FINANCIAL TECHNOLOGY ADOPTION

SURVEY TRANSCRIPT

BEGINNING OF THE SURVEY

Q1. How many employees work or help you 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]

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 (-777)
     4) Refuse to answer (-888)

2) How many point-of-sale terminals from different providers do you have? **[pos_num]**
   *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 is the point-of-sale terminal that you own? **${response_to_2}**? [Loop until max(response_to_2)] **[pos_firm] [pos_firm_other]**
   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 all responses to 3 have appeared] **[time_with_pos]**

4) ___ years... [Loop until all responses to 3 have appeared] **[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 the respondent does not know and -888 if the respondent does not want to answer.*
   - [integer]

5) and ___ months ago. [Loop until all responses to 3 have appeared][Loop until all responses to 3 have appeared] **[months_with_pos]**
   *Surveyor: Enter the **integer number of months** that complement the 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 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 the respondent does not know and -888 if the respondent does not want to answer.*
   - [integer]

6) [only if ${question_2} = 1] Did you use to have a point-of-sale terminal from a different provider before adopting your current terminal from **${response_to_3}**? **[replaced_pos]**
   - [select_one]
     1) Yes
     2) No
     3) Don't know (-777)
     4) Refuse to answer (-888)

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}**?
   - [text. Open response] **[reason_replaced_pos]**
   - [select_multiple] **[reason_replaced_pos_new]**
     1) It has more benefits
     2) The other bank/company charged a high fee
     3) Charges were slow to be reflected
     4) Other (-666)
     5) Don't know (-777)
     6) Refuse to answer (-888)

9) [only if ${question_2} > 1] Do you use the **${response_to_2}** point-of-sale terminals from different providers or just one? **[pos_usage]**
   - [select_one]
     1) The **${response_to_2}**
     2) Just one
     3) Other (-666)
     4) Don't know (-777)
     5) Refuse to answer (-888)
   - If you selected "other", please 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 provider?
    - [text. Open response] **[reason_many_pos]**
    - [select_multiple] **[reason_many_pos_new]**
      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 do you only use the point-of-sale terminal from one provider, but have more than one? **[reason_one_pos_used]**
    - [text. Open response]

12) What are the main reasons you decided to adopt a point-of-sale terminal?
    [reason_of_adoption]
    Surveyor: Open response, DO NOT READ options, check all options that match the respondent's answer.
    - [select_multiple]
      1) Because my customers wanted to pay by card
      2) To attract new customers
      3) For better security (including having less cash)
      4) To maintain a record of sales
      5) Transactions are directly deposited in the bank
      6) The bank/firm offered me a good deal or the terminal for free

7) Because of the competition/other stores had one/an Oxxo entered
8) To offer phone recharges/bill payment
9) Innovation in the store
10) Other (-666)
11) Don't know (-777)
12) Refuse to answer (-888)
- If you selected "other", please specify: _____.
  [reason_of_adoption_other]

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 the respondent does not know and -888 if the respondent does not want to answer. If the respondent does not know how to answer as a percentage, ask the follow-up question "Of every 100 customers who came to your store, how many asked to pay by card?"*
- [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]**
- [select_one]
  1) Yes
  2) No
  3) Don't know (-777)
  4) Refuse to answer (-888)

15) [only if ${question 13} != 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 you told them that you did not accept card payments? **[cust_left_before_pos]**
- [select_one]
  1) Yes
  2) No
  3) Don't know (-777)
  4) Refuse to answer (-888)

16) [only if ${question 15} = Yes (1)] Before adopting a point-of-sale terminal, what percent of customers who asked to pay by card left the store without buying anything after you informed them 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 should be 100.
***Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

17) Just to confirm, of every 100 customers who asked to pay by card, **${response_to_16}** left the store without buying anything after you informed them 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 (0)] **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 (0)] 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 (-1)
    3) Remained the same (0)
    4) Don't know (-777)
    5) Refuse to answer (-888)

