**CREDIT RESEARCH**

**Survey modules**

|  |  |  |
| --- | --- | --- |
| **Module** | **public** | **# of issues** |
| 1. Screener | All | 9 |
| 2. Behavioral | all | 8 |
| 3. Credit and financing lines | Bankarized | 17 |
| 4. Default | Defaulter | 12 |
| 5. New trends | All | 4 |

**QUOTAS**

|  |  |  |
| --- | --- | --- |
| **Minimum cases** | **N=300** | **Profile 1: Unbanked, Good position** |
| **Minimum cases** | **N=300** | **Profile 2: Unbanked, defaulter** |
| **Minimum cases** | **N=500** | **Profile 3: Bancarized, Good position** |
| **Minimum cases** | **N=500** | **Profile 4: Bancarized, defaulter** |

**MODULE 1. Screener**

Thank you for agreeing to participate in this survey. Please complete all questions appearing on each page, responding with open and honest answers.

Always make sure you have answered all of the questions provided. When you are ready to move to the next page, click the [PN] button. INSERT ARROW IMAGE] located at the bottom of the page. Do not use your browser buttons to go from one page to another.

PN. SINGLE SELECT;

SGEND. Which of the following best describes your gender?

1. Male
2. Female
3. Other
4. Prefer not to answer

PN. NUMERIC ENTRY; TERMINATE IMMEDIATELY IF SAGE <18; CATEGORIZE AGE ACCORDING TO THESE RANGES  
1. 18-24   
2. 25-34  
3. 35-44  
4. 45-54  
5. 55-644   
6. 65-74  
7.75+

SAGE. What is your age?

SINGLE ANSWER; ASK ONLY FOR BRAZIL

**SSTATE.** What state do you live in?

1. Acre

2. Alagoas

3 Amapá

4. Amazonas

5. Bahia

6. Brasília - Distrito Federal

7. Ceará

8. Espírito Santo

9. Goiás

10. Maranhão

11. Mato Grosso

12. Mato Grosso do Sul

13. Minas Gerais

14. Pará

15. Paraíba

16. Paraná

Pernambuco

18. Piauí

19. Rio de Janeiro

20. Rio Grande do Norte

21. Rio Grande do Sul

22. Rondônia

23. Roraima

24. Santa Catarina

25. São Paulo

26. Sergipe

27. Tocantins

REGION:

Region N (North): Codes 1, 3, 4, 14, 22, 23 and 27

Region M (Midwest): Codes 9, 11, 12 and 6

Region NE (Northeast): Codes 10, 18, 7, 20, 15, 17, 2, 26 and 5

Region S (South): Codes 16, 24 and 21

Region SE (Southeast): Codes 25, 19, 13 and 8

PN. SINGLE ANSWER; ASK ONLY FOR BRAZIL

SCAPITAL. What part of the state do you live in?

1. Capital
2. Metropolitan Region
3. Interior of state

PN. TERMINATE IMMEDIATELY IF 99; SINGLE SELECT

SINC. Which of the following categories best represents your monthly household income (before taxes)?

1. BRAZIL RANGES ONLY:Up to R$ 1.412,00
2. Between R$ 1.412,01 and R$ 2.824,00
3. De R$2.824,01 a R$3.135,00
4. De R$3.135,01 a R$4.236,00
5. De R$4.236,01 a R$5.648,00
6. Between R$ 5.648,01 and R$ 7.060,00
7. De R$7.060,01 a R$8.472,00
8. Between R$ 8.472,01 and R$ 9.884,00
9. De R$9.884,01 a R$11.296,00
10. De R$11.296,01 a R$12.708,01
11. De R$12.708,01 a R$14.120,01
12. De R$14.120,01 a R$15.532,01
13. Over R$ 15.532,01

99. Prefer not to answer

TERMINATE IMEDIATELY IF CODE 1-6; MULTIPLE ANSWER; RANDOMIZE

SSECUR. Do you work in any of these areas?

