

FINANCIAL TECHNOLOGY ADOPTION

SURVEY TRANSCRIPT

BEGINNING OF THE SURVEY

Q1. How many employees work or help in your business, including yourself and relatives?

[employees_num]

- [integer, (.>=1 and .<=100) or (.= -888 or .= -777)]

Q2. Do you have a point-of-sale terminal to accept card payments? **[has_pos]**

- [select_one]
 - 1) Yes [→ Section A]
 - 2) No

Q3. Have you ever had a point-of-sale terminal to accept card payments? **[has_had_pos]**

- [select_one]
 - 1) Yes [→ Section C]
 - 2) No [→ Section B]

A) If they already have a point-of-sale terminal:

1) Did you start your business with a point-of-sale terminal, that is, accepting card payments?

[started_business_w_pos]

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Don't know
 - 4) Refuse to answer

2) How many point-of-sale terminals from different supplier do you have? [pos_num]

*Surveyor: The question refers to **the total number of different suppliers**, not the total number of point-of-sale terminal units the retailer has from each provider.*

- [integer, (.>=1 and .<=10) or (.-888 or .=-777)]

3) From which bank or firm do you own point-of-sale terminal \${response_to_2}? [Loop until max(response_to_2)] [pos_firm]

Surveyor: Start with the point of sale that the retailer uses most frequently.

- [List of names of banks, such as BBVA Bancomer, Banamex, Scotiabank, etc., or firm, such as Zettle, Clip, etc.]
- Other [specify: _____]

NOTE: How many years and months ago did you adopt the point-of-sale terminal from \${response_to_3}? [Loop until all responses to 3]

4) ___ years... [Loop until all responses to 3] [years_with_pos]

*Surveyor: Enter the **integer number of years** that have passed since the respondent adopted the point-of-sale terminal. Example: If it was purchased 3 years and 4 months ago, enter 3. Enter 0 if it was purchased less than a year ago. Example: If it was purchased 6 months ago, enter 0. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer]

5) and ___ months ago. [Loop until all responses to 3] [months_with_pos]

*Surveyor: Enter the **integer number of months** that complement the years that have elapsed since the respondent adopted the point-of-sale terminal. Example: If it was purchased 3 years and 4 months ago, enter 4. Enter 0 if it was purchased exactly X number of years ago. Example: If it was purchased exactly 6 years ago, enter 0. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer]

6) [only if \${question_2} = 1] Did you use to have a point-of-sale terminal from a different supplier before adopting your actual terminal from \${response_to_3}? [replaced_pos]

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Don't know
 - 4) Refuse to answer

7) [only if \${question_6} = "Yes"] From which bank or firm was the point-of-sale terminal you had before having the one from \${response_to_3}? [pos_firm_replaced]

- [text, Name of the bank, such as BBVA Bancomer, Banamex, Scotiabank, etc., or firm, such as Zettle, Clip, etc.]

- 8) [only if \${question_6} = "Yes"] Why did you decide to change from \${response_to_7} to \${response_to_3}? [reason_replaced_pos]
- [text. Open response] **ORIGINAL**
 - [select_multiple]
 - 1) It has more benefits
 - 2) The other bank/company charged a high fee
 - 3) Charges were slow to reflect
 - 1) Other [specify: _____]
 - 2) Don't know
 - 3) Refuse to answer
- 9) [only if \${question_2} > 1] ¿Do you use the \${response_to_2} point-of-sale terminals from different suppliers or just only one? [pos_usage]
- [select_one]
 - 1) The \${response_to_2}
 - 2) Just one
 - 3) Other
 - 4) Don't know
 - 5) Refuse to answer
 - 6) Other [specify: _____] [pos_usage_other]
- 10) [only if \${question_9} = "The \${response_to_2}" (1)] Why do you use point-of-sale terminals from more than one different supplier? [reason_many_pos]
- [text. Open response] **ORIGINAL**
 - [select_multiple]
 - 1) Signal problems/ system failures
 - 2) Some terminals don't accept some cards
 - 3) Each terminal offers different benefits
 - 4) People can pay bills with one of them
 - 5) Other [specify: _____] [reason_many_pos_other]
 - 6) Don't know
 - 7) Refuse to answer
- 11) [only if \${question_9} = "Just one" (2)] Why do you only use the point-of-sale terminal from one supplier, but have more than one? [reason_one_pos_used]
- [text. Open response]
- 12) What is the main reason you decided to adopt a point-of-sale terminal? [reason_of_adoption]
Surveyor: Open response, DON'T READ options, check all options that match the respondent's answer.
- [select_multiple]
 - 1) Due to preferences of customers that I already had
 - 2) To attract new customers
 - 3) For better security (including having less cash)
 - 4) To better track and manage payments
 - 5) Card payments are directly deposited at the bank
 - 6) The bank/firm offered me a good deal or for free
 - 7) Because of the competition/ other stores had one

- 8) To offer phone recharges/pay bills
 - 9) Innovation in the store
 - 10) Other [specify: _____] [reason_of_adoption_other]
 - 11) Don't know
 - 12) Refuse to answer
- 13) [only if \${question 1} = "No"] Before adopting a point-of-sale terminal, what percent of customers who came to your store asked to pay by card? [cust_ask_before_pos]
*Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]
- 14) [only if \${question 7} = 0] Before adopting a point-of-sale terminal, did a customer ever ask you to pay by card? [cust_ask_before_pos_pay]
- [select_one]
 - 5) Yes
 - 6) No
 - 7) Don't know
 - 8) Refuse to answer
- 15) [only if \${question 7} != 0 or \${question 8} = Yes] Before adopting a point-of-sale terminal, did a customer who asked to pay by card ever leave the store without buying anything after being informed that you did not accept card payments? [cust_left_before_pos]
- [select_one]
 - 1) Yes
 - 2) No
 - 3) Don't know
 - 4) Refuse to answer
- 16) [only if \${question 9} = Yes] Before adopting a point-of-sale terminal, what percent of customers who asked to pay by card left the store without buying anything after being informed that you did not accept card payments? [cust_left_before_pos_p]
Surveyor: Percent based on the number of customers who asked to pay by card. This means, if all of those who asked to pay with card left the store without buying anything, the answer must be 100.
Percentage %. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]
- 17) Just to confirm, of every 100 customers that asked to pay by card, \${response_to_16} left the store without buying anything after being informed that you did not accept card payments? [cust_left_b4_pos_conf]
- [select_one]
 - 1) Yes
 - 2) No

[only if \${question 17} = "No" (0)] **NOTE: SURVEYOR: TO CONTINUE, YOU MUST GO BACK TO THE PREVIOUS QUESTION AND REPEAT IT TO CODE THE RIGHT PERCENTAGE.** [cust_left_b4_pos_warning]

[only if \${question 1} = No] **NOTE:** Now I will ask you a series of questions about changes that occurred when you adopted a point-of-sale terminal in three different areas: **first, the daily number of customers; second, your total sales volume and third, your profits.** [case_a_changes_note]

18) [only if \${question 1} = No] Did the **daily number of customers** that come to your store increase, decrease, or remain the same after you adopted a point-of-sale terminal? [num_cust_changed]

- [select_one]
 - 1) Increased
 - 2) Decreased
 - 3) Remained the same
 - 4) Don't know
 - 5) Refuse to answer

19) [only if \${question 18} = Increased] By what percent did the **daily number of customers that come to your store** increase by adopting a point-of-sale terminal? [num_cust_incr_p]

*Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer, (.>=0 and .<=100) or (.= -888 or . = -777)]

20) [only if \${question 19} = Don't know] How many daily customers would you estimate that came to your business before adopting a point-of-sale terminal? [num_cust_incr_p_if_bef]

Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

21) [only if \${question 19} = Don't know] How many daily customers would you estimate that come to your business after adopting a point-of-sale terminal? [num_cust_incr_p_if_aft]

Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

22) [only if \${question 18} = Increased] Was the increase in the **daily number of customers that come to your store** after adopting a point-of-sale terminal greater, less than or equal to what you expected before adopting it? [incr_vs_expected]

- [select_one]
 - 1) Greater
 - 2) Less
 - 3) Equal
 - 4) Don't know
 - 5) Refuse to answer

23) [only if \${question 18} = Increased] Do you think that new customers that started coming to your store when you adopted a point-of-sale terminal, used to make these purchases in other stores? [cust_shop_others_before_pos]

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Don't know
 - 4) Refuse to answer