19) [only if ${question 18} = Increased (1)] By what percent did the **daily number of customers that come to your store** increase after adopting a point-of-sale terminal? **[num_cust_incr_p]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer. Entering -777 will prompt questions about their number of customers before and after adopting a point-of-sale terminal.*
- [integer, (.>=0 and .<=100) or (.=-888 or . = -777)]

20) [only if ${question 19} = Don't know (-777)] How many customers per day would you estimate came to your store before adopting a point-of-sale terminal? **[num_cust_incr_p_if_bef]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0) or (.=-888 or . = -777)]

21) [only if ${question 19} = Don't know (-777)] How many customers per day would you estimate come to your store after adopting a point-of-sale terminal? **[num_cust_incr_p_if_aft]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0) or (.=-888 or . = -777)]

22) [only if ${question 18} = Increased (1)] 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 (-1)
    3) Equal (0)
    4) Don't know (-777)
    5) Refuse to answer (-888)

23) [only if ${question 18} = Increased (1)] Do you think that the new customers who started coming to your store when you adopted a point-of-sale terminal used to make those purchases in other stores? **[cust_shop_others_before_pos]**

- [select_one]
    1) Yes
    2) No
    3) Don't know (-777)
    4) Refuse to answer (-888)

24) [only if ${question 18} = Decreased (-1)] By what percent did the **daily number of customers that come to your store** decrease after adopting a point-of-sale terminal? **[num_cust_decr_p]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer. Entering -777 will prompt questions about their number of customers before and after adopting a point-of-sale terminal.*
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

25) [only if ${question 24} = Don't know (-777)] How many customers per day would you estimate came to your store before adopting a point-of-sale terminal? **[num_cust_decr_p_if_before]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0) or (.=-888 or .= -777)]

26) [only if ${question 24} = Don't know (-777)] How many customers per day would you estimate come to your store after adopting a point-of-sale terminal? **[num_cust_decr_p_if_aft]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0) or (.=-888 or .= -777)]

27) [only if ${question 18} = Decreased (-1)] Why do you think the **daily number of customers coming to your store** decreased after adopting a point-of-sale terminal?
[num_cust_decr_reason]
- [text. Open response]

28) [only if ${question 1} = No (0)] Did the **total sales volume in your business** increase, decrease, or remain the same after you adopted a point-of-sale terminal? **[sales_changed]**
- [select_one]
    1) Increased
    2) Decreased (-1)
    3) Remained the same (0)
    4) Don't know (-777)
    5) Refuse to answer (-888)

29) [only if ${question 28} = Increased (1)] By what percent did the **total sales volume** increase after adopting a point-of-sale terminal? **[sales_incr_p]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

30) [only if ${question 29} = Don't know (-777)] 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 the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0) or (.=-888 or .= -777)]

31) [only if ${question 29} = Don't know (-777)] 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 the respondent does not know and -888 if the 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 (-1)
       3) Equal (0)
       4) Don't know (-777)
       5) Refuse to answer (-888)
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 (-666)
       5) Don't know (-777)
       6) Refuse to answer (-888)
   - If you selected "other", please specify: _____.**[sales_incr_reason_other]**
34) [only if ${question 28} = Decreased (-1)] By what percent did the **total sales volume** decrease after adopting a point-of-sale terminal? **[sales_decr_p]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer. Entering -777 will prompt questions about their total sales volume in pesos after or before adopting the point-of-sale terminal.*
   - [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]
35) [only if ${question 34} = Don't know (-777)] 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 the respondent does not know and -888 if the respondent does not want to answer.*
   - [integer, (.>=0) or (.=-888 or .= -777)]
36) [only if ${question 34} = Don't know (-777)] 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 the respondent does not know and -888 if the respondent does not want to answer.*
   - [integer, (.>=0) or (.=-888 or .= -777)]
37) [only if ${question 28} = Decreased (-1)] Why do you think the **total sales volume** decreased after adopting a point-of-sale terminal?