1. Advertising, Advertising Agency
2. Market Research Company
3. Marketing
4. Radio / Newspaper / Magazine / TV
5. Credit or debit card issuer
6. Banks/Financial Institutions
7. None of the above [EXCLUSIVE; ANCHOR]

PN. SINGLE SELECT;

NB0. Which of the following statements apply to you?

1. I do not have a bank account
2. I have a bank account, but have not used it in the past 6 months
3. I have a bank account and used it in the past 6 months

If NB0=1 or 2: unbanked

If NB0= 3: bankarized

PN. MULTIPLE ANSWER; ALPHABETIC ORDER;

SFUNN1. Which of the following financial institutions do you know?

BRAZIL BRAND LIST ONLY:

1. Agibank
2. AgZero
3. Banco do Brasil
4. Banco Original
5. Banco Pan
6. Bradesco
7. BS2
8. BTG Pactual
9. BV (Banco Votorantim)
10. C6 Bank
11. Caixa Econômica Federal
12. Crefisa
13. Daycoval
14. Digio
15. Help
16. Inter
17. Itaú
18. Iti
19. Mercado Pago
20. Neon
21. Next
22. Nubank / NuConta
23. PagBank
24. PicPay
25. Safra
26. Santander
27. Sicoob
28. Sicredi
29. Unicred
30. XP
31. AllFree Bank [FAKE BRAND]
32. None of these [TERMINATE]

Pn. SINGLE ANSWER PER BRAND; ALPHABETIC ORDER; SHOW BRANDS SELECTED IN SFUNN1; TERMINATE IF NB0=1 AND ANY BRAND IN SFUNN2=4; TERMINATE IF NB0=2 AND **NO BRAND** IN SFUNN2=4 ; TERMINATE IF NB0=3 AND **NO BRAND** IN SFUNN2=4 .

SFUNN2. Have you considered any type of product (current account, savings account, investment and others) at any of the following **financial institutions**?

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Never considered having any product | Considered it, but never had any product contracted | I have already had some product contracted, but not currently | I have a product **currently contracted** |
| [BRAND 1] | 1 | 2 | 3 | 4 |
| [BRAND 2] | 1 | 2 | 3 | 4 |

MULTIPLE ANSWER; ASK FOR EACH BRAND IN SFUNN2=4;

PRODUCT. What product(s)/service(s) do you have in today [EACH SFUNN2=4]? Select all that apply

1. Checking account / Savings account
2. Current account / overdraft limit
3. Credit Card
4. Personal loan (unsecured)
5. Public payroll credit / loan
6. Private payroll credit / loan
7. Credit / Mortgage
8. Car credit / financing
9. CDC/installments in retail stores (payment books/installments)
10. Investment guarantee/FGTS loan
11. Mortgage/car loan
12. Secured mortgage loan
13. Consortium
14. Investments (Fixed income, variable income, private pension, other)
15. Cryptomedas
16. Insurance (e.g. Auto, Life, Healthcare, residential, other)
17. Other (Please specify) [ANCHOR]

SINGLE ANSWER; SHOW BRANDS SELECTED IN SFUNN2=4; ALPHABETIC ORDER

SPRINCIPAL. Which do you consider to be your primary or most important financial institution? Select one

SHOW BRANDS SELECTED IN SFUNN2=4

1. Other (please specify) [ANCHOR]
2. Other (please specify) [ANCHOR]
3. Other (please specify) [ANCHOR]

PN. SINGLE SELECT;

NB1. Which of the following statements apply to you?

1. I have a store card or installment credit (e.g. C&A, Renner, Casas Bahia)
2. I do not have a store card or installment credit (e.g. C&A, Renner, Casas Bahia)

PN. SINGLE SELECT;

INA. Which of the following statements applies to you? Please consider all monthly accounts such as electricity, water, internet, monthly fees as well as card bills, loans and/or financing

1. I don’t have past due bills today or in the past 12 months
2. I do not have a commitment in delay today, but have been at least more than 30 days late in the last 12 months
3. I have a past due account(s) today

If INA=1: good POSITION

If INA=2 or 3: defaulter

**END OF SCREENER**

**MODULE 2. Behavioral**

PN. RANK 7; RANDOMIZE; UP TO 7

PGTO. As far as your priority for bill payment is concerned, what is your priority among those options when paying. Select up to 7, where: 1 as the most important item, 2 the second most important and so on until 7.