- 24) [only if \${question 18} = Decreased] By what percent did the **daily number of customers that come to your store** decrease by adopting a point-of-sale terminal? [num_cust_decr_p]
*Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]
- 25) [only if \${question 24} = Don't know] How many daily customers would you estimate that came to your business before adopting a point-of-sale terminal? [num_cust_decr_p_if_before]
Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0) or (.-888 or .=-777)]
- 26) [only if \${question 24} = Don't know] How many daily customers would you estimate that come to your business after adopting a point-of-sale terminal? [num_cust_decr_p_if_aft]
Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0) or (.-888 or .=-777)]
- 27) [only if \${question 18} = Decreased] Why do you think the **daily number of customers that come to your store** decrease by adopting a point-of-sale terminal? [num_cust_decr_reason]
- [text. Open response]
- 28) [only if \${question 1} = No] Did the **total volume of sales** increase, decrease, or remain the same after you adopted a point-of-sale terminal? [sales_changed]
- [select_one]
 - 1) Increased
 - 2) Decreased
 - 3) Remained the same
 - 4) Don't know
 - 5) Refuse to answer
- 29) [only if \${question 28} = Increased] By what percent did the **total sales volume** increase by adopting a point-of-sale terminal? [sales_incr_p]
*Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]
- 30) [only if \${question 29} = Don't know] How much would you estimate the **total weekly sales volume** was in pesos before adopting a point-of-sale terminal? [sales_incr_p_if_bef]
Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0) or (.-888 or .=-777)]
- 31) [only if \${question 29} = Don't know] How much would you estimate the **total weekly sales volume** is in pesos after adopting a point-of-sale terminal? [sales_incr_p_if_aft]
Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0) or (.-888 or .=-777)]
- 32) [only if \${question 28} = Increased] Was the increase in the **total sales volume** after adopting a point-of-sale terminal greater, less than or equal to what you expected before adopting it? [sales_incr_vs_expected]
- [select_one]

- 1) Greater
- 2) Less
- 3) Equal
- 4) Don't know
- 5) Refuse to answer

33) [only if \${question 28} = Increased] Do you think that the increase in **total sales volume** is mainly due to more customers coming to your store, or to customers who already bought in your store spending more with a card? **[sales_incr_reason]**

- [select_one]
 - 1) More customers coming
 - 2) More spending
 - 3) Both
 - 4) Other [specify: _____] **[sales_incr_reason_other]**
 - 5) Don't know
 - 6) Refuse to answer

34) [only if \${question 28} = Decreased] By what percent did the **total sales volume** decrease by adopting a point-of-sale terminal? **[sales_decr_p]**

*Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]

35) [only if \${question 34} = Don't know] How much would you estimate the **total weekly sales volume** was in pesos before adopting a point-of-sale terminal? **[sales_decr_p_if_bef]**

*Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer, (.>=0) or (.-888 or .=-777)]

36) [only if \${question 34} = Don't know] How much would you estimate the **total weekly sales volume** is in pesos after adopting a point-of-sale terminal? **[sales_decr_p_if_aft]**

*Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer, (.>=0) or (.-888 or .=-777)]

37) [only if \${question 28} = Decreased] Why do you think the **total sales volume** decrease by adopting a point-of-sale terminal? **[sales_decr_reason]**

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) The area is poor/ economic crisis
 - 2) Other [specify: _____]
 - 3) Don't know
 - 4) Refuse to answer

[only if \${question 1} = No] **NOTE:** I am now going to ask you about your **profits**. Consider **profits** as the total income the business earns after paying all expenses including the wages of employees, but not including any income you paid yourself. **[profits_note]**

38) [only if \${question 1} = No] Did your **profits** increase, decrease, or remain the same after you adopted a point-of-sale terminal? **[profits_changed]**

- [select_one]
 - 1) Increased
 - 2) Decreased
 - 3) Remained the same
 - 4) Don't know
 - 5) Refuse to answer
- 39) [only if \${question 38} = Increased] By what percent did your **profits** increase by adopting a point-of-sale terminal? **[profits_incr_p]**
 Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]
- 40) [only if \${question 39} = Don't know] How much would you estimate your **profits** were in pesos before adopting a point-of-sale terminal? **[profits_incr_p_if_bef]**
 Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0) or (.-888 or .=-777)]
- 41) [only if \${question 39} = Don't know] How much would you estimate your **profits** are in pesos after adopting a point-of-sale terminal? **[profits_incr_p_if_aft]**
 Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0) or (.-888 or .=-777)]
- 42) [only if \${question 38} = Increased] Was the increase in your **profits** after adopting a point-of-sale terminal greater, less than or equal to what you expected before adopting it?
[profits_incr_vs_expected]
- [select_one]
 - 1) Greater
 - 2) Less
 - 3) Equal
 - 4) Don't know
 - 5) Refuse to answer
- 43) [only if \${question 38} = Decreased] By what percent did your **profits** decrease by adopting a point-of-sale terminal? **[profits_decr_p]**
 Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]
- 44) [only if \${question 43} = Don't know] How much would you estimate your **profits** were before adopting a point-of-sale terminal? **[profits_decr_if_bef]**
 Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0) or (.-888 or .=-777)]
- 45) [only if \${question 43} = Don't know] How much would you estimate your **profits** are after adopting a point-of-sale terminal? **[profits_decr_if_aft]**
 Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0) or (.-888 or .=-777)]

46) [only if \${question 38} = Decreased] Why do you think the **total sales volume** decrease by adopting a point-of-sale terminal? **[profits_decr_reason]**

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) Because of the fee
 - 2) Because of the pandemics
 - 3) Because of other stores
 - 4) Because of the costs of the terminal or other associated costs
 - 5) Other [specify: _____]
 - 6) Don't know
 - 7) Refuse to answer

NOTE: Now, I want to ask you about the costs of a point-of-sale terminal from \${response_to_3}.
[Loop until all responses to 3 have appeared] **[note_prices_pos]**

47) Generally, a fee is charged per card transaction to the business, what fee does **\${response_to_3}** charge you for each card payment? [Loop until all responses to 3 have appeared] **[pos_firm_fee]**

*Surveyor: **Percentage %**. If the respondent answers in pesos \$, clarify that the fee is usually a percentage and ask again. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]
- Is this a percentage or is it in pesos? **[pos_firm_fee_other]**
 - 1) Percentage
 - 2) Pesos

48) Did you have to pay to get the point-of-sale terminal from \$ **{response_to_3}**?
[pos_firm_price_yesno]

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Don't know
 - 4) Refuse to answer

49) [only if \${question 41} = Yes] What price did you have to pay to get the point-of-sale terminal from **\${response_to_3}**? [Loop until all responses to 3 have appeared] **[pos_firm_price]**

*Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer, (.>=0) or (.-888 or .=-777)]

50) In addition to the fee per transaction and a price to get one, some banks and firms charge a periodic payment. Do you make a payment periodically to maintain the terminal from **\${response_to_3}**? [Loop until all responses to 2 have appeared] **[pos_firm_per_yesno]**

- • [select_one]
 - 1) Yes
 - 2) No
 - 3) Don't know
 - 4) Refuse to answer

51) [only if \${question 50} = Yes] How much does \$ {response_to_3} charge you periodically to have the terminal? [Loop until all responses to 3 have appeared] [pos_firm_per_payment]
Surveyor: Pesos \$. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.-888 or .=-777)]

52) [only if \${question 50} = Yes] Is this charge terminal from \${response_to_3} per month, week, day, or another periodicity? [pos_firm_per_of_payment]

- Per month
- Per week
- Per day
- Per year
- Other [specify: _____] [pos_firm_per_of_payment_other]
- Don't know
- Refuse to answer

53) Do you charge a fee to customers that pay by card? That is, do you charge more to the customer that pays by card to cover the fee that is charged to you for card payments?

[cust_fee_card_payment_yesno]

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Don't know
 - 4) Refuse to answer

54) [only if \${question 53} = Yes] What fee do you charge to customers that pay by card?

[cust_fee_card_payment]

Surveyor: Type the number indicated by the store owner and specify below whether it is a percentage or an amount in pesos. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]
- Is this fee in percentages or pesos? [cust_fee_card_payment_format]
 - 1) Percentage
 - 2) Pesos

55) [only if \${question 53} =Yes] Since you adopted the point-of-sale terminal, did you start charging a fee to the customer that paid by card or was there a time in which you did not charge any fee to the customers who paid by card? [cust_fee_card_payment_when]

- [select_one]
 - 1) I have always charged a fee
 - 2) There was a time in which I did not charge any fee to customers who paid by card
 - 3) Don't know
 - 4) Refuse to answer

56) [only if \${question 53} = No] Why did not you charge a fee to customers that pay by card?

