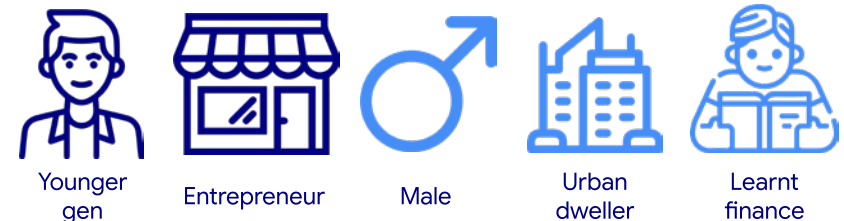


## Investment in cryptocurrencies

Interestingly, there is a significant overlap between individuals who invest in financial markets and those who invest in cryptocurrencies



People who invested in cryptocurrencies tend to be younger (21-40 years old), male, entrepreneurs, urban dwellers, and have learned how to manage their personal finances.



<sup>1</sup> those with diversified portfolios invest in etf or invest in stocks and bonds

# Credits: Commercial banks play an important role in credit provision but there is significant portion of DGs who are underserved

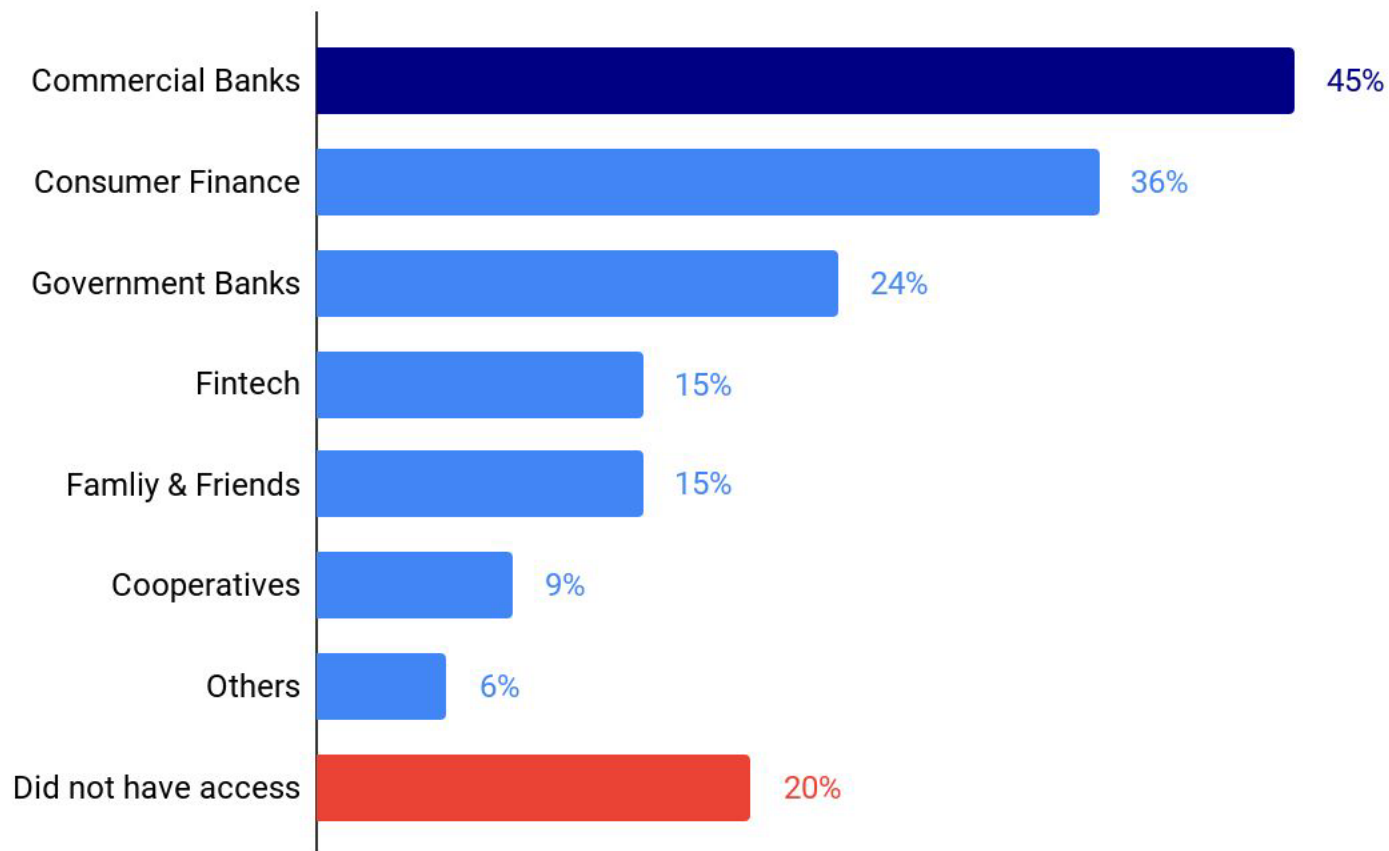
Commercial banks are the main credit provider in Thailand. However, more than half of those who needed loans did not obtain credits through commercial banks. Government banks and non-bank financial institutions helped fill in some of the needs but there are still gaps

**This suggests that there is a significant portion of Thai DGs who are still underserved in credits.**

**20%** did not have access to any loans

**31%** had to borrow outside of formal financial system (such as family and friends)

Where did Thai DGs receive loans from<sup>1</sup> ?