1. Purchase of food and hygiene and cleaning products
2. Pay on time the monthly bills (e.g. rent, electricity, telephone, water, etc.) that are still up to date
3. Apparel and footwear purchases
4. Leisure purchases (rides, travel, etc.)
5. Recurring spending (e.g. healthcare plan, education, etc.)
6. Loan/loan payments that are still up to date
7. Pay bills that are past due to clear name

PN. SINGLE SELECT PER STATEMENT; RANDOMIZE STATEMENTS;

ATT1. Please indicate how much you agree or disagree with each of the following statements:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Strongly disagree | Disagree | Somewhat disagree | Somewhat agree | Agree | Strongly Agree |
| [Statement 1] |  |  |  |  |  |  |
| [Statement 2] |  |  |  |  |  |  |

Financial capacity [DO NOT SHOW]

1. I invest at least 5% of my income annually
2. I have an emergency reserve equivalent to 6 months of my income
3. I frequently resort to installment credit/financing lines to fulfill my consumer needs (e.g. cars, homes, travel, etc.)
4. I use the limit of my overdraft checking (limit of checking account) or revolving credit card frequently
5. I need to resort to credit frequently to pay my monthly commitments (e.g.: monthly bills, electricity, food, etc.)
6. I use acquaintances and family members to get money loans

Debt [DO NOT SHOW]

1. I have financial control over my expenses
2. I've already been awake at night because of my debts
3. I often spend more than I can pay
4. Given an urgent need, I tolerate increasing my debt
5. I have the habit of calling the bank or financial institution to negotiate my debts before the due date.
6. I worry about a past due account only after I have received a billing call or contact.

PN. MULTIPLE SELECT; RANDOMIZE

Q13. What is the origin(s) of your money to pay your bills?

1. My source of income/primary work
2. Selling assets I own
3. Increase my monthly income (e.g. work more hours, mock up, etc.)
4. I sell my vacation
5. I cut the less priority spend to save money
6. I collect debts that third parties have with me
7. I use extra money (e.g. salary 13, bonus/commission payments, etc.)
8. I borrow money from relatives/friends
9. Other (please specify) [ANCHOR]

88. For quality purposes, please select 'Somewhat Agree' [PN. ATTENTION CHECK]

PN. SINGLE SELECT PER STATEMENT; RANDOMIZE STATEMENTS;

ATT2. Please indicate how much you agree or disagree with each of the following statements:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Strongly Disagree | Disagree | Somewhat disagree | Somewhat agree | Agree | Strongly Agree | Not Applicable |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

[DO NOT SHOW] credit planning and decision

1. I plan financially to get a loan or financing
2. When I need a loan or financing, I research different options and conditions available (e.g., rates, limit, payment terms, etc.)
3. I usually assess loan/financing conditions at different financial institutions
4. I go straight to my main bank to contract a loan without researching other financial institutions
5. I turn to family or friends when I need money before I ask for a loan
6. I only seek family or friends for financial matters when I no longer have lines of credit with banks/financial institutions

Credit denied/Credit bureau [DO NOT SHOW]

1. I’ve had credit applications denied without understanding the reason
2. When my credit application is denied, I receive a justification from the financial institution
3. If the credit is denied I look for a proposal from another institution
4. I have already had to clear my name in organs such as Serasa or SPC
5. Even after clearing my name at Serasa/SPC I still have a hard time getting credit

Financial situation in the last 12 months [DO NOT SHOW]

1. I was able to save more money in the last 12 months
2. I increased my debt in the past 12 months (amount I spend monthly on monthly income)
3. I became defaulter over 30 days late at least once in the last 12 months

88. For quality purposes, please select 'Somewhat Agree' [PN. ATTENTION CHECK]

PN. SINGLE SELECT;

FUT. For the current year, you believe your financial situation in the next 12 months will be:

1. Much Worse
2. Worse
3. Same
4. Better
5. Much Better

**Module 3. Credit and financing lines**

**ASK THIS MODULE IF NB0=3 BANKED**

RANK 5; RANDOMIZE; UP TO 5

Q18. Assuming you have contracted or contracted credit/financing lines, what channel do you prefer? Select up to 5, where: 1 as the most important item, 2 the second most important and so on until 5.