[cust_fee_card_payment_reason]

- [text. Open response] ORIGINAL
- [select_multiple]

- 1) It is not fair for customers
- 2) Not to lose customers
- 3) To attract more customers
- 4) It is ilegal/ not allowed
- 5) Few clients use or pay with card
- 6) The fee is already included in the terminal
- 7) It is not required by the bank/company
- 8) Has not activated the terminal
- 9) Other [specify: _____]
- 10) Don't know
- 11) Refuse to answer

57) [only if \${question 53} = No] Since you adopted the point-of-sale terminal, have you never charged a fee to customers who pay by card or was there a time in which you did charge a fee to the customers who paid by card? **[cust_fee_card_pymnt_when_no]**

- [select_one]
 - 1) I have never charged a fee
 - 2) There was a time in which I did charge fee to customers who paid by card
 - 3) Don't know
 - 4) Refuse to answer

58) After adopting the point-of-sale terminal, did you increase the prices you charge to all customers to cover the additional expenses of the point-of-sale terminal regardless of whether they pay with cash or by card? **[incr_prices_after_pos]**

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Don't know
 - 4) Refuse to answer

59) [only if \${question 28} = Yes] How much did you increase the prices? **[incr_prices_after_pos_p]**
Surveyor: Type the number indicated by the store owner and specify below whether it is a percentage or an amount in pesos. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]
- Is this amount in percentages or pesos?
 - 1) Percentage
 - 2) Pesos

60) [only if \${question 58} = No] Why did not you increase the prices you charge all customers to cover the additional expenses of the point-of-sale terminal? **[no_incr_prices_reason]**

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) It is not fair for customers
 - 2) It is not necessary
 - 3) Not to lose clients (including that they go with the competition)
 - 4) The area is poor/ economic crisis
 - 5) Because a fee is charged to those who pay by card

- 6) To attract more customers
- 7) It is not convenient
- 8) It is not expensive to maintain the terminal
- 9) Products have a suggested price
- 10) The prices would be very expensive
- 11) I don't use the terminal
- 12) It is illegal/ not allowed
- 13) Few clients use or pay with card
- 14) Other [specify: _____]
- 15) Don't know
- 16) Refuse to answer

NOTE: Now, I am going to ask you about the **advantages** and **disadvantages** of having a point-of-sale terminal. [note_adv_disadv_pos]

61) What are the **advantages** of having a point-of-sale terminal? [advantages_pos]

Surveyor: Open response, DON'T READ options, check all options that match the respondent's answer.

- [select_multiple]
 - 1) More clients come to purchase products
 - 2) Increases sales
 - 3) Cashless clients
 - 4) Payment is easier
 - 5) It is safer
 - 6) Helps me track payments
 - 7) Allows me to make phone recharges or pay bills
 - 8) Allows me to charge everywhere
 - 9) Allows me to make phone recharges/ pay bills and customers buy more things
 - 10) Ability to compete with other stores with point-of-sale terminals
 - 11) Innovation in the store
 - 12) Get paid faster
 - 13) Save money in the bank
 - 14) None
 - 15) Other [specify: _____] [advantages_pos_other]
 - 16) Don't know
 - 17) Refuse to answer

62) What are the **disadvantages** of having a point-of-sale terminal? [Open-ended, mark all the responses that match the respondents' answer.] [disadvantages_pos]

Surveyor: Open response, DON'T READ options, check all options that match the respondent's answer.

- [select_multiple]
 - 1) Its cost
 - 2) Other associated costs, such as the internet one
 - 3) Taxes/ informality
 - 4) Funds are not deposited into my account until days later

- 5) Cannot charge if there is no internet signal
- 6) I need to have cash
- 7) Difficulties managing it
- 8) Slows down the dynamics
- 9) Only a few have or use cards
- 10) Fear of fraud or that funds will not arrive
- 11) Create a bank account/ having to go to the bank/ mistrust banks
- 12) Payment errors
- 13) Losing customers that want to pay with cash
- 14) None
- 15) Other [specify: _____] [disadvantages_pos_other]
- 16) Don't know
- 17) Refuse to answer

63) Do you think more consumers adopted debit cards because **you** adopted a point-of-sale terminal? [people_adopted_after_pos]

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Other: _____. [people_adopted_after_pos_other]
 - 4) Don't know
 - 5) Refuse to answer

64) Do you think more consumers adopted debit cards because **many corner stores** adopted point-of-sale terminals? [people_adopted_after_pos_others]

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Other: _____. [people_adopted_after_pos_others_other]
 - 4) Don't know
 - 5) Refuse to answer

65) What percent of customers pay by card? [cust_card_payment_p]

*Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]

66) What percent of your sales in your stores are transactions made by card?

[sales_card_payment_p]

*Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]

67) For card payments, do you accept payments of any amount, or is there a minimum amount for you to allow the customer to pay by card? [min_amount_card_payment]

- [select_one]
 - 1) I accept payments of any amount
 - 2) There is a minimum amount
 - 3) Don't know

4) Refuse to answer

68) [only if \${question 67} = I accept payments of any amount] Why don't you implement a minimum amount for card payments? [no_min_amount_reason]

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) I hadn't thought of that
 - 2) It is not necessary
 - 3) In order not to lose customers (including customers going to other stores)
 - 4) In order not to limit the customers
 - 5) The terminal supplier does not require it
 - 6) Purchases are small
 - 7) Few people use or pay by card
 - 8) Fee is already charged
 - 9) People do not make small purchases
 - 10) I don't use the terminal
 - 11) Other [specify: _____]
 - 12) Don't know
 - 13) Refuse to answer

69) [only if \${question 67} = I accept payments of any amount] Since you adopted the point-of-sale terminal, have you always accepted payments of any amount or was there a time in which there was a minimum amount for you to allow the customer to pay by card? [no_min_amount_when]

- [select_one]
 - 1) I have always accepted payments of any amount
 - 2) There was a time in which there was a minimum amount
 - 3) Don't know
 - 4) Refuse to answer

70) [only if \${question 67} = There is a minimum amount] What is the minimum amount in pesos that you implement for card payments? [min_amount_c]

Surveyor: Pesos \$. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.-888 or .=-777)]

71) [only if \${question 67} = There is a minimum amount] Why do you implement a minimum amount for card payments? [min_amount_reason]

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) The bank/ firm requires it
 - 2) Payment takes time to reflect
 - 3) It is not convenient to charge for low amounts
 - 4) Other [specify: _____]
 - 5) Don't know
 - 6) Refuse to answer

72) [only if \${question 67} = There was a minimum amount] Since you adopted the point-of-sale terminal, has there always been a minimum amount for you to allow the customer to pay by card or was there a time in which you accepted payments of any amount? [min_amount_when]

- [select_one]
 - 1) There has always been a minimum amount
 - 2) There was a time in which I accepted payments of any amount
 - 3) Don't know
 - 4) Refuse to answer

73) Do you currently charge VAT to all, some, or none of your customers? **[vat_whom]**

- [select_one]
 - 1) All
 - 2) Some
 - 3) None
 - 4) Don't know (-777)
 - 5) Refuse to answer (-888)

74) [only if \${question 73} = "Some" (2)] Do you currently charge VAT to all, some, or none of your customers who pay by card? **[vat_card]**

- [select_one]
 - 1) All
 - 2) Some
 - 3) None
 - 4) Don't know (-777)
 - 5) Refuse to answer (-888)

75) [only if \${question 74} = "Some" (2)] What determines that VAT is charged to those who pay by card? **[vat_card_reason]**

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) Only to those who request an invoice
 - 2) Some products include VAT and others don't
 - 3) Other [specify: _____]
 - 4) Don't know
 - 5) Refuse to answer

76) [only if \${question 73} = "Some" (2)] Do you currently charge VAT to all, some, or none of your customers who pay with cash? **[vat_cash]**

- [select_one]
 - 1) All
 - 2) Some
 - 3) None
 - 4) Don't know (-777)
 - 5) Refuse to answer (-888)

77) [only if \${question 75} = "Some" (2)] What determines that VAT is charged to those who pay with cash? **[vat_cash_reason]**

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) Only to those who request an invoice
 - 2) Some products include VAT and others don't
 - 3) Other [specify: _____]

- 4) Don't know
- 5) Refuse to answer

B) If they do not have a point-of-sale terminal:

1) Have you considered adopting a point-of-sale terminal? **[considered_adopting]**

- **[select_one]**

- 1) Yes
- 2) No
- 3) Don't know
- 4) Refuse to answer

2) [only if \${question 1} = Yes] What is the main reason you haven't adopted a point-of-sale terminal? **[considered_adoption_reason]**

Surveyor: Open response, DON'T READ options, check all options that match the respondent's answer.

- **[select_multiple]**

- 1) Customers pay with cash
- 2) High costs (to get it and fee per transaction)
- 3) Requires internet access
- 4) Transactions could be tracked
- 5) I need cash
- 6) I do not trust banks
- 7) Difficulties managing them
- 8) It slows down the customer service dynamics
- 9) None
- 10) Other [specify: _____]
[considered_adoption_Reason_other]
- 11) Don't know
- 12) Refuse to answer

3) [only if \${question 1} = No] What is the main reason you have not considered adopting a point-of-sale-terminal? **[no_considered_adoption_reason]**

Surveyor: Open response, DON'T READ options, check all options that match the respondent's answer.

- **[select_multiple]**

- 1) Customers pay with cash
- 2) High costs (to get it and fee per transaction)
- 3) Requires internet access
- 4) Transactions could be tracked
- 5) I need cash
- 6) I do not trust banks
- 7) Difficulties managing them
- 8) It slows down the customer service dynamics
- 9) None
- 10) Other [specify: _____]
[no_considered_adoption_reason_other]
- 11) Don't know
- 12) Refuse to answer

- 4) What percent of customers who come to your store ask to pay by card?

[cust_ask_card_payment_p]

Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.=-888 or .=-777)]

- 5) [only if \${question 4} = 0:] Has a customer ever asked you to pay by card?

[cust_ask_card_payment]

- [select_one]

- 1) Yes
- 2) No
- 3) Don't know
- 4) Refuse to answer

- 6) [only if \${question 4} != 0 or \${question 5} = Yes] Has a customer who asked to pay by card ever left the store without buying anything after being informed that you do not accept card payments? **[cust_left]**

- [select_one]

- 1) Yes
- 2) No
- 3) Don't know
- 4) Refuse to answer

- 7) [only if \${question 4} = "S" (1) or \${question 6} = Yes] What percent of customers who asked to pay by card left the store without buying anything after being informed that you do not accept card payments? **[cust_left_p]**

Surveyor: Percent based on the number of customers who asked to pay by card.