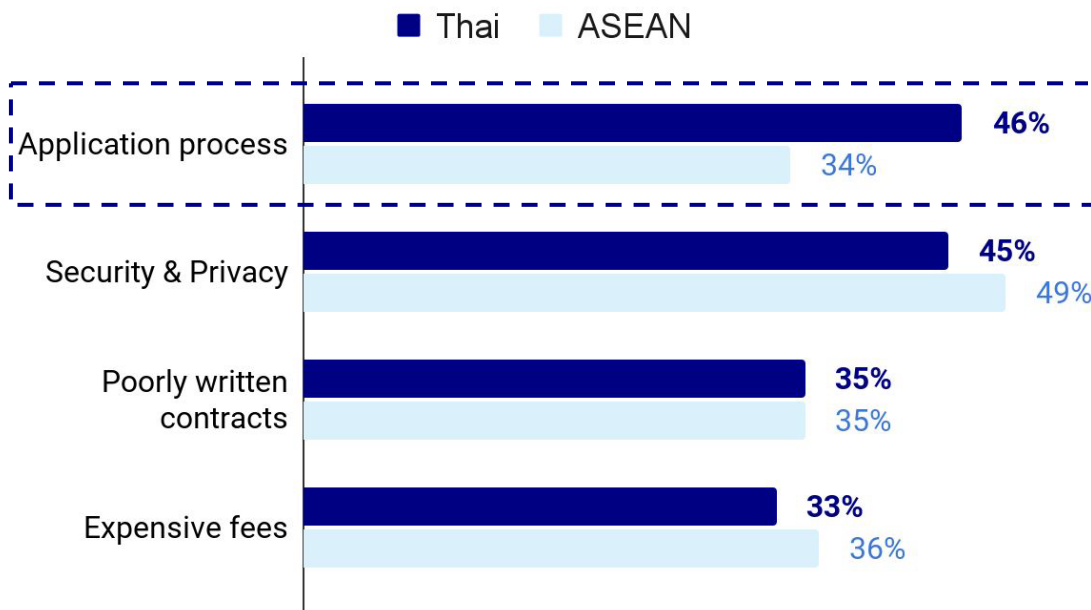
<sup>1</sup>Out of those who needed loans.

# Credits: The key barrier to obtaining credits in Thailand is different from the region - more about the application process than interest rates

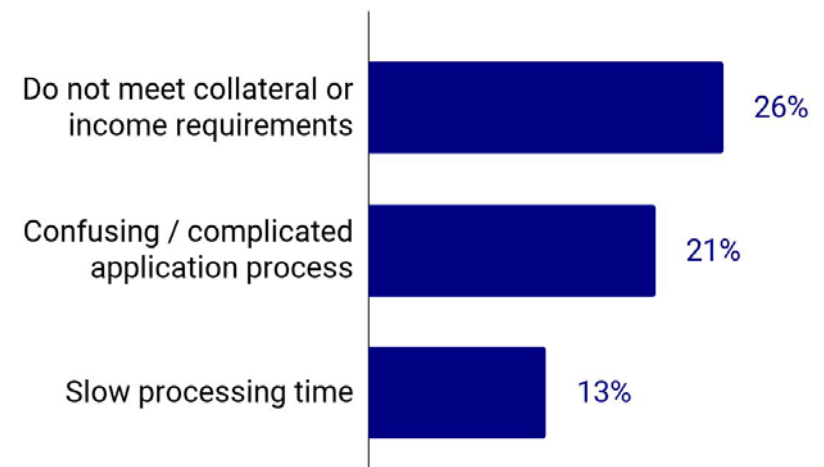
Slow and complicated application process was reported as the top barrier to credit access in Thailand. The result is very different from that of the ASEAN region, which shows security and privacy to be the biggest pain points to access credits.

On the contrary, high fees are not necessarily the most binding issue for accessing credits. High interest rate ranks fourth on the list of pain points for Thai DGs. In fact, we found that those who ranked high interest rate issues higher tend to be those who already have access to loans, and hence focused more on the pricing than the lack of access.

## Major barriers to access credits



## Which part of the application process impede you from accessing credits?







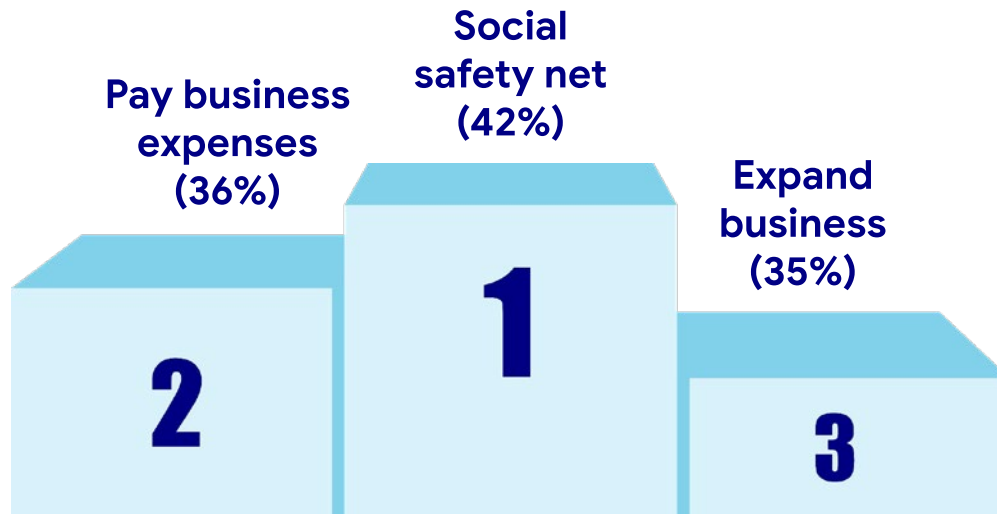
**What about  
MSMEs?**



# Access to financial services help businesses to pay their expenses and expand their businesses

MSMEs have digitalised greatly in financial services

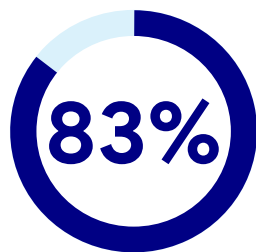
## Why is access to financial services important for MSMEs?



Similar to the general DGs, Thai entrepreneurs believe that better access to financial products or services will provide them a safety net to get through difficult times.