1. Prefer to hire via Mobile App

2. I prefer to hire via website/web portal

3. Prefer to hire via phone call

4. I prefer to hire via WhatsApp

5. I prefer to hire in-person at the branch/store

PN. SINGLE SELECT;

Q19. When contracting credit/financing lines, what type of support would you like to receive?

1. I prefer to hire in a totally independent manner, without the support of a manager

2. I like to evaluate options, but have the support of the manager in formalizing the contracting

3.I like 100% manager support

PN. MULTIPLE ANSWER;

Q23. Which of these factors would make you switch your primary [PRIMARY] financial institution to a new one?

1. Have credit approved with greater agility
2. Have higher revolving credit limit (e.g. overdraft, credit card)
3. Have a higher limit for financing/installments
4. Have lower financing/installment rates
5. Get longer terms or cheaper installments for financing/installments
6. Other (please specify) [ANCHOR]
7. Nothing would make me change my primary financial institution [ANCHOR; EXCLUSIVE]

PN. SINGLE SELECT PER STATEMENT; RANDOMIZE STATEMENTS;

Q24. For your primary financial institution [PRIMARY], please indicate how much you agree or disagree with each of the following statements:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Strongly disagree | Disagree | Somewhat disagree | Somewhat agree | Agree | Strongly agree | Not Applicable |
| [Statement 1] |  |  |  |  |  |  |  |
| [Statement 2] |  |  |  |  |  |  |  |

**Credit contracting journey** [DO NOT SHOW]

1. I am able to contract credit 100% digitally, with no interaction with people
2. The process is intuitive in the digital channels of my financial institution
3. All the information I need is clearly available during hiring
4. To get credit, I need a lot of hard-work documents
5. I have a quick/immediate response to credit approval when I do a simulation
6. Once approved, I have quick/immediate access to the amount loaned
7. The credit limit approved meets me

RANK 5; RANDOMIZE; UP TO 5

Q25. For you, what are the main factors when choosing a financial institution to apply for a line of credit (e.g., financing, lending, credit card, etc.)? Select up to 5 where: 1 is the most important, 2 is the second most important, and so on.

1. Simple and easy to understand credit information
2. Relationship time with financial institution
3. Simplified process for applying for credit
4. Quick response on credit approval
5. Quick to have access to the desired credit/value in the current account
6. Attractive interest rates
7. Monthly installments that fit the budget
8. Other (please specify) [ANCHOR]

PN. SINGLE SELECT PER STATEMENT; RANDOMIZE STATEMENTS;

Q26. Please indicate how much you agree or disagree with each of the following statements:

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Strongly disagree | Disagree | Somewhat disagree | Somewhat agree | Agree | Strongly agree | Not Applicable |
| [Statement 1] |  |  |  |  |  |  |  |
| [Statement 2] |  |  |  |  |  |  |  |

**Overdraft (checking account limit)** [DO NOT SHOW]

1. I have used overdraft/limit checking account at least once in the last 12 months.
2. I believe my overdraft/checking account limit should be higher than the one I currently own
3. I know the interest rate charged by my bank for overdraft/checking account limit
4. I don’t use overdraft checking/limits even if the limit is approved by the bank
5. I do not have overdraft check line/limit of bank approved current account

88. For quality purposes, please select 'Somewhat Agree' [PN. ATTENTION CHECK]

PN. SINGLE SELECT; ASK IF STATEMENT 1= 6 OR 5 IN Q26

Q27. In the past 12 months, how often do you use checking account overdraft/limit?

