Readme – prepared March 2019

This file contains the information on the files, folder structure, and technical specifications needed to replicate the results of **"Getting to the Top of Mind",** by Dean Karlan, Margaret McConnell, Sendhil Mullainathan, and Jonathan Zinman published in *Management Science*.

Files included: Do-files

- tablesandfigures.do
    - Code to produce Table 3,4,5,6 – Appendix 1 & 2 -- Figure 1

Files included: Datasets

- analysis_dataallcountries.dta
    - Data collected from three different banks that sent scheduled reminder messages to track commitment attainment for clients who recently opened commitment savings accounts

Stata version and User-written commands

- Stata version used: 15
- User-written commands installed: none

Replication: Tables and Graphs

To replicate the tables and figures in this study, you must change the global path to your directory and run the do file. You will find the appropriate output values as indicated below.

- **Figure 1:**
    - This graphic can be found in the "table" folder
- **Table 3:**
    - All values can be found in the logfile under, "Table 3"
- **Table 4:**
    - All values can be found in the logfile under, "Table 4"
- **Table 5:**
    - All values can be found in the logfile under, "Table 5"
- **Table 6 Timing:**
    - All values can be found in the logfile under, "Table 6 Timing"
- **Appendix 1**
    - All values can be found in the logfile under, "Appendix 1"
- **Appendix 2**
    - All values can be found in the logfile under, "Appendix 2"

Errors in data/results

In replicating and reanalyzing the materials, we have discovered issues with the results. While the tweaks were identified while prepping the data for public release, these errors do not meaningfully change the interpretation of our results.

- **Not reproduced:** In "Table 3", the "P-value from F-Test" for "Wealthy" - "Pooled Sample" should read ".0679", rather than ".093".

- **Not reproduced:** In "Table 3", the mean for "Age" – "Philippines" should read "32.22", rather than "32.339".

- **Not reproduced:** The "Percentage of sample" for "Appendix 1" – "Educacion" should read "15.21", rather than "20.25". "20.25" is the value in the "Cum." or cumulative column in the output data.

Codebook

- **analysis_dataallcountries.dta**

Variable	Variable Label
country	a variable indicating Peru (1), Bolivia (2) or the Philippines (3)
peru	binary indicator for respondents from Peru
bolivia	binary indicator for respondents from Bolivia
philippines	binary indicator for respondents from the Philippines
rem_any	randomly assigned to any mail or SMS message
rem_phil	randomly assigned to any mail or SMS message in the Philippines
rem_peru	randomly assigned to any mail or SMS message in Peru
rem_bol	randomly assigned to any mail or SMS message in Bolivia
gain_rem	randomly assigned to any mail or SMS message with gain framing
loss_rem	randomly assigned to any mail or SMS message with loss framing
rem_motive	randomly assigned to any mail or SMS message that specifically mentions savings goal
rem_nomotive	randomly assigned to any mail or SMS message that does not specifically mentions savings goal
incentive	randomly assigned to any mail or SMS message that specifically mentions the savings incentive in Bolivia
noincentive	randomly assigned to any mail or SMS message that does not specifically mentions the savings incentive in Bolivia
late_rem_any	randomly assigned to any late mail or SMS message
puzzle_ica	randomly assigned to the "puzzle" treatment in Peru
foto	randomly assigned to the "photo" treatment in Peru
quant_saved	the amount saved is the total amount of deposits made from account opening through the end of the commitment period in USD
reached_b4goal	a binary indicator indicating that respondent has adhered to the term of the commitment (making all of the required deposits in Peru or Bolivia, saving the goal amount by the end of the commitment period in the Philippines)
log_quant_saved	the log of (quant_saved+1)
logalt_quant_saved	the log of (quant_saved+0.01)
invquant_saved	the inverse hyperbolic transform of (quant_saved)
motivo	text of the type of goal chosen in Peru
highschoolcompleted	a binary indicator for whether the respondent completed high school
female	binary indicator for respondent sex
age	respondents' age in years
married	binary indicator of whether respondent is married
saved_asmuch	binary indicator of whether the respondent indicated they had not saved as much as they wanted at baseline

spent_b4isaved	binary indicator of whether the respondent indicated they often spent before saving at baseline
hyperbolic	binary indicator of whether the respondent exhibits hyperbolic preferences in a hypothetical gambling tradeoff
inc_7d	income in the last 7 days (USD) at baseline
depart	variable indicating which department the respondent lived in at baseline
provincia	variable indicating which province the respondent lived in at baseline
branch	variable indicating which bank branch the respondent was a client of at baseline
marketer	variable indicating which marketer enrolled the respondent at baseline
masterid	unique respondent identifier
wealthy	indicator for being above the poverty line of a wealth indicator
joint, joint_single, dc, highint, rewardint	indicators for random assignment to baseline marketing treatments (joint vs single accounts, deposit collection, high interest rate and reward interest rate)
Variables with the prefix	missing_ are binary indicators of missing data for control variables