But beyond the safety net function, financial services also help entrepreneurs to pay for business expenses and expand their business both domestically and internationally

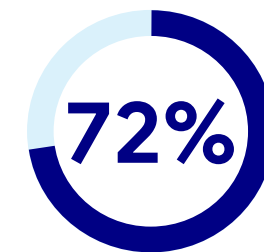
## MSMEs have digitalised on financial services



of MSMEs have used digital financial applications



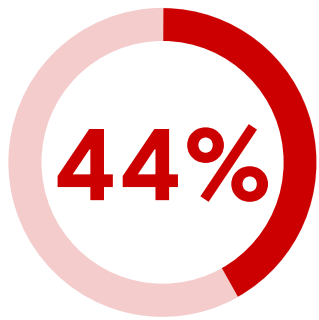
of MSMEs wanted to digitalise financial services further.



of MSMEs use payment services mostly through online channels

# MSMEs still face challenges in accessing financial services, especially in international payments and credits

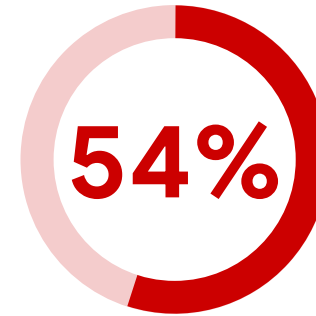
## International Payments



of MSMEs faced **international payment issues**, restricting them from buying or selling their products abroad

Thai MSMEs reportedly face payment issues when it comes to international payments. They cannot sell their products or services due to a lack of proper payment channels. Also, some businesses that still rely mainly on cash for transactions may find it difficult to make overseas purchases.

## Credits



of MSMEs who need credit either **could not get loans or had to borrow from outside the commercial banking system**<sup>1</sup>

Access to credits remains a major challenge for Thai MSMEs. Out of those who need credit, less than half received loans from commercial banks. Consumer finances also play a major role in providing credits for businesses as well (see next page).

1) Loans from outside the financial system includes loans from FinTech, friends and family, and other informal money lenders.

# Micro enterprises struggled even more than SMEs to access loans

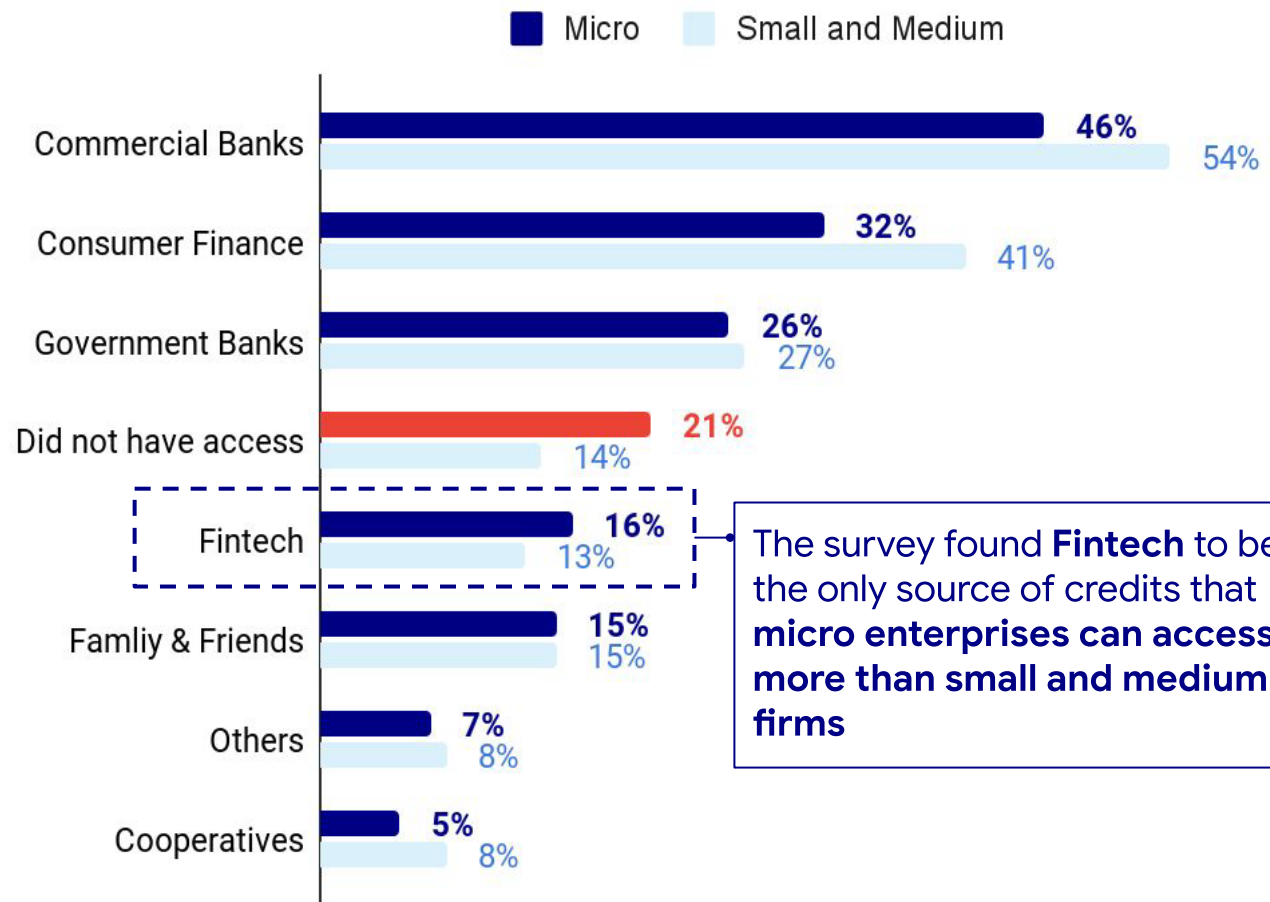
This may partly reflect that for micro enterprises<sup>1</sup>, which tend to be in the retail trade sector, lack collaterals to be pledged for loans.