1. Use every month for more than 10 days
2. Use every month for less than 10 days
3. Use sporadically (e.g.: once every 3 months)
4. Very rarely used (e.g. no more than once every 6 months)
5. I do not use overdraft limits under any hypothesis

**Credit card**

PN. SINGLE ANSWER PER ROW;

Q28. Please mark the amount of credit cards you have for each of the financial institutions and retail stores you currently own this product

COLUMN:

1. Only 1
2. 2
3. 3
4. 4
5. 5 or more

ROW: SHOW BRANDS IN PRODUCT=3

PN. SINGLE SELECT;

Q29. Please select your situation from the options below:

1. Most of the time I pay on time the full amount of the bill
2. Most of the time I pay on time the amount between the minimum and the total bill
3. Most of the time I pay the full amount of the bill late
4. Most of the time I pay late the amount between the minimum and total bill
5. Never paid on time, not the full amount, nor the minimum invoice amount

RANK 5; RANDOMIZE; UP TO 5

Q30. When getting a new credit card, what is most important to you? Select up to 5 options where 1 is the most important, 2 is the second most important and so on

1. Increase my credit limit
2. Pay less annuity
3. Lower interest rates
4. Cashback on my purchases
5. Have access to loyalty programs (miles, points, etc.)
6. Other (please specify) [ANCHOR]

PN. SINGLE SELECT PER STATEMENT; RANDOMIZE STATEMENTS;

Q31. Please indicate how much you agree or disagree with each of the following statements:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Strongly Disagree | Disagree | Somewhat disagree | Somewhat agree | Agree | Strongly Agree |

1. I plan to get at least one more credit card in the next 12 months
2. When I don’t have enough money on my account, I use the credit card to meet my commitments
3. In the last 12 months, I have at least one bill installment
4. I know the interest rate charged by my bank for credit card use
5. Monthly, I track all spend entries with my credit card

**Installment products**

PN. SINGLE SELECT PER STATEMENT; RANDOMIZE STATEMENTS;

Q32. Please indicate how much you agree or disagree with each of the following statements:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Strongly Disagree | Disagree | Somewhat disagree | Somewhat agree | Agree | Strongly Agree |

Knowledge of installment financial products [ANCHOR]

1. I know about consigned credit lines
2. I know about personal loans
3. I know about installments in retail stores (payment books/installments)
4. I am aware of investment guarantee/FGTS loan
5. I am aware of mortgage/car
6. I know about a lien guarantee loan

RANK 5; RANDOMIZE; UP TO 5

Q34. When getting a loan or financing, what is most important to you? Select up to 5 where: 1 is the most important, 2 is the second most important, and so on.

1. Loaned amount
2. Interest rate
3. Payment term
4. Quick to approve/resort to account
5. Installment amount
6. Other (please specify) [ANCHOR]

PN. SINGLE SELECT; ASK IF ANY BRAND IN PRODUCT=4-13

Q35. Currently, what percentage of your household income is the total amount of your monthly loan and loan installments?

1. Less than 5%
2. From 6% to 30%
3. From 31% to 50%
4. More than 50%

**NEW TRENDS**

PN. SINGLE SELECT;

Q48. When your financial institution communicates with you, do you see transparency in contact (i.e., all information is transmitted, and all questions answered)?

1. Yes, I can see clarity and transparency in my financial institution’s communications
2. No, the communications I receive are unclear and/or do not transmit transparency
3. I can’t say

PN. MULTIPLE SELECT; RANDOMIZE

Q49. Which of the following statements apply to you? Select all that apply

1. Subscribe to streaming entertainment services (includes Netflix, Disney+, Amazon Prime, Globoplay, Spotify, Deezer)
2. I make recurring use of delivery services (iFood, Rappi, Uber), at least once a week
3. I normally buy online from websites (Amazon, Mercado Livre, Shopee)
4. I have social networks (like Instagram, Facebook, Tiktok), and I use them daily
5. I often bet on sports betting sites or online casinos