- [text. Open response] **[sales_decr_reason]**
- [select_multiple] **[sales_decr_reason_new]**
    1) The area is poor/economic crisis
    2) Other (-666)
    3) Don't know (-777)
    4) Refuse to answer (-888)

[only if ${question 1} = No (0)] **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 (0)] 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 (-1)
        3) Remained the same (0)
        4) Don't know (-777)
        5) Refuse to answer (-888)

39) [only if ${question 38} = Increased (1)] By what percent did your **profits** increase after adopting a point-of-sale terminal? **[profits_incr_p]**
    *Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer. Entering -777 will prompt questions about their profits in pesos before and after adopting a point-of-sale terminal.*
    - [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

40) [only if ${question 39} = Don't know (-777)] 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 the respondent does not know and -888 if the respondent does not want to answer.*
    - [integer, (.>=0) or (.=-888 or .= -777)]

41) [only if ${question 39} = Don't know (-777)] 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 the respondent does not know and -888 if the respondent does not want to answer.*
    - [integer, (.>=0) or (.=-888 or .= -777)]

42) [only if ${question 38} = Increased (1)] 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 (-1)
        3) Equal (0)
        4) Don't know (-777)
        5) Refuse to answer (-888)

43) [only if ${question 38} = Decreased (-1)] By what percent did your **profits** decrease after adopting a point-of-sale terminal? **[profits_decr_p]**
*Surveyor: **Percentage %**. Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer. Entering -777 will prompt questions about their profits in pesos before and after adopting a point-of-sale terminal.*
  - [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]
44) [only if ${question 43} = Don't know (-777)] How much would you estimate your **profits** were in **pesos** before adopting a point-of-sale terminal? **[profits_decr_if_bef]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
  - [integer, (.>=0) or (.=-888 or .= -777)]
45) [only if ${question 43} = Don't know (-777)] How much would you estimate your **profits** are in **pesos** after adopting a point-of-sale terminal? **[profits_decr_if_aft]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
  - [integer, (.>=0) or (.=-888 or .= -777)]
46) [only if ${question 38} = Decreased (-1)] Why do you think your profits decreased after adopting a point-of-sale terminal?
  - [text. Open response] **[profits_decr_reason]**
  - [select_multiple] **[profits_decr_reason_new]**
    1) Because of the fee
    2) Because of the pandemic
    3) Because of competition with other stores
    4) Because of the costs of the terminal or other associated costs
    5) Other (-666)
    6) Don't know (-777)
    7) Refuse to answer (-888)

NOTE: Now, I want to ask you about the costs of a point-of-sale terminal from ${response_to_3}. [Loop until all responses to 3 have appeared] **[note_prices_pos]**
47) Generally, the business is charged a percent fee for each card transaction. What fee does **${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 $, clarify that the fee is usually a percentage and ask again.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
  - [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]
  - Is this fee a percentage or is it in pesos? **[pos_firm_fee_other]**
    1) Percentage
    2) Pesos
48) Did you have to pay to obtain the point-of-sale terminal from **${response_to_3}**? **[pos_firm_price_yesno]**
  - [select_one]
    1) Yes
    2) No

3) Don't know (-777)

4) Refuse to answer (-888)

49) [only if ${question 41} = Yes (1)] What price did you have to pay to obtain the point-of-sale terminal from **${response_to_3}**? [Loop until all responses to 3 have appeared] **[pos_firm_price]**

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

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

50) In addition to the transaction fee and a purchase price to obtain one, some banks and/or firms charge a periodic payment like a rental fee. Do you make a periodic payment for 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 (-777)
  4) Refuse to answer (-888)

51) [only if ${question 50} = Yes (1)] How much does **$ {response_to_3}** charge you periodically for having the terminal? [Loop until all responses to 3 have appeared] **[pos_firm_per_payment]**

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

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

52) [only if ${question 50} = Yes (1)] Is that periodic charge from **${response_to_3}** monthly, weekly, daily, or another periodicity? **[pos_firm_per_of_payment]**

- [select_one]
  1) Monthly
  2) Weekly
  3) Daily
  4) Yearly
  5) Other (-666)
  6) Don't know (-777)
  7) Refuse to answer (-888)
  - If you selected "other", please specify: _____.**[pos_firm_per_of_payment_other]**

53) Do you charge a fee to customers who pay by card? That is, do you charge more to customers paying by card to cover the fee you are charged for card payments?
[cust_fee_card_payment_yesno]

- [select_one]
  1) Yes
  2) No
  3) Don't know (-777)
  4) Refuse to answer (-888)

54) [only if ${question 53} = Yes (1)] What fee do you charge to customers paying 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 the respondent does not know and -888 if the respondent does not want to answer.