**<50%** of micro enterprises borrowed from commercial banks

**27%** of micro enterprises borrowed from outside the financial system

**21%** of micro enterprises did not have access to any loans

Where did Thai MSMEs receive loans from<sup>2</sup> ?



The survey found **Fintech** to be the only source of credits that **micro enterprises can access more than small and medium firms**

<sup>1</sup> Micro enterprises are businesses with 1 to 10 employees  
<sup>2</sup> Out of those who needed loans.



**Financial literacy  
is one of the  
keys to greater  
financial access**



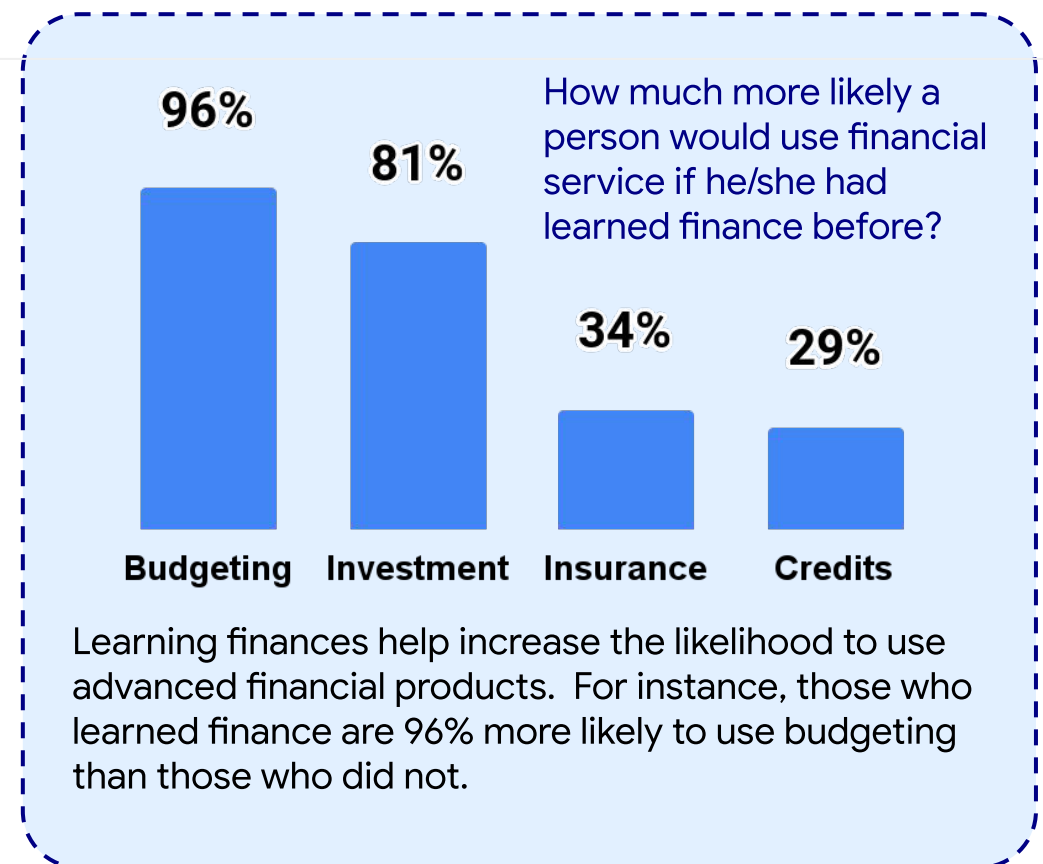
# Financial literacy and digital literacy can help improve financial inclusion

Technology may help to provide better access to financial services, but that alone is not enough. Education to boost financial and digital literacy can be key to improve inclusion as well.

The survey showed that providing education to improve financial literacy is associated with better understanding of and greater access to financial services. This is especially true in the areas of budgeting and investment - those who have learned how to manage personal finance are much more likely to utilise these financial services<sup>1</sup>.

Meanwhile, in the digital era, digital literacy helps people to better navigate the increasingly online nature of finance safely and securely. This can help mitigate against risks such as scams and cybersecurity concerns.

## Learning finances can help increase the likelihood of using sophisticated financial services



<sup>1</sup> see more notes in the appendix

# Credit is the product with the largest knowledge gap

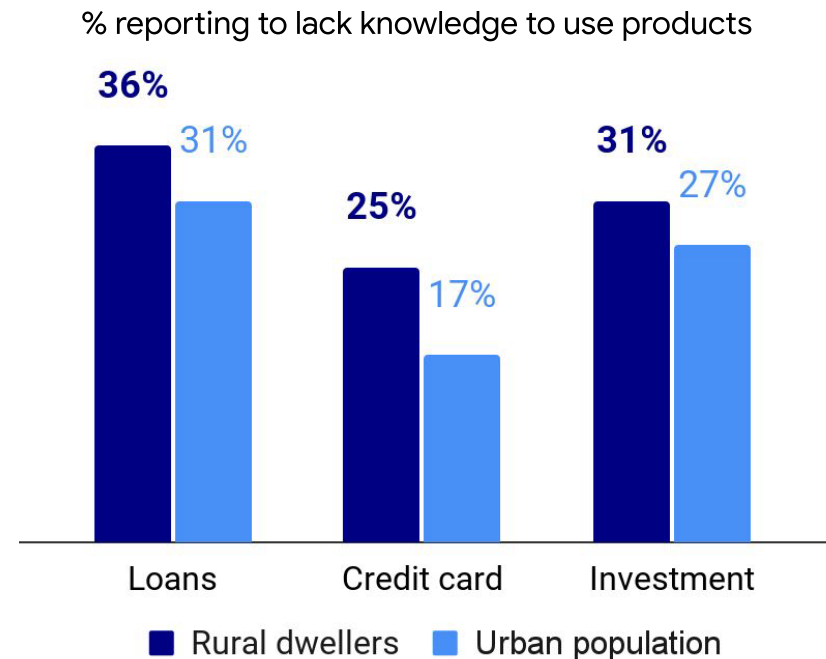
Understanding of financial products also varies across urban vs rural population

A majority of Thai DGs stated they have sufficient knowledge to use basic financial products. More than 90% of Thai DGs stated they know how to use savings accounts and payments.

