In 2022, the UN Capital Development Fund (UNCDF) conducted a Digital and Financial Literacy Baseline Survey in seven Pacific Island Countries, including Solomon Islands. The survey looks to fill the existing data gap on digital and financial literacy in the country. UNCDF will engage government agencies with the results of the survey to enable informed policy actions and interventions with the goal to strengthen financial and digital literacy in last mile population segments.

**Solomon Islands’ Digital and Financial Literacy Score:**
Mean of 22 out of 52 points

<table>
<thead>
<tr>
<th>Survey Participant Characteristics</th>
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<tbody>
<tr>
<td>1,540 Solomon Islanders</td>
</tr>
<tr>
<td>49% Female</td>
</tr>
<tr>
<td>51% Male</td>
</tr>
<tr>
<td>76% Rural</td>
</tr>
<tr>
<td>24% Urban</td>
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<tr>
<td>Individuals Aged 15 - 74 Years</td>
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</tbody>
</table>

**Access to Digital Devices**
- 66% A mobile phone that is only for calls and text
- 59% Smartphones
- 30% Tablet, laptop or desktop computer
- 18% Smartwatch or smart speaker
- 12% Router or Modem
- 9% Smart TV or device that connects TV to internet

68% of Solomon Islanders aged 15-74 with a smartphone, use it daily

**Participation in Digital and Online Activities**
- 35% learned something from an online video or course
- 19% searched online for information about money matters
- 8% bought something online

**Uptake of Digital Security Practices**
- 78% of digital device users, lock their digital devices when not in use
- 67% of those with digital devices use Virus Protection
- 50% of internet users, reuse passwords across online accounts

**Three in Five** Solomon Islanders worry technology is leaving them behind

**Savings behaviour**
- 86% self-describe as “savers” rather than “spenders”
- 70% put money aside for emergencies
- 34% contribute to savings and loan clubs
- 42% save or invest for the long-term

**Payment services accessed by Solomon Islanders**
- 55% do not have a bank account or digital financial service they can use to store money or make payments
- Current Accounts: 39%
- Payment Card specifically with a current account: 14%
- Payment card of any sort: 7%
- Digital/Electronic or Mobile Wallet: Fewer than 4%