

## READ ME FILE

**Title:** Consumer Payment Behaviour in Australia: Evidence from the 2019 Consumer Payments Survey

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### Description

This 'read me' file contains details of the code and data used in RDP 2020-06.

The Stata code was run on Stata 16.0.

### Data Sources

#### *Consumer Payments Survey data*

Data for each wave of the Consumer Payments Survey are held in the Payments Policy Department of the Reserve Bank of Australia. The Consumer Payments Survey dataset contains unit record data. Survey respondents participated on the basis that their personal data would be kept confidential. It is therefore not possible to provide unit record data to the public.

#### *Retail Payments Statistics data (Figures 11 and 16)*

The Reserve Bank publishes monthly statistics on Australian payment systems from its Retail Payments Statistics (available at <https://www.rba.gov.au/statistics/tables/>). These statistics cover the direct entry system, the ATM system, cheque payments, the New Payments Platform, as well as credit and charge, debit and prepaid card systems. The data are provided by financial institutions, payment service providers and some payment system operators. Figure 11 uses data from statistical table 'C4 ATMs – Seasonally Adjusted Series'; Figure 16 uses data from statistical tables 'C1 Credit and Charge Cards – Seasonally Adjusted Series' and 'C2 Debit Cards – Seasonally Adjusted Series'.

#### *Cross-country data (Figure 2)*

These data include the share of consumer payments made with cash or card for selected economies. These data were sourced from central bank websites, and the data are included in the 'rdp-2020-06-graph-data.xlsx' file.

### Figure Data

Data for all figures are provided in 'rdp-2020-06-graph-data.xlsx'.

### Supplementary Data

A table with supplementary data is provided in 'Supplementary Tables - for publication.xlsx'.

### Code

RDP Table Generation.do

RDP Figure Generation.do

These programs produce the graph and table data published in the paper. The programs were not used to produce data for Figures 2, 11 and 16 as data for these figures are from other sources. As stated in the Data Sources section, we cannot release the underlying data as it is confidential.

Due to different response rates across the demographic categories for which recruitment targets were set, we constructed survey weights so that the final (weighted) dataset aligns with population benchmarks. Essentially, weighting ensures that the survey data can be used to make inferences about the Australian population. We used the iterative proportional fitting procedure, or raking, to calibrate the survey weights;

the same procedure was used for the 2016 CPS. We implemented the raking algorithm using the 'ipfweight' program in Stata16.0 (available at <<https://ideas.repec.org/c/boc/bocode/s457353.html>>).

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