Percentage %. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.=-888 or .=-777)]

- 8) Just to confirm, of every 100 customers that asked to pay by card, **\${response_to_16}** left the store without buying anything after being informed that you did not accept card payments?

[cust_left_conf]

- [select_one]

- 1) Yes
- 2) No

[only if \${question 8} = "No" (0)] **NOTE: SURVEYOR: TO CONTINUE, YOU MUST GO BACK TO THE PREVIOUS QUESTION AND REPEAT IT TO CODE THE RIGHT PERCENTAGE.** **[cust_left_warning]**

NOTE: Now I will ask you a series of questions about changes that would occur if you adopted a point-of-sale terminal in three different areas: **first, the daily number of customers; second, your total sales volume and third, your profits.** **[case_b_changes_note]**

- 9) Would you expect the **daily number of customers** that come to your store to increase, decrease, or remain the same if you adopted a point-of-sale terminal? **[num_cust_wd_change]**

- [select_one]

- 1) Increase
- 2) Decrease

- 3) Remain the same
 - 4) Don't know
 - 5) Refuse to answer
- 10) [only if \${question 9} = Increase] By what percent would the **daily number of customers** that come to your store increase if you adopted a point-of-sale terminal? **[num_cust_wd_incr_p]**
*Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]
- 11) [only if \${question 10} = Don't know] How many daily customers would you estimate that come to your business currently? **[num_cust_wd_incr_p_if_bef]**
Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0) or (.-888 or .=-777)]
- 12) [only if \${question 10} = Don't know] How many daily customers would you estimate that would come to your business after adopting a point-of-sale terminal? **[num_cust_wd_incr_p_if_aft]**
Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0) or (.-888 or .=-777)]
- 13) [only if \${question 9} = Increase] Do you think that new customers who would start coming to your store when you adopt a point-of-sale terminal use to make these purchases in other stores now? **[cust_shop_others]**
- [select_one]
 - 1) Yes
 - 2) No
 - 3) Don't know
 - 4) Refuse to answer
- 14) [only if \${question 9} = Decrease] By what percent would the **daily number of customers** that come to your store decrease if you adopted a point-of-sale terminal? **[num_cust_wd_decr_p]**
*Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]
- 15) [only if \${question 14} = Don't know] How many daily customers would you estimate that come to your business currently? **[num_cust_wd_decr_p_if_bef]**
Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0) or (.-888 or .=-777)]
- 16) [only if \${question 14} = Don't know] How many daily customers would you estimate that would come to your business after adopting a point-of-sale terminal? **[num_cust_wd_decr_p_if_aft]**
Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0) or (.-888 or .=-777)]
- 17) [only if \${question 9} = Decrease] Why do you think the the **daily number of customers** that come to your store would decrease after adopting a point-of-sale terminal?
[num_cust_wd_decr_reason]

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) Few people use or pay by card
 - 2) The area is poor/ economic crisis
 - 3) People don't know how to use the card
 - 4) Small business/ few sales
 - 5) Due to the change in dynamics
 - 6) Other [specify: _____]
 - 7) Don't know
 - 8) Refuse to answer

18) Would you expect the **total sales volume** to increase, decrease, or remain the same if you adopted a point-of-sale terminal? [**sales_wd_change**]

- [select_one]
 - 1) Increase
 - 2) Decrease
 - 3) Remain the same
 - 4) Don't know
 - 5) Refuse to answer

19) [only if \${question 18} = Increase] By what percent would the **total sales volume** increase if you adopted a point-of-sale terminal? [**sales_wd_incr_p**]

Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]

20) [only if \${question 19} = Don't know] How much would you estimate the **total weekly sales volume** is in pesos currently? [**sales_wd_incr_p_if_bef**]

Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.-888 or .=-777)]

21) [only if \${question 19} = Don't know] How much would you estimate the **total weekly sales volume** would be in pesos after adopting a point-of-sale terminal? [**sales_wd_incr_p_if_aft**]

Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.-888 or .=-777)]

22) [only if \${question 19} = Decrease] By what percent would the **total sales volume** decrease if you adopted a point-of-sale terminal? [**sales_wd_decr_p**]

Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]

23) [only if \${question 22} = Don't know] How much would you estimate the **total weekly sales volume** is in pesos currently? [**sales_wd_decr_p_if_bef**]

Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.-888 or .=-777)]

24) [only if \${question 22} = Don't know] How much would you estimate the **total weekly sales volume** would be in **pesos** after adopting a point-of-sale terminal? [sales_wd_decr_p_if_aft]
Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.-888 or .=-777)]

25) [only if \${question 19} = Decrease] Why do you think the **total sales volume** would decrease after adopting a point-of-sale terminal? [sales_wd_decr_reason]

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) Few people use or pay by card
 - 2) The area is poor/ economic crisis
 - 3) Due to the change in dynamics
 - 4) Small business/ few sales
 - 5) Losing customers that ask to pay with cash
 - 6) Other [specify: _____]
 - 7) Don't know
 - 8) Refuse to answer

NOTE: I am now going to ask you about your **profits**. Consider **profits** as the total income the business earns after paying all expenses including the wages of employees, but not including any income you paid yourself. [profits_note_be]

26) Would you expect your **profits** to increase, decrease, or remain the same if you adopted a point-of-sale terminal? [profits_wd_change]

- [select_one]
 - 1) Increase
 - 2) Decrease
 - 3) Remain the same
 - 4) Don't know
 - 5) Refuse to answer

27) [only if \${question 26} = Increase] By what percent would your **profits** increase if you adopted a point-of-sale terminal? [profits_wd_incr_p]

Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]

28) [only if \${question 27} = Don't know] How much would you estimate your **profits** are in pesos currently? [profits_wd_incr_p_if_bef]

Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.-888 or .=-777)]

29) [only if \${question 27} = Don't know] How much would you estimate your **profits** would be in pesos after adopting a point-of-sale terminal? [profits_wd_incr_if_aft]

Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.-888 or .=-777)]

30) [only if \${question 26} = Increase] Why do you think your **profits** would increase after adopting a point-of-sale terminal? [profits_wd_incr_reason]

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) There would be more sales
 - 2) There would be more customers
 - 3) People would have more payment options
 - 4) Many use cards
 - 5) It is easier to charge customers
 - 6) Tourists/ people passing through use card
 - 7) Because a fee is charged
 - 8) It allows a better organization within the business
 - 9) Allows you to make recharges/ pay bills
 - 10) Not to lose customers/ customers without cash
 - 11) Other [specify: _____]
 - 12) Don't know
 - 13) Refuse to answer

31) [only if \${question 26} = Decrease] By what percent would your **profits** decrease if you adopted a point-of-sale terminal? [profits_wd_decr_p]

Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]

32) [only if \${question 31} = Don't know] How much would you estimate your **profits** are in pesos currently? [profits_wd_decr_p_if_bef]

Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.-888 or .=-777)]

33) [only if \${question 31} = Don't know] How much would you estimate your **profits** would be in pesos after adopting a point-of-sale terminal? [profits_wd_decr_p_if_aft]

Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.-888 or .=-777)]

34) [only if \${question 26} = Decrease] Why do you think your **profits** would decrease after adopting a point-of-sale terminal? [profits_wd_decr_reason]

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) Few people use or pay by card
 - 2) The area is poor/ economic crisis
 - 3) Because a fee is charged
 - 4) Because of the costs of the terminal or other associated costs
 - 5) Losing customers that ask to pay with cash
 - 6) Other [specify: _____]
 - 7) Don't know
 - 8) Refuse to answer

NOTE: Now, I want to ask you about the costs of a point-of-sale terminal. [**note_costs_of_pos_b**]

35) Generally, a fee is charged per card transaction to the business. According to what you think, what fee does banks or firms charge you for each card payment? [**pos_firm_fee_b**]

*Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]

36) In addition to a fee per card transaction, some banks and/or firms charge an amount to acquire a point-of-sale terminal. According to what you think, what price do you have to pay to get a point-of-sale terminal? [**pos_firm_price_b**]

*Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer, (.>=0) or (.-888 or .=-777)]

37) In addition to a fee per transaction and a price to acquire a point-of-sale terminal, some banks and/or firms charge a periodic payment. According to what you know, how much does a bank or firm would charge you periodically to have the terminal? [**pos_firm_per_payment_b**]

*Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer, (.>=0) or (.-888 or .=-777)]

38) Is this charge per month, week, day, or another periodicity? [**pos_firm_per_of_payment_b**]

- Per month
- Per week
- Per day
- Per year
- Other [specify: _____] [**pos_firm_per_of_payment_b_other**]
- Don't know
- Refuse to answer

39) If the price of adopting a point-of-sale terminal (talking about the initial and periodical payments) fell half its current cost, would you adopt a point-of-sale terminal?