**Digital Credit (BNPL)**

PN. SINGLE SELECT PER STATEMENT;

Q50. Please indicate how much you agree or disagree with the following statement: *"I would be willing to pay for my purchases through companies that provide me with forms of installment payments that do not involve credit cards"*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Strongly Disagree | Disagree | Somewhat disagree | Somewhat agree | Agree | Strongly Agree |

PN. MULTIPLE SELECT

Q51.In a scenario where loans/financing are obtained in exchange for better terms (e.g. lower interest rates, smaller installments, etc.), please indicate how much you agree or disagree with the following statements:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Strongly Disagree | Disagree | Somewhat disagree | Somewhat agree | Agree | Strongly Agree |

1. I would be willing to use my encryption as a guarantee if it were available
2. I would be willing to use my FGTS as a guarantee if I had available
3. I would be willing to use gold/jewelry as collateral if it were available
4. I would be willing to use my car as a guarantee if I had available
5. In a car loan, I would allow the car to be blocked if the installments are not paid.
6. I would be willing to use a property as a guarantee if I have one
7. I would accept to have my mobile line blocked in case of non-payment of a loan/financing

**Module 4. INadimplência**

**ASK THIS MODULE IF INA=2 OR 3**

PN. SINGLE SELECT;

Q36. What is the total sum of the R$ (real) value of your past due accounts?

1. Up to R$ 500,00
2. Between R$ 500,01 and R$ 1,000,00
3. Between R$ 1.000,01 and R$ 3.000,00
4. Between R$ 3.000,01 and R$ 5.000,00
5. Over R$ 5.000,00
6. Don’t know/I’ve already lost track of how much I have in delay

PN. SINGLE SELECT;

Q37. In the last 12 months, how many months have you been in default?

1. Less than 1 month
2. Between 1 and 2 months
3. Between 3 and 6 months
4. Between 6 and 11 months
5. All 12 months

PN. MULTIPLE SELECT; RANDOMIZE

Q38. In which credit product(s) are you in default?

1. Store card bill
2. Credit card bill
3. Payment slip/payment slip
4. Check returned
5. Overdraft limit due
6. Personal loan installment maturity
7. Expiration of the secured financing portion (real estate, automobile, etc.)
8. Other (Please specify) [ANCHOR]

PN. MULTIPLE SELECT; RANDOMIZE

Q39. What product(s) of service(s) generated/generated the debt?

1. Purchase of construction material
2. Purchase of furniture/appliances/electronics
3. Supermarket/food purchases
4. Acquisition of apparel and footwear
5. Condo/rent account
6. Water/light bill
7. Pay TV/internet/phone account
8. Healthcare plan/drugs
9. Education (school, college, language courses, etc.)
10. Travel
11. Other (Please specify) [ANCHOR]

PN. MULTIPLE SELECT; RANDOMIZE

Q40. What was the reason(s) that made it impossible to pay on time?

1. My salary/retirement was paid late
2. I had an unemployment situation in the family
3. Had overhead
4. I had extraordinary healthcare expenses
5. My monthly expenses increased
6. I am autonomous and my monthly income has decreased
7. I loaned my name to third parties
8. I forgot to pay
9. Other (Please specify) [ANCHOR]

PN. RANK 5; RANDOMIZE; UP TO 5

Q41. In your opinion, what is the best way for you to know about your default situation and negotiate your debts? Select up to 5 where: 1 is the most important, 2 is the second most important, and so on.