However, a significant share of Thai DGs believe they lacked the requisite knowledge about the advanced financial products to use them. This is most clearly seen in credit and investment products.

The knowledge gap appears to be larger among DGs living in the rural areas than those living in the cities.

## Rural dwellers lack knowledge to use advanced financial products



**32%** of Thai DGs **did not** have sufficient knowledge to use loans

**27%** of Thai DGs **did not** have sufficient knowledge to invest

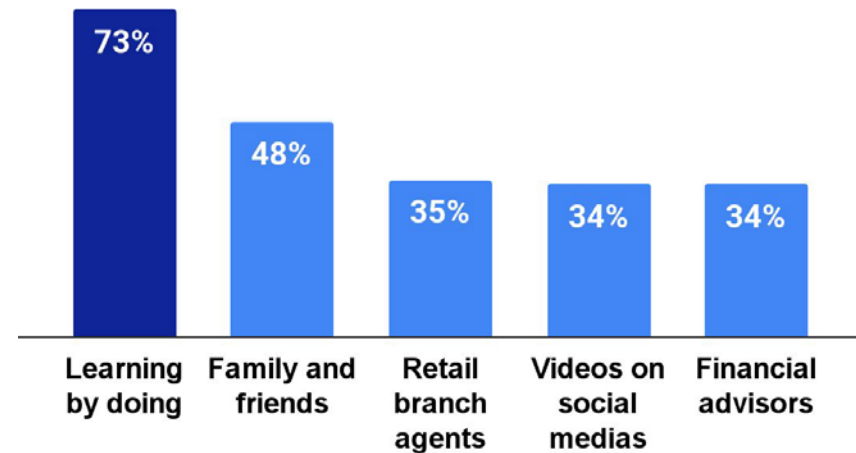
# What are the best ways to learn financial management?

No one size fits all

When asked what is the best way to learn financial literacy, Thai digital generations believe in personal hands-on experience and learning from people they trust. About 70% stated that learning by doing is the best way to learn about finances while 48% favor learning from family and friends. Note that learning from school do not make it to the top 5 choices here.

That said, **there is “no one size fits all” approach** to learn financial management as different sub-groups have different preferences in terms of learning methodology.

## Top 5 best methods to learn finance according to our respondents



### Young generation favors social media

Younger generations ranked video and social media as the third most favored method to learn financial management.



### People in rural areas favor family and friends

Thai DGs who live in rural areas believe learning financial education from friends and family is one of the most effective ways to learn finances;

# Learning gaps still exist, especially in accredited channels

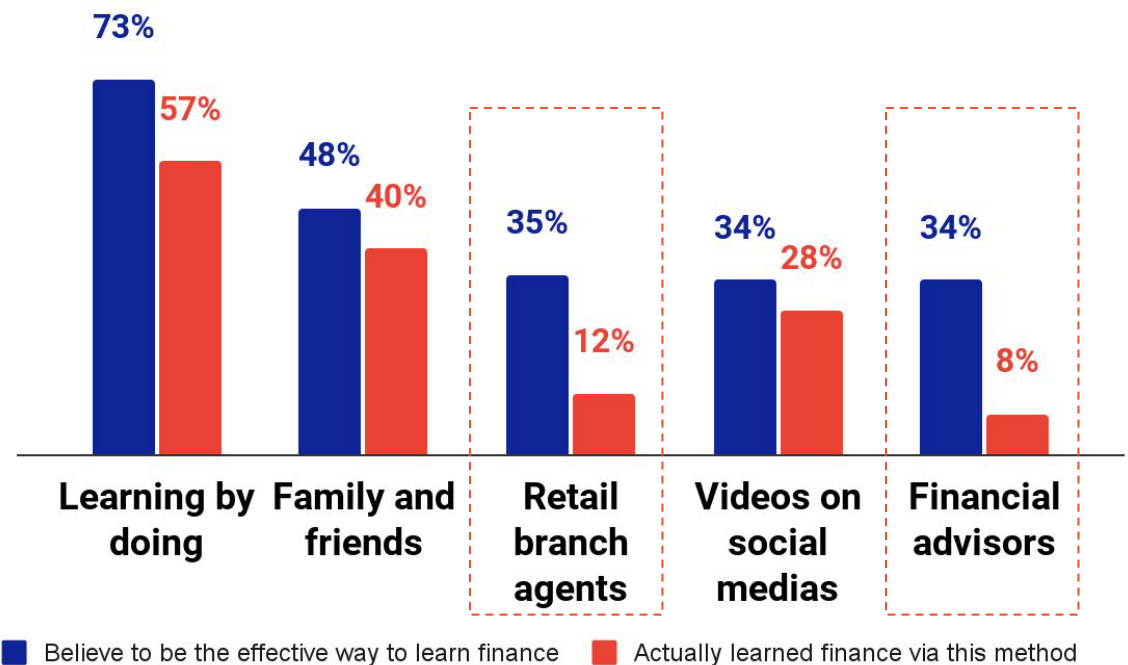
There are existing financial education gaps today in which 16% of Thai DGs did not learn how to manage their finances.

Moreover, even among those who have learned, there are still gaps in what they believe to be effective ways of learning finance and what they actually did. For instance, 73% felt learning by doing to be the best method, but only 57% did so.

The biggest gaps however are in the learning from retail agents and financial advisors, making them areas that need biggest improvements.



