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AN ANALYSIS of CONSTRUCTING GLOBAL FINANCIAL INCLUSION INDICES

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Abstract

Following the steps of OECD's handbook on constructing the composite indices, this study aims to measure the extent of financial access by constructing a broader multidimensional financial inclusion indices which contain aggregate information of the extent of the financial system by using both demand and supply side information. Adding the survey data of Demirguc-Kunt et al. 2015 and Beck et al. (2006a), which provides not only household based but also the individual usage of financial services, this paper extends the previous studies by exploring broader cross-country, time-series analysis.

Keywords: *Financial Inclusion, Composite Index, Banks, PCA, and Factor Analysis*

JEL Classification: *G21, G23, G28, C19*

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