



G20 Policy Recommendations for Moving from Financial Access to Usage

Second Submission: RR_WLD_2026_687

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This review verifies the reproducibility of the exhibits included in the paper “*G20 Policy Recommendations for Moving from Financial Access to Usage*”.

Contents in this review:

1. Main findings
2. List of exhibits and reproducibility status
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Main findings

- **Every exhibit of the paper has been reproduced accurately.**
 1. All exhibits, except Figures 22 and 23, were produced in Excel.
 2. Figures 22 and 23 are from external sources documented in the README file. The code and underlying data used to produce these figures have not been verified by the reviewers.
- We conducted our reproducibility analysis based on the paper shared by the authors by email on June 19, 2026.
- **Verification Process and Data Handling:**
 - The reproducibility package relies on 2 types of data: open and restricted data.
 - Open data is included in the public reproducibility package.
 - Reviewers used restricted data (underlying Figures 2, 17, and 18) provided directly by the authors to conduct the reproducibility verification, and this is not included in the public reproducibility package.
 - *data_hash_report.csv* lists the SHA256 hashes of all files in the Data folder to support data integrity checks.
- **Reproducibility Summary:**
 - **Data:** Some data is restricted and has not been included in the reproducibility package. For more details, please refer to the README file.
 - **Code:** All code files (from cleaning to analysis) are included in the reproducibility package.
 - **Outputs:** Outputs are not generated by code (created manually in Excel), but instructions for producing these outputs are included in the package.
 - **Dependencies environment:** The reproducibility package does not use external dependencies.

List of exhibits and reproducibility status

Results in the Main Section of the Paper

- **Figure 1 Reproduced with changes.** The figure reproduces with some changes in the axes, but that does not impact reproducibility. This figure can be replicated using the public Global Findex Database 2025.
- **Figure 2 Reproduced with changes.** The figure reproduces with some changes in the axes, but that does not impact reproducibility. This figure was verified using raw data shared directly with the authors by the Global Findex team before the public release of the Global Findex Database 2025. This data is not included in the publicly available version of the dataset.
- **Figure 3 Reproduced.** Figure created using Financial Access Survey version 4.0.
- **Figure 4 Reproduced.** This figure can be replicated using the public Global Findex Database 2025.
- **Figure 5 Reproduced.** This figure can be replicated using the public Global Findex Database 2025.
- **Figure 6 Reproduced.** This figure can be replicated using the public Global Findex Database 2025.
- **Figure 7 Reproduced.** This figure can be replicated using the public Global Findex Database 2025.
- **Figure 8 Reproduced with changes.** Formatting slightly different, but this does not affect reproducibility. This figure can be replicated using the public Global Findex Database 2025.
- **Figure 9 Reproduced.** This figure can be replicated using the public Global Findex Database 2025.
- **Figure 10 Reproduced.** This figure can be replicated using the public Global Findex Database 2025.
- **Figure 11 Reproduced.** This figure can be replicated using the public Global Findex Database 2025.
- **Figure 12 Reproduced with changes.** Formatting slightly different, but this does not affect reproducibility. This figure can be replicated using the public Global Findex Database 2025.
- **Figure 13 Reproduced with changes.** Formatting slightly different, but this does not affect reproducibility. This figure can be replicated using the public Global Findex Database 2025.
- **Figure 14 Reproduced with changes.** Formatting slightly different, but this does not affect reproducibility. This figure can be replicated using the public Global Findex Database 2025.
- **Figure 15 Reproduced with changes.** Formatting slightly different, but this does not affect reproducibility. This figure can be replicated using the public Global Findex Database 2025.
- **Figure 16 Reproduced with changes.** Formatting slightly different, but this does not affect reproducibility. This figure can be replicated using the public Global Findex Database 2025.
- **Figure 17 Reproduced with changes.** Formatting slightly different, but this does not affect reproducibility. This figure was verified using raw data shared directly with the authors by the Global Findex team before the public release of the Global Findex Database 2025. This data is not included in the publicly available version of the dataset.

- **Figure 18** *Reproduced with changes*. Formatting slightly different, but this does not affect reproducibility. This figure was verified using raw data shared directly with the authors by the Global Findex team before the public release of the Global Findex Database 2025. This data is not included in the publicly available version of the dataset.
- **Figure 19** *Reproduced with changes*. Formatting slightly different, but this does not affect reproducibility. Figure created using Financial Access Survey version 4.0.
- **Figure 20** Does not apply. The figure does not contain analytical output.
- **Figure 21** Does not apply. The figure does not contain analytical output.

Results in the Annex

- **Figure 22** Does not apply. Figure from an external source.
- **Figure 23** Does not apply. Figure from an external source.
- **Figure 24** *Reproduced with changes*. Formatting slightly different, but this does not affect reproducibility. This figure can be replicated using the public Global Findex Database 2025.

Reproduction Environment

Paper exhibits were reproduced on a computer with the following specifications:

- OS: Windows 11 Enterprise
- Processor: INTEL(R) XEON(R) PLATINUM 8562Y+ 2.80 GHz (2 processors)
- Memory available: 32.0 GB