## Mismatches between beliefs of best learning methods vs actual learning methods



**A significant portion of Thai DGs would want to learn from retail branch agents (35%) and financial advisors (34%), while currently less than 12% of them are learning through those means.**



A high-angle, top-down view of a man in a dark suit and brown shoes running down a wide, grey stone staircase. The man is positioned in the lower-left quadrant of the frame, moving towards the bottom center. The staircase has a black metal handrail on the left and a grey concrete wall with a black handrail on the right. The background is a plain, light-colored wall. The image is framed by a blue wavy border at the top and bottom. The text is overlaid on the right side of the image.

**Conclusion : We Need to provide “Stairways” and “Guardrails” to improve better financial access**



# Current Financial system = Tall building without access to higher floors

The current state of financial system can be compared to a tall building where the ground floor contains basic products like savings account and payments whilst more advanced products such as credit, investment, insurance are on the higher floors.

The current challenge is there are no elevators or stairways connecting the ground floor to higher floors. Hence, while 90% of DGs have savings account and access to payments, many groups are still excluded from more advanced services especially MSMEs, women, the younger generation and rural dwellers.

Because financial services serve an important function in DGs' lives such as acting as a social safety net, they have to look to the informal sector to fulfill their financial needs instead. Many DGs have to borrow from family and friends or local money lenders, and/or end up putting money into informal schemes ridden with scams and frauds.

Access to financial services

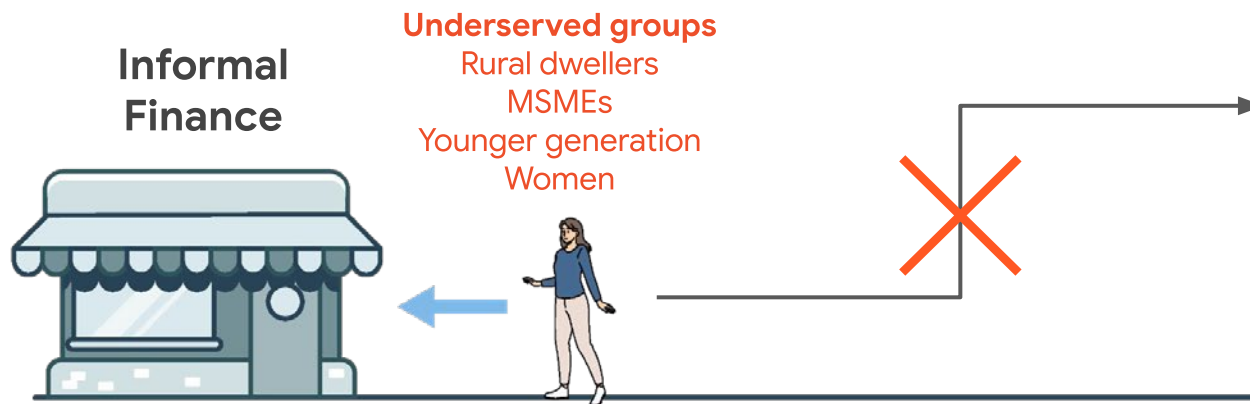


Only 28% has all  
Credit x  
investment x  
insurance

45% have access  
to bank credit

29% invested in  
fin mkts

90% have used  
payments and  
savings



Underserved groups

Rural dwellers

MSMEs

Younger generation

Women

Turn to informal sources of  
finance e.g. credits from family  
and friends or even loan sharks

# Digitalisation = Stairway to the financial system and beyond

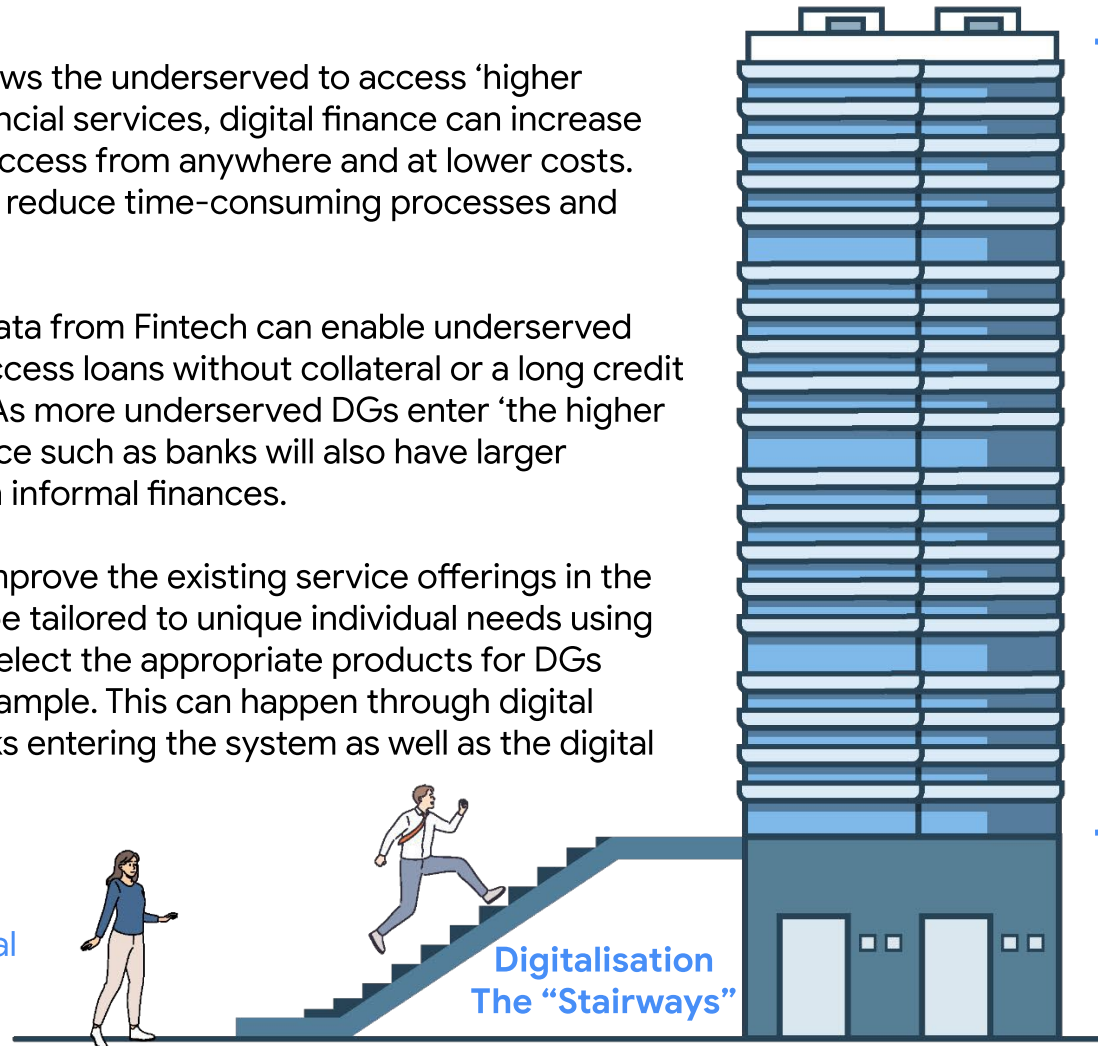
Our research found that digitalisation can help financial inclusion in at least two ways.

