Replication files for "Moral Incentives in Credit Card Debt Repayment: Evidence from a Field Experiment"

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The "Do_Files" folder contains all do files used to generate tables and other results:

1) "replication_table.do'' generates all the tables in the paper and in the appendix;
2) "replication_fisher.do'' generates all Fisher exact p-values reported in the paper;
3) "replication_95confidence.do'' generates all confidence intervals reported in the paper;
4) "replication_other.do'' generates all other results reported in the paper (in particular results based on survey data).

The "Dta_Files" folder contains data from different sources used in the paper:
1) "data_replication.dta" is the main dataset used in the paper, with data on delinquency, treatment status, covariates, and anonymized information about customers and accounts;
2) "default_sample.dta" is used for the machine learning algorithms for two tables in the appendix (same as "default_sample.csv");
3) "machine_learning_predictions.dta" contains results from the machine learning algorithms for two tables in the online appendix;
4) "survey_june15treated.dta" includes results from a survey administered in June 2015 to a sample of customers participating in the experiment;
5) "survey_june15general.dta" includes results from the survey administered in June 2015 to a sample of customers not participating in the experiment;
6) "survey_april16.dta" includes results from a survey administered in April 2016;
7) "survey_april17.dta" includes results from a survey administered in April 2017.

The "R_Files" folder contains "machine_learning_predictions.R" which calculates the ex-ante credit risk of customers in our sample, using two different machine learning algorithms whose results are reported in two tables in the online appendix.

The "Csv_Files" folder contains the "default_sample.csv" file which is used for the machine learning algorithms whose results appear in two tables in the online appendix (same as "default_sample.dta").