[**adopt_if_price_decreases**]

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Don't know
 - 4) Refuse to answer

40) If the transaction fee for accepting card payments fell to half its current percent, would you adopt a point-of-sale terminal? [**adopt_if_fee_decreases**]

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Don't know
 - 4) Refuse to answer

NOTE: Now, I want to ask you about the advantages and disadvantages of having a point-of-sale terminal. [**note_adv_disadv_pos_b**]

41) What would be the **advantages** of having a point-of-sale terminal? [**advantages_pos_b**]

Surveyor: Open response, DON'T READ options, check all options that match the respondent's answer.

- [select_multiple]
 - 1) More clients come to purchase products
 - 2) Increases sales
 - 3) Cashless clients
 - 4) Payment is easier
 - 5) It is safer
 - 6) Helps me track payments
 - 7) Allows me to charge everywhere
 - 8) Allows me to make phone recharges or pay bills
 - 9) Ability to compete with other stores with POS
 - 10) Innovation in the store
 - 11) Get paid faster
 - 12) Save in the bank
 - 13) None
 - 14) Other [specify: _____] [**advantages_pos_other_b**]
 - 15) Don't know
 - 16) Refuse to answer

42) What would be the **disadvantages** of having a point-of-sale terminal? [Open-ended, mark all the responses that match the respondents' answer.] [**disadvantages_pos_b**]

Surveyor: Open response, DON'T READ options, check all options that match the respondent's answer.

- [select_multiple]
 - 1) Its cost
 - 2) Other associated costs, such as the internet one
 - 3) Taxes/ informality
 - 4) Funds are not deposited into my account until days later
 - 5) Cannot charge if there is no internet signal
 - 6) I need to have cash
 - 7) Difficulties managing it
 - 8) Slows down the dynamics
 - 9) Only a few have or use cards
 - 10) Fear of fraud or that funds will not arrive
 - 11) Create a bank account/ having to go to the bank/ mistrust banks
 - 12) Payment errors
 - 13) Losing customers that want to pay with cash
 - 14) None
 - 15) Other [specify: _____]
[**disadvantages_pos_other_b**]
 - 16) Don't know
 - 17) Refuse to answer

43) If **you** adopted a point-of-sale terminal, do you think more consumers would adopt debit cards?

[people_wd_adopt_after_pos]

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Other: _____. [people_wd_adopt_after_pos_other]
 - 4) Don't know
 - 5) Refuse to answer

44) If **many corner stores** adopted point-of-sale terminals, do you think more consumers would adopt debit cards? [people_wd_adopt_after_pos_others]

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Other: _____. [people_wd_adopt_after_pos_others_other]
 - 4) Don't know
 - 5) Refuse to answer

45) If you adopted a point-of-sale terminal, what percent of customers do you think would pay by card? [cust_wd_card_payment_p]

Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]

46) If you adopted a point-of-sale terminal, what percent of your **total weekly sales volume** do you think would be paid by card? [sales_wd_card_payment_b]

Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]

47) Do you currently charge VAT to all, some, or none of your customers? [vat_whom_b]

- [select_one]
 - 1) All
 - 2) Some
 - 3) None
 - 4) Don't know (-777)
 - 5) Refuse to answer (-888)

48) [only if \${question 47} = "Some" (2)] What determines that VAT is charged to your customers?

[vat_reason_b]

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) Only to those who request an invoice
 - 2) Some products include VAT and others don't
 - 3) Other [specify: _____]
 - 4) Don't know
 - 5) Refuse to answer

C) If they used to have a point-of-sale terminal, but no longer do

C.1) Questions about adopting

1) Did you start your business with a point-of-sale terminal, that is, accepting card payments?

[started_business_w_pos_c]

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Don't know
 - 4) Refuse to answer

2) How many point-of-sale terminals from different supplier did you have? [pos_num_c]

Surveyor: The question refers to the total number of different providers, not the total number of point of sale terminal units the retailer has from each provider.

- [integer, (.>=1 and .<=10) or (.=-888 or .=-777)]

3) From which bank or firm did you own point-of-sale terminal \${response_to_2}? [Loop until max(response_to_2)] [pos_firm_c]

Surveyor: Start with the point of sale that the retailer uses most frequently.

- [text, Name of the bank, such as BBVA Bancomer, Banamex, Scotiabank, etc., or firm, such as Zettle, Clip, etc.]

NOTE: How many years and months ago did you adopt the point-of-sale terminal from \${response_to_3}? [Loop until al responses to 3] [time_with_pos_c]

4) ___ years... [Loop until al responses to 3] [years_with_pos_c]

*Surveyor: Enter the **integer number of years** that have passed since the respondent adopted the point-of-sale terminal. Example: If it was purchased 3 years and 4 months ago, enter 3. Enter 0 if it was purchased less than a year ago. Example: If it was purchased 6 months ago, enter 0. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer]

5) and ___ months ago. [Loop until al responses to 3] [months_with_pos_c]

*Surveyor: Enter the **integer number of months** that complement the years that have elapsed since the respondent adopted the point-of-sale terminal. Example: If it was purchased 3 years and 4 months ago, enter 4. Enter 0 if it was purchased exactly X number of years ago. Example: If it was purchased exactly 6 years ago, enter 0. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer]

6) [only if \${question_2} = 1] Did you use to have a point-of-sale terminal from a different supplier before adopting the terminal from \${response_to_3}? [replaced_pos_c]

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Don't know
 - 4) Refuse to answer

7) [only if \${question_6} = "Yes"] From which bank or firm was the point-of-sale terminal you had before having the one from \${response_to_3}? [pos_firm_replaced_c]

- [text, Name of the bank, such as BBVA Bancomer, Banamex, Scotiabank, etc., or firm, such as Zettle, Clip, etc.]

- 8) [only if \${question_6} = "Yes"] Why did you decide to change from **\${response_to_7}** to **\${response_to_3}**? **[reason_replaced_pos_c]**
- [text. Open response] **ORIGINAL**
 - [select_multiple]
 - 1) It has more benefits
 - 2) The other bank/company charged a high fee
 - 3) Charges were slow to reflect
 - 1) Other [specify: _____]
 - 2) Don't know
 - 3) Refuse to answer
- 9) [only if \${question_2} > 1] ¿Did you use the **\${response_to_2}** point-of-sale terminals from different suppliers or just only one? **[pos_usage_c]**
- [select_one]
 - 1) The **\${response_to_2}**
 - 2) Just one
 - 3) Other
 - 4) Don't know
 - 5) Refuse to answer
 - 6) Other [specify: _____] **[pos_usage_other_c]**
- 10) [only if \${question_9} = "The **\${response_to_2}**" (1)] Why did you use point-of-sale terminals from more than one different supplier? **[reason_many_pos_c]**
- [text. Open response] **ORIGINAL**
 - [select_multiple]
 - 1) Signal problems/ system failures
 - 2) Some terminals don't accept some cards
 - 3) Each terminal offers different benefits
 - 4) People can pay bills with one of them
 - 5) Other (-666)
 - 6) Don't know (-777)
 - 7) Refuse to answer (-888)
- 11) [only if \${question_9} = "Just one" (2)] Why did you only use the point-of-sale terminal from one supplier, but had more than one? **[reason_one_pos_used_c]**
- [text. Open response]
- 12) What is the main reason you decided to adopt a point-of-sale terminal?
[reason_of_adoption_c]

Surveyor: Open response, DON'T READ options, check all options that match the respondent's answer.

- [select_multiple]
 - 1) Due to preferences of customers that I already had
 - 2) To attract new customers
 - 3) For better security (including having less cash)
 - 4) To better track and manage payments
 - 5) Card payments are directly deposited at the bank
 - 6) The bank/firm offered me a good deal or for free

- 7) Because of the competition/other stores had one
 - 8) To offer phone recharges/pay bills
 - 9) Innovation in the store
 - 10) Other [specify: _____] [reason_of_adoption_other_c]
 - 11) Don't know
 - 12) Refuse to answer
- 13) [only if \${question 1} = No] Before adopting a point-of-sale terminal, what percent of customers who came to your store asked to pay by card? [cust_ask_before_pos_c]
 Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0 and .<=100) or (.= -888 or . = -777)]
- 14) [only if \${question 13} = 0] Before adopting a point-of-sale terminal, did a customer ever ask you to pay by card? [cust_ask_before_pos_pay_c]
- [select_one]
 - 9) Yes
 - 1) No
 - 2) Don't know
 - 3) Refuse to answer
- 15) [only if \${question 13} != 0 or \${question 14} = Yes] Before adopting a point-of-sale terminal, did a customer who asked to pay by card ever leave the store without buying anything after being informed that you did not accept card payments? [cust_left_before_pos_c]
- [select_one]
 - 5) Yes
 - 1) No
 - 2) Don't know
 - 3) Refuse to answer
- 16) [only if \${question 15} = Yes] Before adopting a point-of-sale terminal, what percent of customers who asked to pay by card left the store without buying anything after being informed that you did not accept card payments? [cust_left_before_pos_p_c]
 Surveyor: *Percent based on the number of customers who asked to pay by card. This means, if all of those who asked to pay with card left the store without buying anything, the answer must be 100.*
Percentage %. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.
- [integer, (.>=0 and .<=100) or (.= -888 or . = -777)]
- 17) Just to confirm, of every 100 customers that asked to pay by card, \${response_to_16} left the store without buying anything after being informed that you did not accept card payments? [cust_left_b4_pos_conf_c]
- [select_one]
 - 1) Yes
 - 2) No

[only if \${question 17} = "No" (0)] **NOTE: SURVEYOR: TO CONTINUE, YOU MUST GO BACK TO THE PREVIOUS QUESTION AND REPEAT IT TO CODE THE RIGHT PERCENTAGE.**

[cust_left_b4_pos_warning_c]

[only if \${question 1} = No] **NOTE:** Now I will ask you a series of questions about changes that occurred when you adopted a point-of-sale terminal in three different areas: **first, the daily number of customers; second, your total sales volume and third, your profits.** [case_c_changes_note]

18) [only if \${question 1} = No] Did the **daily number of customers** that come to your store increase, decrease, or remain the same after you adopted a point-of-sale terminal?

