| c("Dependent Var.:", " ", "Constant", "Cellphone\_with\_internet", | modelo\_fixest1 | modelo\_fixest2 | modelo\_fixest3 | modelo\_fixest4 |
| --- | --- | --- | --- | --- |
| Dependent Var.: | Have\_you\_tried\_to\_Download\_Chivo\_Wallet | Have\_you\_tried\_to\_Download\_Chivo\_Wallet | Have\_you\_tried\_to\_Download\_Chivo\_Wallet | Have\_you\_tried\_to\_Download\_Chivo\_Wallet |
|  |  |  |  |  |
| Constant | 0.7072\*\*\* (0.0262) | 0.8578\*\*\* (0.0179) | 0.8151\*\*\* (0.0304) | 0.8103\*\*\* (0.0488) |
| Cellphone\_with\_internet | 0.1058\*\* (0.0347) |  |  | 0.0755\* (0.0345) |
| Unbanked |  | -0.1103\*\*\* (0.0225) |  | -0.0801\*\* (0.0253) |
| Years\_of\_schoolingHighSchool+ |  |  | 0.1147\*\* (0.0291) | 0.0808\* (0.0356) |
| Years\_of\_schoolingMiddleSchool |  |  | 0.0845\*\* (0.0223) | 0.0671\* (0.0232) |
| Age25-34 |  |  | -0.0228 (0.0138) | -0.0239. (0.0125) |
| Age35-44 |  |  | -0.0452 (0.0306) | -0.0452 (0.0305) |
| Age45-54 |  |  | -0.0954. (0.0470) | -0.0898. (0.0438) |
| Age55+ |  |  | -0.1253\*\*\* (0.0274) | -0.1166\*\*\* (0.0268) |
| Gender |  |  | -0.0260 (0.0198) | -0.0061 (0.0192) |
| Marital\_Status |  |  | -0.0507\* (0.0209) | -0.0478\* (0.0205) |
| \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| S.E.: Clustered | by: Deparment | by: Deparment | by: Deparment | by: Deparment |
| Observations | 1,224 | 1,224 | 1,224 | 1,224 |
| R2 | 0.01246 | 0.01664 | 0.03347 | 0.04807 |
| Adj. R2 | 0.01165 | 0.01584 | 0.02710 | 0.04022 |