Firstly, it serves as a stairway that allows the underserved to access 'higher floors'. As opposed to traditional financial services, digital finance can increase financial access by allowing remote access from anywhere and at lower costs. Digitalisation of finance can also help reduce time-consuming processes and simplified products for wider targets.

Furthermore, the use of alternative data from Fintech can enable underserved segments like micro enterprises to access loans without collateral or a long credit history. This is not a zero sum game. As more underserved DGs enter 'the higher floors', the existing players in the space such as banks will also have larger customer base, taking the share from informal finances.

Secondly, digitalisation also helps to improve the existing service offerings in the higher floors as it allows services to be tailored to unique individual needs using data. Insurtech and Wealthtech can select the appropriate products for DGs based on their risk preference, for example. This can happen through digital players such as fintech or digital banks entering the system as well as the digital transformation of incumbent players.

**83%** have used digital finance apps;



**Digitalisation enhances existing services**

**98%** of those who already have access to services wanted to increase digitalisation

**More tailored products offered by diverse players:**

Digital Lending  
Insurtech  
Wealthtech  
Digital Assets  
Digital Payments

## How digitalisation enable inclusion

- Remote access from anywhere
- Simplified products and process
- Alt Data enable access to loans

# Financial and Digital literacy serves as “guardrails” along the “stairways”

Our survey also showed that digitalisation alone is not enough to promote financial inclusion. In the age of digital finance, we need both financial and digital literacy education to go hand in hand to serve as guardrails protecting the DGs against risks in the new era.

Digital literacy can build immunity against threats such as cybersecurity and data privacy risks. Meanwhile financial literacy can combat the age-old risks of financial frauds, scams, and over-leverage not unique to digital age.

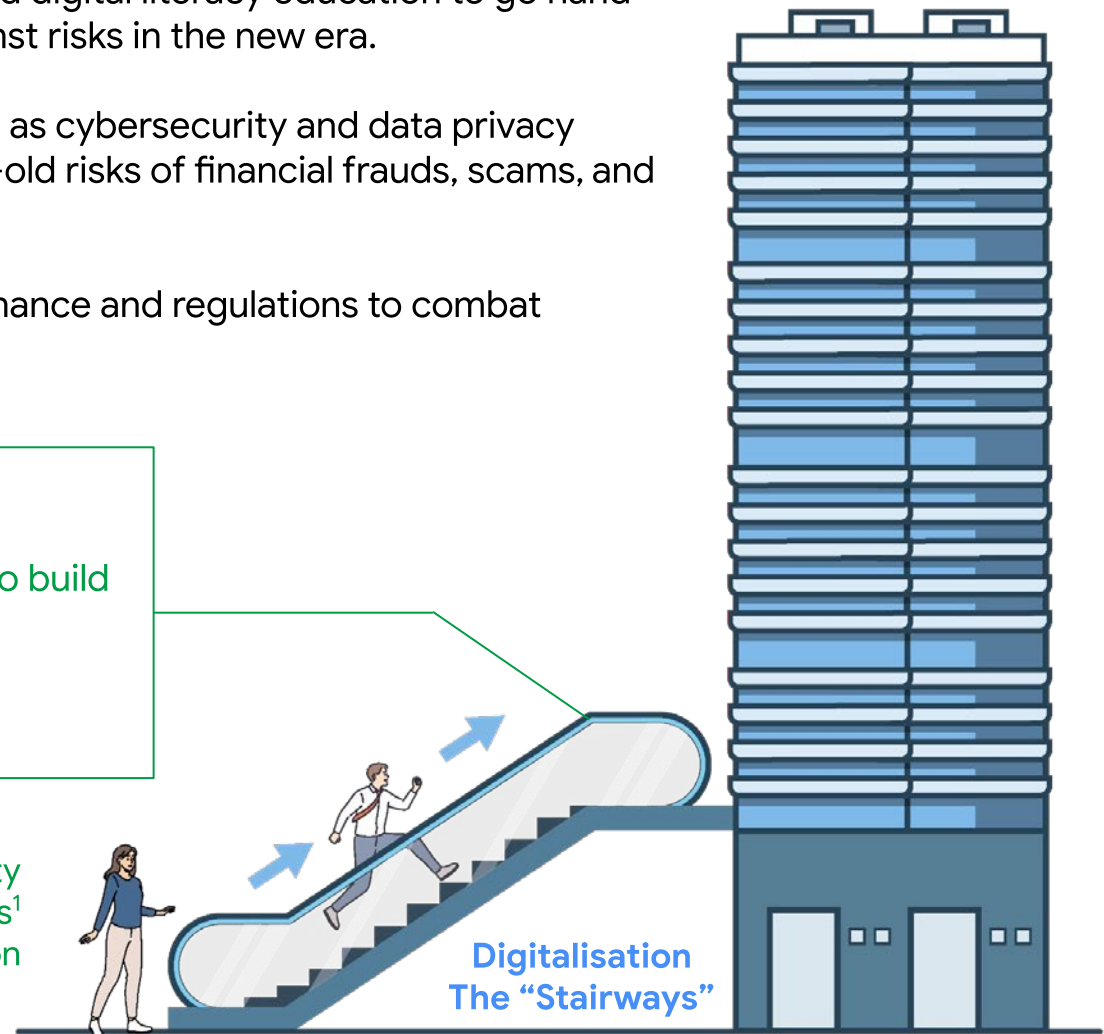
Improving literacy can complement strong data governance and regulations to combat frauds, scams, and abuse by unregulated finance.

