

READ ME FILE

Title: The Evolution of Consumer Payments in Australia: Results from the 2022 Consumer Payments Survey

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Description

This 'read me' file contains details of the code and data used in RDP 2023-08.

The R code was run on R version 4.2.1.

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.

Cross-country data (Figures 5 and 25)

These data include the share of consumer payments made with cash, card and contactless card payments for selected economies. These data were sourced from central bank websites and the Bank for International Settlements, and the data are available in the 'rdp-2023-08-graphdata.xlsx' file.

Figure data

Data for all figures are provided in 'rdp-2023-08-graph-data.xlsx'.

Supplementary data

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

Code

The code to generate all figures is stored in 'RDP Figure Generation.R' while the code to generate all tables is stored in 'RDP Tables Generation.R'. These scripts generate all figures and tables except for Figures 5 and 25, which rely on other central banks' data.

R code was also used to generate survey weights across different demographic categories. These weights were generated using the 'ipf' function in R package 'surveysd' version 1.3.1, available at <<https://cran.r-project.org/web/packages/surveysd/index.html>>. More details on this process and its results can be found in the RDP's Appendix A.

Data cleaning was conducted using the R package 'tidyverse' version 2.0.

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