[num_cust_changed_c]

- [select_one]
 - 1) Increased
 - 2) Decreased
 - 3) Remained the same
 - 4) Don't know
 - 5) Refuse to answer

19) [only if \${question 18} = Increased] By what percent did the **daily number of customers** that came to your store increase by adopting a point-of-sale terminal? [num_cust_incr_p_c]

*Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]

20) [only if \${question 19} = Don't know] How many daily customers would you estimate that came to your business before adopting a point-of-sale terminal? [num_cust_incr_p_if_bef_c]

Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.-888 or .=-777)]

21) [only if \${question 19} = Don't know] How many daily customers would you estimate that came to your business after adopting a point-of-sale terminal? [num_cust_incr_p_if_aft_c]

Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.-888 or .=-777)]

22) [only if \${question 18} = Increased] Was the increase in the **daily number of customers** that come to your store after adopting a point-of-sale terminal greater, less than or equal to what you expected before adopting it? [incr_vs_expected_c]

- [select_one]
 - 1) Greater
 - 2) Less
 - 3) Equal
 - 4) Don't know
 - 5) Refuse to answer

23) [only if \${question 18} = Increased] Do you think that new customers that started coming to your store when you adopted a point-of-sale terminal, used to make these purchases in other stores? [cust_shop_other_before_pos_c]

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Don't know
 - 4) Refuse to answer

24) [only if \${question 18} = Decreased] By what percent did the **daily number of customers** that came to your store decrease by adopting a point-of-sale terminal? [num_cust_decr_p_c]
*Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer, (.>=0 and .<=100) or (.= -888 or . = -777)]

25) [only if \${question 24} = Don't know] How many daily customers would you estimate that came to your business before adopting a point-of-sale terminal? [num_cust_decr_p_if_bef_c]

Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

26) [only if \${question 24} = Don't know] How many daily customers would you estimate that came to your business after adopting a point-of-sale terminal? [num_cust_decr_p_if_aft_c]

Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

27) [only if \${question 18} = Decreased] Why do you think the **daily number of customers** that came to your store decrease by adopting a point-of-sale terminal? [num_cust_decr_reason_c]

- [text. Open response]

28) [only if \${question 1} = No] Did the **total volume of sales** increase, decrease, or remain the same after you adopted a point-of-sale terminal? [sales_changed_c]

- [select_one]
 - 1) Increased
 - 2) Decreased
 - 3) Remained the same
 - 4) Don't know
 - 5) Refuse to answer

29) [only if \${question 28} = Increased] By what percent did the **total sales volume** increase by adopting a point-of-sale terminal? [sales_incr_p_c]

*Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer, (.>=0 and .<=100) or (.= -888 or . = -777)]

30) [only if \${question 29} = Don't know] How much would you estimate the **total weekly sales volume** was before adopting a point-of-sale terminal? [sales_incr_p_if_bef_c]

Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

31) [only if \${question 29} = Don't know] How much would you estimate the **total weekly sales volume** was after adopting a point-of-sale terminal? [sales_incr_p_if_aft_c]

Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

32) [only if \${question 28} = Increased] Was the increase in the **total sales volume** after adopting a point-of-sale terminal greater, less than or equal to what you expected before adopting it? [sales_incr_vs_expected_c]

- [select_one]
 - 1) Greater
 - 2) Less
 - 3) Equal
 - 4) Don't know
 - 5) Refuse to answer

33) [only if \${question 28} = Increased] Do you think that the increase in **total sales volume** was mainly due to more customers coming to your store, or to customers who already bought in your store spending more with a card? [select_one] [sales_incr_reason_c]

- 1) More customers coming
- 2) More spending
- 3) Both
- 4) Other [specify: _____] [sales_incr_reason_other_c]
- 5) Don't know
- 6) Refuse to answer

34) [only if \${question 28} = Decreased] By what percent did the **total sales volume** decrease by adopting a point-of-sale terminal? [sales_decr_p_c]

Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.= -888 or . = -777)]

35) [only if \${question 34} = Don't know] How much would you estimate the **total weekly sales volume** was in pesos before adopting a point-of-sale terminal? [sales_decr_p_if_bef_c]

Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

36) [only if \${question 34} = Don't know] How much would you estimate the **total weekly sales volume** was in pesos after adopting a point-of-sale terminal? [sales_decr_p_if_aft_c]

Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

37) [only if \${question 28} = Decreased] Why do you think the **total sales volume** decrease by adopting a point-of-sale terminal? [sales_decr_reason_c]

- [text. Open response]] **ORIGINAL**
- [select_multiple]
 - 1) The area is poor/ economic crisis
 - 2) Other [specify: _____]
 - 3) Don't know
 - 4) Refuse to answer

[only if \${question 1} = No] **NOTE:** I am now going to ask you about your **profits**. Consider **profits** as the total income the business earns after paying all expenses including the wages of employees, but not including any income you paid yourself. **[profits_note_c]**

38) [only if \${question 1} = No] Did your **profits** increase, decrease, or remain the same after you adopted a point-of-sale terminal? **[profits_changed_c]**

- [select_one]
 - 1) Increased
 - 2) Decreased
 - 3) Remained the same
 - 4) Don't know
 - 5) Refuse to answer

39) [only if \${question 38} = Increased] By what percent did your **profits** increase by adopting a point-of-sale terminal? **[profits_incr_p_c]**

Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]

40) [only if \${question 39} = Don't know] How much would you estimate your **profits** were in pesos before adopting a point-of-sale terminal? **[profits_incr_p_if_bef_c]**

Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.-888 or .=-777)]

41) [only if \${question 39} = Don't know] How much would you estimate your **profits** were in pesos after adopting a point-of-sale terminal? **[profits_incr_p_if_aft_c]**

Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.-888 or .=-777)]

42) [only if \${question 38} = Increased] Was the increase in your **profits** after adopting a point-of-sale terminal greater, less than or equal to what you expected before adopting it?

[profits_incr_vs_expected_c]

- [select_one]
 - 1) Greater
 - 2) Less
 - 3) Equal
 - 4) Don't know
 - 5) Refuse to answer

43) [only if \${question 38} = Decreased] By what percent did your **profits** decrease by adopting a point-of-sale terminal? **[profits_decr_p_c]**

Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]

44) [only if \${question 43} = Don't know] How much would you estimate your **profits** were before adopting a point-of-sale terminal? **[profits_decr_p_if_bef_c]**

Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

45) [only if \${question 43} = Don't know] How much would you estimate your **profits** were after adopting a point-of-sale terminal? **[profits_decr_if_aft_c]**

Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

46) [only if \${question 38} = Decreased] Why do you think the **total sales volume** decrease by adopting a point-of-sale terminal? **[profits_decr_reason_c]**

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) Because of the fee
 - 2) Because of the pandemics
 - 3) Because of other stores
 - 4) Because of the costs of the terminal or other associated costs
 - 5) Other [specify: _____]
 - 6) Don't know
 - 1) Refuse to answer

NOTE: Now, I want to ask you about the costs of a point-of-sale terminal from \${response_to_2}. [Loop until all responses to 2 have appeared] **[note_prices_pos_copy]**

47) Generally, a fee is charged per card transaction to the business, what fee did \$ {response_to_3} charge you for each card payment? [Loop until all responses to 3 have appeared] **[pos_firm_fee_c]**

Surveyor: **Percentage %.** If the store owner answers in pesos \$, clarify that the fee is usually a percentage and ask again. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.= -888 or . = -777)]
- Is this in percentages or in pesos? **[pos_firm_fee_c_format]**

48) Did you have to pay to get the point-of-sale terminal from \$ {response_to_2}? **[pos_firm_price_yesno_c]**

- [select_one]
 - 5) Yes
 - 6) No
 - 7) Don't know
 - 8) Refuse to answer

49) [only if \${question 48} = Yes] What price did you have to pay to get the point-of-sale terminal from \$ {response_to_3}? [Loop until all responses to 3 have appeared] **[pos_firm_price_c]**

Surveyor: **Pesos \$.** Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

50) In addition to the fee per transaction and a price to get one, some banks and firms charge a periodic payment. Did you make a payment periodically to maintain the terminal from \$ {response_to_3}? [Loop until all responses to 3 have appeared] **[pos_firm_per_yesno_c]**

- [select_one]
 - 5) Yes
 - 6) No
 - 7) Don't know
 - 8) Refuse to answer

51) [only if \${question 50} = Yes] How much did \$ {response_to_3} charge you periodically to have the terminal? [Loop until all responses to 2 have appeared]

[pos_firm_per_of_payment_c]

Surveyor: Pesos \$. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.-888 or .=-777)]

52) [only if \${question 50} = Yes] Was this charge from \$ {response_to_3} per month, week, day, or another periodicity?