1. Phone call from a consultant
2. Account manager phone call
3. WhatsApp
4. SMS
5. App/Financial institution/store website
6. Other trading platforms (Serasa cleans name, etc.)
7. Email receipt
8. Receive letter
9. In-branch/store presence
10. Other (Please specify) [ANCHOR]

PN. SINGLE SELECT PER STATEMENT; RANDOMIZE STATEMENTS;

Q42. Please indicate how much you agree or disagree with each of the following statements:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Strongly Disagree | Disagree | Somewhat disagree | Somewhat agree | Agree | Strongly Agree |

**Robotized service** [ANCHOR]

1. When I get a service call via robot, I usually turn off the phone
2. When I receive a call via robot, I usually ask for redirection for human service
3. When I use chat/WhatsApp, and service is automated, I usually ask for redirection for human service
4. I feel comfortable negotiating my debts through a robotized service (chatbot / voice robot)
5. I can interact with automated channels to negotiate my debts
6. When I am served in different channels I need to repeat my information

**Customized billing contact** [ANCHOR]

1. When I am charged, I feel I am contacted by my preferred channel
2. I feel the negotiation offers are made according to what I can pay
3. I feel that negotiation offers are customized to suit my situation
4. I feel that service can understand the reasons why I can’t pay

88. For quality purposes, please select 'Somewhat Agree' [PN. ATTENTION CHECK]

RANK 5; RANDOMIZE; UP TO 5

Q44. In your opinion, in which areas is there the greatest improvement potential during the collection process? Select up to 5 where: 1 is the most important, 2 is the second most important, and so on.

1. Reduce call frequency
2. Call me at times I am available
3. Contact by other channels (e.g. WhatsApp, SMS, etc.)
4. Provide more cordial service
5. Have a better portal/app for me to negotiate my debt
6. Other (Please specify) [ANCHOR]

RANK 5; RANDOMIZE; UP TO 5

Q45. With respect to the negotiation offers you receive, which do you prefer? Select up to 5 where: 1 is the most important, 2 is the second most important, and so on.

1. I prefer cash payment with a discount on the total due
2. I prefer terms with a larger number of installments, but no discount
3. I prefer to negotiate on time so that the portion fits my budget, without extending it for a long time
4. I prefer to be able to make more frequent payments (e.g. weekly)
5. I prefer to have flexibility in payment, that is, to be able to advance installments, paying a higher amount when favorable to me, and/or postpone in times of greater difficulty
6. I would like to be able to unify my debts into a single renegotiation
7. Other (Please specify) [ANCHOR]

RANK 5; RANDOMIZE; UP TO 5

Q46. What is your preferred payment means when negotiating your debts? Select up to 5 where: 1 is the most important, 2 is the second most important, and so on.

1. Bank payment slip
2. PIX
3. Bank transfer
4. Cash at lottery
5. Cash at bank branch / store
6. Credit card
7. Debit in account
8. Other (please specify) [ANCHOR]

PN. SINGLE SELECT;

Q47. What is the deadline for you to settle past due accounts?

1. In the next 30 days.
2. Between 31 and 90 days.
3. Between 91 and 180 days.
4. Over 180 days.
5. No forecast/can’t determine

**module Demographics**

PN. INTRO

DINTRO. We are already finishing up and we have just a few more questions for you.

Pn. SINGLE ANSWER

DWORK. Which phrase best describes your work status **today**?

1. Employed full time (more than 30 hours per week)  
2. Employed part time (30 hours or less per week)  
3. Self-employed / contractor  
4. Student – not working  
5. Taking care of household  
6. Retired – not working  
7. Unemployed  
97. Other (Please specify)  
99. Prefer not to answer

Pn. SINGLE ANSWER

DMARITAL. What is your current marital status?

1. Single, never married  
2. Married / living with domestic partner  
3. Separated / divorced  
4. Widowed  
99. Prefer not to answer

PN. SINGLE SELECT

SESCOL. What is your highest level of education completed?

1. Elementary incomplete
2. Elementary complete
3. High school incomplete
4. High school graduate
5. Incomplete higher education
6. Complete higher education (graduate)
7. Post-graduate (Master’s degree, Ph.D., etc.)
8. Other (Please specify)
9. None

PN. NUMERIC ENTRY; ALLOW 4 DIGITS; USE AS ATTENTION CHECK – MUST BE WITHIN 2 YEARS OF AGE

DYEARBORN. Just to confirm, what year were you born?