

# Education and Afghan Banking Utilization.

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- **Abstract:** This study investigates whether educated Afghans utilize more banking services (N=93,089). Our results suggest that more educated Afghan are more likely to utilize banking services. Quantitatively, an additional year of education in Afghanistan leads to a 1.5 percentage points rise in the probability of Afghan using banking services, completing primary schooling increases the probability of Afghan using banking services by 11.9 percentage points, and completing secondary schooling increases the probability of Afghan using banking services by 18.9 percentage points.
- **Keywords:** Afghans, banking services, education