- Per month
- Per week
- Per day
- Per year
- Other [specify: _____] **[pos_firm_per_of_payment_c_other]**
- Don't know
- Refuse to answer

53) Did you charge a fee to customers that pay by card? That is, did you charge more to the customer that pays by card to cover the fee that is charged to you for card payments?

- [select_one] **[cust_fee_card_payment_yesno_c]**
 - 1) Yes
 - 2) No
 - 3) Don't know
 - 4) Refuse to answer

54) [only if \${question 53} = Yes] What fee did you charge to customers that pay by card?

[cust_fee_card_payment_c]

Surveyor: Type the number indicated by the store owner and specify below whether it is a percentage or an amount in pesos. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]
- Is this fee in percentages or pesos? **[cust_fee_card_payment_c_format]**
 - 1) Percentage
 - 2) Pesos

55) [only if \${question 53} =Yes] Since you adopted the point-of-sale terminal, did you start charging a fee to the customer that paid by card or was there a time in which you did not charge any fee to the customers who paid by card? **[cust_fee_card_payment_when_c]**

- [select_one]
 - 1) I always charged a fee
 - 2) There was a time in which I did not charge any fee to customers who paid by card
 - 3) Don't know

4) Refuse to answer

56) [only if \${question 53} = No] Why did not you charge a fee to customers that pay by card?

[cust_fee_card_payment_reason_c]

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) It is not fair for customers
 - 2) Not to lose customers
 - 3) To attract more customers
 - 4) It is ilegal/ not allowed
 - 5) Few clients use or pay with card
 - 6) The fee is already included in the terminal
 - 7) It is not required by the bank/company
 - 8) Has not activated the terminal
 - 9) Other [specify: _____]
 - 10) Don't know
 - 11) Refuse to answer

57) [only if \${question 53} = No] Since you adopted the point-of-sale terminal, did you never charged a fee to customers who pay by card or was there a time in which you did charge a fee to the customers who paid by card? **[cust_fee_card_pymnt_when_no_c]**

- [select_one]
 - 1) I never charged a fee
 - 2) There was a time in which I did charge fee to customers who paid by card
 - 3) Don't know
 - 4) Refuse to answer

58) After adopting the point-of-sale terminal, did you increase the prices you charge to all customers to cover the additional expenses of the point-of-sale terminal regardless of whether they pay with cash or by card? **[incr_prices_after_pos_c]**

- [select_one]
 - 5) Yes
 - 6) No
 - 7) Don't know
 - 8) Refuse to answer

59) [only if \${question 58} = Yes] How much did you increase the prices?

[incr_prices_after_pos_p_c]

Surveyor: Type the number indicated by the store owner and specify below whether it is a percentage or an amount in pesos. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]
- Is this amount in percentages or pesos?
 - 1) Percentage
 - 2) Pesos

60) [only if \${question 58} = No] Why did not you increase the prices you charge all customers to cover the additional expenses of the point-of-sale terminal? **[no_incr_prices_reason_c]**

- [text. Open response] **ORIGINAL**

- [select_multiple]
 - 1) It is not fair for customers
 - 2) It is not necessary
 - 3) Not to lose customers (including that they go with the competition)
 - 4) The area is poor/ economic crisis
 - 5) Because a fee is charged to those who pay by card
 - 6) To attract more customers
 - 7) It is not convenient
 - 8) It is not expensive to maintain the terminal
 - 9) Products have a suggested price
 - 10) The prices would be very expensive
 - 11) I don't use the terminal
 - 12) It is illegal/ not allowed
 - 13) Few clients use or pay with card
 - 14) Other [specify: _____]
 - 15) Don't know
 - 16) Refuse to answer

NOTE: Now, I am going to ask you about the **advantages** and **disadvantages** of having a point-of-sale terminal.

61) What are the **advantages** of having a point-of-sale terminal? [**advantages_pos_c**]

Surveyor: Open response, DON'T READ options, check all options that match the respondent's answer.

- [select_multiple]
 - 1) More clients come to purchase products
 - 2) Increases sales
 - 3) Cashless clients
 - 4) Payment is easier
 - 5) It is safer
 - 6) Helps me track payments
 - 7) Allows me to make phone recharges or pay bills
 - 8) Allows me to charge everywhere
 - 9) Allows me to make phone recharges/ pay bills and customers buy more things
 - 10) Ability to compete with other stores with point-of-sale terminals
 - 11) Innovation in the store
 - 12) Get paid faster
 - 13) Save money in the bank
 - 14) None
 - 15) Other [specify: _____] [**advantages_pos_other_c**]
 - 16) Don't know
 - 17) Refuse to answer

62) What are the **disadvantages** of having a point-of-sale terminal? [Open-ended, mark all the responses that match the respondents' answer.] [**disadvantages_pos_c**]

Surveyor: Open response, DON'T READ options, check all options that match the respondent's answer.

- [select_multiple]
 - 1) Its cost
 - 2) Other associated costs, such as the internet one
 - 3) Taxes/ informality
 - 4) Funds are not deposited into my account until days later
 - 5) Cannot charge if there is no internet signal
 - 6) I need to have cash
 - 7) Difficulties managing it
 - 8) Slows down the dynamics
 - 9) Only a few have or use cards
 - 10) Fear of fraud or that funds will not arrive
 - 11) Create a bank account/ having to go to the bank/ mistrust banks
 - 12) Payment errors
 - 13) Losing customers that want to pay with cash
 - 14) None
 - 15) Other [specify: _____]
[disadvantages_pos_other_c]
 - 16) Don't know
 - 17) Refuse to answer

63) Do you think more consumers adopted debit cards because you adopted a point-of-sale terminal? [people_adopted_after_pos_c]

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Other: ____: [people_adopted_after_pos_other_c]
 - 4) Don't know
 - 5) Refuse to answer

64) Do you think more consumers adopted debit cards because many corner stores adopted point-of-sale terminals? [people_adopted_after_pos_others_c]

- [select_one]
 - 1) Yes
 - 2) No
 - 3) Other: _____. [people_adopted_after_pos_others_other_c]
 - 4) Don't know
 - 5) Refuse to answer

65) When you had a point-of-sale terminal, what percent of customers paid by card?
[cust_card_payment_p_c]

Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]

66) When you had a point-of-sale terminal, what percent of your sales in your stores are transactions made by card? [sales_card_payment_p_c]

Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.= -888 or . = -777)]

67) For card payments, did you accept payments of any amount, or is there a minimum amount for you to allow the customer to pay by card? [**min_amount_card_payment_c**]

- [select_one]
 - 1) I accepted payments of any amount
 - 2) There was a minimum amount
 - 3) Don't know
 - 4) Refuse to answer

68) [only if \${question 67} = I accepted payments of any amount] Why did not you implement a minimum amount for card payments? [**no_min_amount_reason_c**]

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) I hadn't thought of that
 - 2) It is not necessary
 - 3) In order not to lose customers (including customers going to other stores)
 - 4) In order not to limit the customers
 - 5) The terminal supplier does not require it
 - 6) Purchases are small
 - 7) Few people use or pay by card
 - 8) Fee is already charged
 - 9) People do not make small purchases
 - 10) I don't use the terminal
 - 11) Other [specify: _____]
 - 12) Don't know
 - 13) Refuse to answer

69) [only if \${question 67} = I accepted payments of any amount] Since you adopted the point-of-sale terminal, did you always accepted payments of any amount or was there a time in which there was a minimum amount for you to allow the customer to pay by card? [**no_min_amount_wen_c**]

- [select_one]
 - 1) I have always accepted payments of any amount
 - 2) There was a time in which there was a minimum amount
 - 3) Don't know
 - 4) Refuse to answer

70) [only if \${question 67} = There was a minimum amount] What was the minimum amount in pesos that you implemented for card payments? [**min_amount_c_c**]

Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

71) [only if \${question 67} = There was a minimum amount] Why did you implement a minimum amount for card payments? [**min_amount_reason_c**]