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

55) [only if ${question 53} =Yes (1)] When you adopted the point-of-sale terminal, did you start charging a fee to customers paying by card, or was there a period of time in which you did not charge any fee to customers paying by card? **[cust_fee_card_payment_when]**
- [select_one]
    1) I have always charged a fee to customers paying by card
    2) There was a period of time in which I did not charge any fee to customers paying by card
    3) Don't know (-777)
    4) Refuse to answer (-888)

56) [only if ${question 53} = No (0)] Why don't you charge a fee to customers paying by card?
- [text. Open response] **[cust_fee_card_payment_reason]**
- [select_multiple] **[cust_fee_card_payment_reason_new]**
    1) It is not fair to customers
    2) To not lose customers
    3) To attract more customers
    4) It is illegal/it is not allowed
    5) Few people use cards or pay by 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 (-666)
    10) Don't know (-777)
    11) Refuse to answer (-888)

57) [only if ${question 53} = No (0)] Since you adopted the point-of-sale terminal, have you always **not** charged a fee to customers paying by card or was there a period of time in which you did charge a fee to the customers paying by card? **[cust_fee_card_pymnt_when_no]**
- [select_one]
    1) I have never charged a fee to customers paying by card
    2) There was a period of time in which I did charge fee to customers paying by card
    3) Don't know (-777)
    4) Refuse to answer (-888)

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 (-777)
4) Refuse to answer (-888)

59) [only if ${question 58} = Yes (1)] How much did you increase the prices for all customers? **[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 the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]
- Is this amount in percentages or in pesos?
  1) Percentage
  2) Pesos

60) [only if ${question 58} = No (0)] Why did you not increase the prices you charge all customers to cover the additional expenses of the point-of-sale terminal?
- [text. Open response] **[no_incr_prices_reason]**
- [select_multiple] **[no_incr_prices_reason_new]**
  1) It is not fair to customers
  2) It is not necessary to do
  3) To not lose customers (including customers going to other stores)
  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/it is not allowed
  13) Few people use cards or pay by card
  14) Other (-666)
  15) Don't know (-777)
  16) Refuse to answer (-888)

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, DO NOT READ options, check all options that match the respondent's answer.
- [select_multiple]
  1) More customers would come in
  2) Higher sales
  3) To not lose sales to customers who are not carrying cash
  4) Customers without cash (including ATMs are far)
  5) Payment is easier

6) It is safer/I don't need to handle so much cash
7) It helps me manage the business/track payments
8) It allows me to charge everywhere
9) It allows me to offer phone recharges/bill payments, and customers take advantage and buy more things
10) Ability to compete with other stores with point-of-sale terminals
11) Innovation in the store
12) Charge customers faster
13) Save money in the bank
14) None
15) Other (-666)
16) Don't know (-777)
17) Refuse to answer (-888)

- If you selected "other", please specify: _____. **[advantages_pos_other]**

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, DO NOT READ options, check all options that match the respondent's answer.

- [select_multiple]
    1) Its cost or fees
    2) Other associated costs, such as internet
    3) Tax office/taxes/not being a formal business
    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 in the business
    7) Difficulties managing it (including responses related to difficulties using technology)
    8) Slows down the dynamics of attending to customers
    9) Few people use cards or pay by card
    10) Fear of fraud or that funds will not arrive
    11) Opening a bank account/having to go to the bank/distrust banks
    12) Errors in processing payments
    13) Losing customers who want to pay with cash
    14) None
    15) Other (-666)
    16) Don't know (-777)
    17) Refuse to answer (-888)

- If you selected "other", please specify: _____.
  [disadvantages_pos_other]

63) Do you think more people adopted debit cards because **you** adopted a point-of-sale terminal? **[people_adopted_after_pos]**
- [select_one]
    1) Yes
    2) No

