Presentation comments

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Comments:

* + Cesar
  + Sean
  + Waldo

Tasks in red

# Baruch: Waldo, 2021-11-23

* How similar/different is our survey sample versus our overall RCT sample?
  + Waldo: **Here we would like to form a summary stat table of merchants that we surveyed?**
* Are our anticipated effects due to some form of Hawthorne effect? Where merchants are adopting because we tell them we will send the reminder if they haven’t adopted and further increase adoption because they realize they are being monitored and were sent the reminder?
  + Waldo: **Seems like a stretch but not sure what’s the most convincing explanation to rule that out.**
* Is there an effect of the anticipated reminder because once they get the initial offer, firms decide to put it on the agenda and discuss if they should do it?
  + Waldo**: I think this is similar to if with the anticipated reminder do they check their account to ensure the offer’s profitability. For that we know they’re not checking their account more. Really can’t see if “they put it on the agenda”. Wondering if we can just check with the survey a split by high/low number of workers or number of users by account (I think we or for sure Zettle has this info) for everyone in the experiment?**
* Any difference in take-up due to Covid?
  + Waldo: **We randomized so we shouldn’t have an issue here but didn’t necessarily stratify by geographic area. But we could check where Covid cases were prevalent and have some appendix graphs that our results look similar in high and low Covid rate areas?**
  + Waldo: **More generally, we’re not observing 100% take-up for this profitable opportunity. For presentations I think would be good to have a stock answer why this happens. Once we do model calibrations not sure if the answer should be a matter of distribution of costs and benefits, something else (i.e. firms that didn’t see the offer/process it/never takers) or combination of these things?**

# WEFIDEV: Waldo, 2021-11-22

**Nicolás de Roux**

* “Long run” effect – Does take-up of the no reminder converge over time relative to reminder, conditional on no deadline (so that convergence could happen)?
  + - Sean: **We checked this in the pilot but I’m not sure we did in the main experiment. César will produce the graph, as well as a graph to see if the deadline vs. no deadline effect for the lower-value offer converges.**
* Do we have information on firms to look at heterogeneity? E.g. by sector, age of the firm? What about location since some areas might have higher debit card adoption and this could affect how beneficial take-up of the lower fee is?
  + - Sean: **We have sector, tenure with Zettle in the admin data. César will check if we did those heterogeneity regressions and do them if not. On location, we have this but the data work will be a heavier lift; leave as lower priority since it is just a heterogeneity test.**