- [text. Open response] **ORIGINAL**

- [select_multiple]
 - 1) The bank/ firm requires it
 - 2) Payment takes time to reflect
 - 3) It is not convenient to charge for low amounts
 - 4) Other [specify: _____]
 - 5) Don't know
 - 6) Refuse to answer
- 72) [only if \${question 67} = There was a minimum amount] Since you adopted the point-of-sale terminal, was there always a minimum amount for you to allow the customer to pay by card or was there a time in which you accepted payments of any amount? [min_amount_when_c]
- [select_one]
 - 1) There was always a minimum amount
 - 2) There was a time in which I accepted payments of any amount
 - 3) Don't know
 - 4) Refuse to answer
- 73) When you had a point-of-sale terminal, did you use to charge VAT to all, some, or none of your customers? [vat_whom_before_c]
- [select_one]
 - 1) All
 - 2) Some
 - 3) None
 - 4) Don't know (-777)
 - 5) Refuse to answer (-888)
- 74) [only if \${question 73} = "Some" (2)] When you had a point-of-sale terminal, did you use to charge VAT to all, some, or none of your customers who pay by card? [vat_card_before_c]
- [select_one]
 - 1) All
 - 2) Some
 - 3) None
 - 4) Don't know (-777)
 - 5) Refuse to answer (-888)
- 75) [only if \${question 74} = "Some" (2)] What determined that VAT was charged to those who paid by card? [vat_card_reason_before_c]
- [text. Open response] **ORIGINAL**
 - [select_multiple]
 - 1) Only to those who request an invoice
 - 2) Some products include VAT and others don't
 - 3) Other [specify: _____]
 - 4) Don't know
 - 5) Refuse to answer
- 76) [only if \${question 73} = "Some" (2)] When you had a point-of-sale terminal, did you use to charge VAT to all, some, or none of your customers who pay with cash? [vat_cash_before_c]
- [select_one]
 - 1) All

- 2) Some
- 3) None
- 4) Don't know (-777)
- 5) Refuse to answer (-888)

77) [only if \${question 75} = "Some" (2)] What determined that VAT was charged to those who paid with cash? [vat_cash_reason_before_c]

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) Only to those who request an invoice
 - 2) Some products include VAT and others don't
 - 3) Other [specify: _____]
 - 4) Don't know
 - 5) Refuse to answer

C.2 Questions about cancelling

NOTE: How many years and months ago did you cancel the point-of-sale terminal from \${response_to_3}? [Loop until all responses to 3] **[time_canceled_pos]**

78) ____ years... [Loop until all responses to 3] **[years_canceled_pos]**

*Surveyor: Enter the **integer number of years** that have passed since the respondent canceled the point-of-sale terminal. Example: If it was canceled 3 years and 4 months ago, enter 3. Enter 0 if it was canceled less than a year ago. Example: If it was purchased 6 months ago, enter 0. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer]

79) and ____ months ago. [Loop until all responses to 3] **[months_canceled_pos]**

*Surveyor: Enter the **integer number of months** that complement the years that have elapsed since the respondent canceled the point-of-sale terminal. Example: If it was canceled 3 years and 4 months ago, enter 4. Enter 0 if it was canceled exactly X number of years ago. Example: If it was canceled exactly 6 years ago, enter 0. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer]

80) What is the main reason you decided to cancel your point-of-sale terminal(s)?

[reason_of_cancelling]

Surveyor: Open response, DON'T READ options, check all options that match the respondent's answer.

- [select_multiple]
 - 1) Not enough customers asked to pay by card
 - 2) I expected a higher increase in customers/sales than occurred after I adopted
 - 3) Fees were too high
 - 4) Transactions could be tracked [potentially resulting in tax enforcement]
 - 5) I needed cash
 - 6) I don't trust banks
 - 7) The difficulty of handling them [or any other response related to the use of technology]
 - 8) Slows down the dynamics of serving customers
 - 9) Other [specify: _____]
 - 10) Don't know
 - 11) Refuse to answer

81) Currently, what percent of customers who come to your store ask to pay with a card?

[cust_ask_card_payment_p_cancel]

*Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer, (.>=0 and .<=100) or (.-888 or .=-777)]

82) [only if \${question 70} = 0] After canceling the point-of-sale terminal, has a customer ever asked you to pay by card? **[cust_ask_card_payment_cancel]**

- [select_one]
 - 1) Yes
 - 2) No

- 3) Don't know
- 4) Refuse to answer

83) [only if \${question 70} != 0 or \${question 71} = Yes] After canceling the point-of-sale terminal, has a customer that asked to pay by card ever left the store without buying anything after being informed that you do not accept card payments? [cust_left_cancel]

- [select_one]
 - 6) Yes
 - 4) No
 - 5) Don't know
 - 6) Refuse to answer

84) [only if \${question 72} = Yes] What percent of customers who asked to pay by card left the store without buying anything after being informed that you do not accept card payments? [cust_left_p_cancel]

Surveyor: Percent based on the number of customers who asked to pay by card.

Percentage %. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.= -888 or .= -777)]

NOTE: Now I will ask you a series of questions about changes that occurred after you canceled a point-of-sale terminal in three different areas: **first, the daily number of customers; second, your total sales volume and third, your profits.** [cancel_pos_changes_note]

85) Did the **daily number of customers that come to your store** increase, decrease, or remain the same after you canceled a point-of-sale terminal? [num_cust_changed_cancel]

- [select_one]
 - 1) Increased
 - 2) Decreased
 - 3) Remained the same
 - 4) Don't know
 - 5) Refuse to answer

86) Did the **total volume of sales** increase, decrease, or remain the same after you canceled a point-of-sale terminal? [sales_changed_cancel]

- [select_one]
 - 1) Increased
 - 2) Decreased
 - 3) Remained the same
 - 4) Don't know
 - 5) Refuse to answer

87) [only if \${question 86} = Increased] By what percent did the **total sales volume** increase after canceling the point-of-sale terminal? [sales_incr_p_cancel]

*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.*

- [integer, (.>=0 and .<=100) or (.= -888 or .= -777)]

88) [only if \${question 87} = Don't know] How much would you estimate the **total weekly sales volume** was before canceling a point-of-sale terminal? [sales_incr_p_if_bef_cancel]

Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

89) [only if \${question 87} = Don't know] How much would you estimate the **total weekly sales volume** is after canceling a point-of-sale terminal? [sales_incr_p_if_aft_cancel]

Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

90) [only if \${question 86} = Decreased] By what percent did the **total sales volume** decrease after canceling the point-of-sale terminal? [sales_decr_p_cancel]

Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.= -888 or . = -777)]

91) [only if \${question 90} = Don't know] How much would you estimate the **total weekly sales volume** was in pesos before canceling a point-of-sale terminal? [sales_decr_if_bef_cancel]

Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

92) [only if \${question 90} = Don't know] How much would you estimate the **total weekly sales volume** is in pesos after canceling a point-of-sale terminal? [sales_decr_if_aft_cancel]

Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

93) Did your **profits** increase, decrease, or remain the same after you canceled a point-of-sale terminal? [profits_changed_cancel]

- [select_one]
 - 1) Increased
 - 2) Decreased
 - 3) Remained the same
 - 4) Don't know
 - 5) Refuse to answer

94) [only if \${question 93} = Increased] By what percent did your **profits** increase after canceling the point-of-sale terminal? [profits_incr_p_cancel]

Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.= -888 or . = -777)]

95) [only if \${question 94} = Don't know] How much would you estimate your **profits** were before canceling a point-of-sale terminal? [profits_incr_p_if_bef_cancel]

Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

96) [only if \${question 94} = Don't know] How much would you estimate your **profits** are after canceling a point-of-sale terminal? [profits_incr_p_if_aft_cancel]

Surveyor: Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

97) [only if \${question 93} = Decreased] By what percent did your **profits** decrease after canceling the point-of-sale terminal? [**profits_decr_p_cancel**]

Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0 and .<=100) or (.= -888 or . = -777)]

98) [only if \${question 97} = Don't know] How much would you estimate your **profits** were in pesos before canceling a point-of-sale terminal? [**profits_decr_p_if_bef_cancel**]

Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

99) [only if \${question 97} = Don't know] How much would you estimate your **profits** are in pesos after canceling a point-of-sale terminal? [**profits_decr_p_if_aft_cancel**]

Surveyor: **Pesos \$**. Enter -777 if respondent does not know and -888 if respondent does not want to answer.

- [integer, (.>=0) or (.= -888 or . = -777)]

100) Do you currently charge VAT to all, some, or none of your customers? [**vat_whom_c**]

- [select_one]
 - 1) All
 - 2) Some
 - 3) None
 - 4) Don't know (-777)
 - 5) Refuse to answer (-888)

101) [only if \${question 89} = "Some" (2)] What determines that VAT is charged to your customers? [**vat_reason_c**]

- [text. Open response] **ORIGINAL**
- [select_multiple]
 - 1) Only to those who request an invoice
 - 2) Some products include VAT and others don't
 - 3) Other [specify: _____]
 - 4) Don't know
 - 5) Refuse to answer

PHONE RECHARGE AND END OF THE SURVEY

NOTE: We are at the end of the survey. As I mentioned, we will do a phone recharge as a compensation for your time and for answering our questions. This recharge would be done by the beginning of the next week. In case you do not get your recharge during that period, please communicate to the phone number in the consent form.

Surveyor: Go to the next question.

1. Do you accept the phone recharge?

- [select_one]
 - 1) Yes
 - 2) No

2. [only if \${question 1} = "Yes" (1)] What phone number will be recharged?

Type a 10-digit phone number.

- [text]

3. [only if \${question 1} = "Yes" (1)] What company does this number belong to?

- [text, Name of the company, such as Telcel, AT&T, Movistar, etc.]

NOTE: We thank you for your time and for answering the questions. Have a nice day.

Surveyor: Leave the place and say goodbye politely.