DATA AND CODE README
"When Transparency Fails: Financial Incentives for Local Banking Agents in Indonesia (Deserranno, Leon-Ciliotta, & Witoelar)"

Description

This paper uses two main sources of data:

1. Baseline and endline survey data collected from potential branchless banking clients and branchless banking agents.
2. Administrative transactions data obtained from our partner bank.

Note on Available Data

De-identified survey data are available for replication purposes.

The bank's administrative data consists of two separate datasets: individual-level transaction data and village-level transaction data. Due to confidentiality concerns, we are unable to share the bank's administrative data.

The replication package includes the necessary code to reproduce all the results presented in the paper and the appendix. However, certain results cannot be replicated due to the confidential nature of the bank's administrative data. These include:

- Table 1, columns 2 and 3.
- Table 4.
- Figure A.5, panels C and D.
- Figure A.7.
- Table A.3, Panel A, Panel B, lines 2 and 3.
- Table A.8, columns 2, 3, 5, 6.
- Table A.14, A.15 and A.16.

The corresponding code that replicates these results is included in the do-files, but has been commented out so that the code can run smoothly.

For detailed instructions on replication and further information about the data used in this paper, please refer to the accompanying text, which contains a self-contained folder with all the necessary code and raw data to generate the final outputs of the paper.

Folders

Data/

RAW – Contains raw data from the client survey (baseline and endline) and agent survey (baseline and endline). Additionally, we include the data from the Global Findex dataset to replicate Figure A.1.
CLEAN – Contains the clean datasets from RAW.
OUT – Contains the main datasets to be used in the analysis. All the survey data used in the tables in the paper are contained in the file "master_admin_final.dta".

All variables in the datasets are properly labelled.

Programs/

Contains the do files to clean the datasets from RAW ("0. Create_master_data-Jun2023.do"), to create the variables in the analysis ("1. Creation_outcome_variable-Jun2023.do"), and the main file where we run all the regressions and produce the main tables ("2. All_Analysis_tex-Jun2023.do").

All the do files are self-contained and include notes explaining the process followed in the analysis.

Software and computational requirements

All the analysis was run using Stata version 17.0.