3) Other (-666)
4) Don't know (-777)
5) Refuse to answer (-888)
- If you selected "other", please specify: _____
   [people_adopted_after_pos_other]

64) Do you think more people 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 (-666)
   4) Don't know (-777)
   5) Refuse to answer (-888)
- If you selected "other", please specify:_____.
   [people_adopted_after_pos_others_other]

65) What percent of customers in your store pay by card? **[cust_card_payment_p]**
   *Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

66) What percent of your store's total sales volume is made through card transactions?
   [sales_card_payment_p]
   *Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the 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 (-777)
   4) Refuse to answer (-888)

68) [only if ${question 67} = I accept payments of any amount] Why don't you implement a minimum amount for card payments?
- [text. Open response] **[no_min_amount_reason]**
- [select_multiple] **[no_min_amount_reason_new]**
   1) I hadn't thought of that
   2) It is not necessary to do
   3) To not lose customers (including customers going to other stores)
   4) In order not to limit the customer
   5) The point-of-sale terminal provider does not require it
   6) Purchases are small
   7) Few people use cards or pay by card
   8) They are already charged a fee
   9) People do not make small purchases

10) I don't use the terminal
11) Other (-666)
12) Don't know (-777)
13) Refuse to answer (-888)

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 at some point was there 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) At some point there was a minimum amount
    3) Don't know (-777)
    4) Refuse to answer(-888)

70) [only if ${question 67} = There is a minimum amount] What is the minimum amount in pesos that you impose for card payments? **[min_amount_c]**
*Surveyor: **Pesos $.** Enter -777 if the respondent does not know and -888 if the 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 impose a minimum amount for card payments?
- [text. Open response] **[min_amount_reason]**
- [select_multiple] **[min_amount_reason_new]**
    1) The bank/firm requires it
    2) Payment takes time to be reflected
    3) It is not convenient to charge for low amounts
    4) Other (-666)
    5) Don't know (-777)
    6) Refuse to answer (-888)

72) [only if ${question 67} = There is a minimum amount] Since you adopted the point-of-sale terminal, have you always imposed a minimum amount for you to allow the customer to pay by card, or at some point, did you accept card payments of any amount? **[min_amount_when]**
- [select_one]
    1) There has always been a minimum amount
    2) At some point I accepted card payments of any amount
    3) Don't know (-777)
    4) Refuse to answer (-888)

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 whether you charge VAT to those paying by card?
- [text. Open response] **[vat_card_reason]**
- [select_multiple] **[vat_card_reason_new]**
  1) Only to those who request an invoice
  2) Some products include VAT and others don't
  3) Other (-666)
  4) Don't know (-777)
  5) Refuse to answer (-888)

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 whether you charge VAT to those paying with cash?
- [text. Open response] **[vat_cash_reason]**
- [select_multiple] **[vat_cash_reason_new]**
  1) Only to those who request an invoice
  2) Some products include VAT and others don't
  3) Other (-666)
  4) Don't know (-777)
  5) Refuse to answer (-888)

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 (-777)
        4) Refuse to answer (-888)
2) [only if ${question 1} = Yes (1)] What are the main reasons why you have **not** adopted a point-of-sale terminal? **[considered_adoption_reason]**
    Surveyor: Open response, DO NOT READ options, check all options that match the respondent's answer.
    - [select_multiple]
        1) Customers don't have cards / pay with cash
        2) High costs (including to obtain it and transactions fee)
        3) Requires internet access
        4) Transactions could be tracked (potentially resulting in tax obligations)
        5) I need cash in the business
        6) I do not trust banks
        7) Difficulties managing it (including responses related to difficulties using technology)
        8) Slows down the dynamics of attending to customers
        9) Other (-666)
        10) Don't know (-777)
        11) Refuse to answer (-888)
    - If you selected "other", please specify: _____.
      [considered_adoption_Reason_other]
3) [only if ${question 1} = No (0)] What are the main reasons why you have not considered adopting a point-of-sale-terminal? **[no_considered_adoption_reason]**
    Surveyor: Open response, DO NOT READ options, check all options that match the respondent's answer.
    - [select_multiple]
        1) Customers don't have cards / pay with cash
        2) High costs (including to obtain it and transactions fee)
        3) Requires internet access
        4) Transactions could be tracked (potentially resulting in tax obligations)
        5) I need cash in the business
        6) I do not trust banks
        7) Difficulties managing it (including responses related to difficulties using technology)
        8) Slows down the dynamics of attending to customers
        9) Other (-666)
        10) Don't know (-777)
        11) Refuse to answer (-888)