Access to financial services

**Financial and digital literacy**  
**The “Guardrails”**

- Financial and Digital literacy education to build “immunity”
- Combat fraud and scams
- Strong data governance

DGs have concerns over security  
49% don't understand advanced financial products<sup>1</sup>  
Only 27% have done formal financial education



### 3 Key actions for better financial inclusion in the digital era



**Further digitalisation**



**Training for both financial and digital literacy**



**Enhance security and safety**

**EXAMPLES**

BoT's framework of open competition, infrastructure, data as highlighted in its [Financial Landscape paper](#) is a step in the right direction.

Digitalisation can move further both by accelerating digital transformation by the current players as well as the entry of digital players into finance.

One idea is a program to create a network of "Local Digital Financial Ambassadors".

These ambassadors can be trained so that they can equip people in their communities with both digital literacy such as how to utilise digital apps safely, as well as financial literacy including how to manage personal finance and spotting frauds.

Collaboration and info sharing between public agencies and financial institutions - setting security standards & response protocols to tackle risks



A white puzzle with one piece missing, set against a blue wavy background. The puzzle is composed of white interlocking pieces, and one piece is missing from the right side, revealing a brown cardboard backing. The word "APPENDIX" is written in bold, blue, uppercase letters on the left side of the puzzle.

# **APPENDIX**

# Appendix: Survey methodology

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## ASEAN Digital Generation Survey - 2022:

- The results of this report are largely based on the Annual ASEAN Digital Generation Survey, conducted in partnership with the World Economic Forum.
- This year we surveyed more than 90,0000 people from six ASEAN countries. The respondents were predominantly youths (70%), aged between 16 and 35. 52% of respondents were female and 27,000 were MSMEs. We surveyed through our Garena and Shopee platforms as well as social media.
- Respondents from Thailand amounted to 8,441, of which 1,400 were MSME owners.

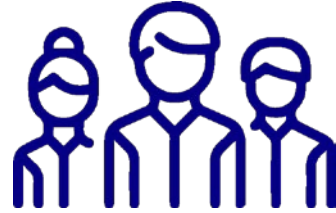
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## ASEAN Youth Survey - 2021:

- In 2021, we surveyed around 86,000 people through our Garena and Shopee platforms as well as social media channels. The majority of the respondents (~76%) are youths aged 16 to 35, with the remaining are aged 36 to 60.
- The study tried to find out the impacts of the pandemic and the trends post-pandemic world, which include more digitalisation in the future.

# Introduction - Thai Digital Generation Survey 2022

**~8,400**  
complete responses  
(age 16-60)



**51%**

From 16 - 35 years old



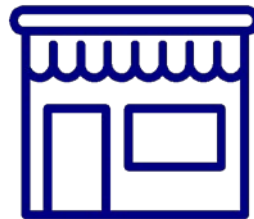
**53%**

Female



**51%**

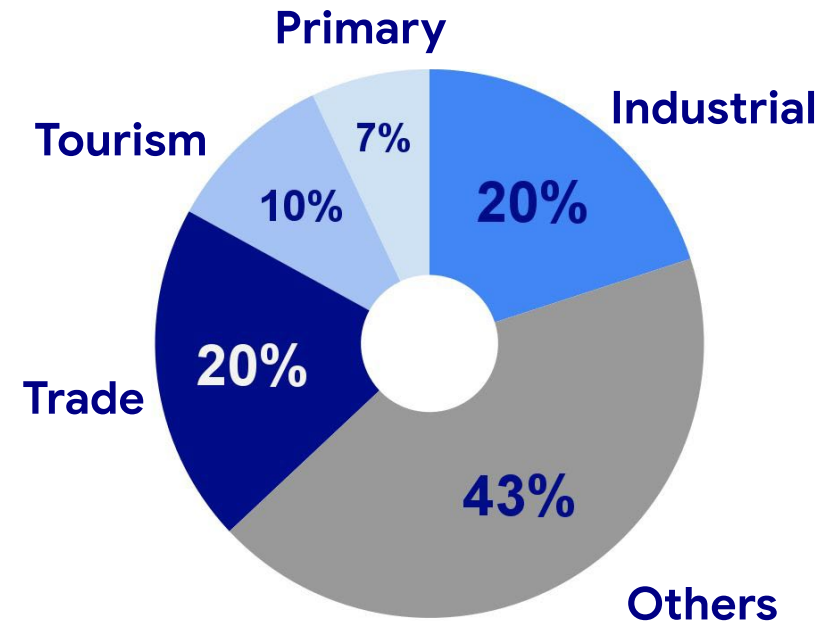
Bachelor degree and  
above



**~1,400**  
are MSMEs

**~1,300**  
are Micro Enterprises

## MSMEs Sectoral breakdown



# Appendix: Notes

## Logit regression : Financial literacy and financial inclusion

- We use logit regression to find the relationship between learning finances and the usage of financial products. The regression model controls for age, gender, location, educational degrees, current jobs, and current saving levels. The dependent variable is a dummy variable which equals to 1 if the person have access to a financial service and 0 if he didn't. The independent variable is equal to 1 if a person have learned finances and 0 otherwise.
- We found the coefficients to be significant across all financial products, suggesting that financial literacy increase the likelihood of individuals to access financial products.