- If you selected "other", please specify: _____.
  [no_considered_adoption_other]
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 the respondent does not know and -888 if the 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 (-777)
     4) Refuse to answer (-888)
6) [only if ${question 4} != 0 or ${question 5} = Yes (1)] Did a customer who asked to pay by card ever leave the store without buying anything after you told them that you do not accept card payments? **[cust_left]**
   - [select_one]
     1) Yes
     2) No
     3) Don't know (-777)
     4) Refuse to answer (-888)
7) [only if ${question 6} = Yes (1)] What percent of customers who asked to pay by card left the store without buying anything after you informed them that you did not accept card payments?
   [cust_left_p]
   Surveyor: Percent based on the number of customers who asked to pay by card. This means, if all of those who asked to pay with card left the store without buying anything, the answer should be 100.
   ***Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
   - [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]
8) Just to confirm, of every 100 customers who asked to pay by card, **${response_to_7}** left the store without buying anything after you informed them 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 you would expect to 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 (-1)
  3) Remain the same (0)
  4) Don't know (-777)
  5) Refuse to answer (-888)

10) [only if ${question 9} = Increase (1)] By what percent do you think the daily number of customers that come to your store would increase after adopting a point-of-sale terminal? **[num_cust_wd_incr_p]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

11) [only if ${question 10} = Don't know (-777)] How many customers per day do you estimate currently come to your store? **[num_cust_wd_incr_p_if_bef]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0) or (.=-888 or .= -777)]

12) [only if ${question 10} = Don't know (-777)] How many customers per day do you estimate would come to your store after adopting a point-of-sale terminal? **[num_cust_wd_incr_p_if_aft]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0) or (.=-888 or .= -777)]

13) [only if ${question 9} = Increase (1)] Do you think that the new customers who would start coming to your store after you adopt a point-of-sale terminal are now making these purchases in other stores? **[cust_shop_others]**
- [select_one]
  1) Yes
  2) No
  3) Don't know (-777)
  4) Refuse to answer (-888)

14) [only if ${question 9} = Decrease (-1)] By what percentage do you think the **daily number of customers** that come to your store would decrease after adopting a point-of-sale terminal? **[num_cust_wd_decr_p]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

15) [only if ${question 14} = Don't know (-777)] How many customers per day do you estimate currently come to your store? **[num_cust_wd_decr_p_if_bef]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0) or (.=-888 or .= -777)]

16) [only if ${question 14} = Don't know (-777)] How many customers per day do you estimate would come to your store after adopting a point-of-sale terminal?
[num_cust_wd_decr_p_if_aft]
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
[integer, (.>=0) or (.=-888 or .= -777)]

17) [only if ${question 9} = Decrease] Why do you think the **daily number of customers** that come to your store would decrease after adopting a point-of-sale terminal?
- [text. Open response] **[num_cust_wd_decr_reason]**
- [select_multiple] **[num_cust_wd_decr_reason_new]**
    1) Few people use cards or pay by card
    2) The area is poor/economic crisis
    3) People don't know how to use the card
    4) Small business/low sales
    5) Due to the change in dynamics
    6) Other (-666)
    7) Don't know (-777)
    8) Refuse to answer (-888)

18) Would you expect the **total sales volume in your business** to increase, decrease, or remain the same after adopting a point-of-sale terminal? **[sales_wd_change]**
- [select_one]
    1) Increase
    2) Decrease (-1)
    3) Remain the same (0)
    4) Don't know (-777)
    5) Refuse to answer (-888)

19) [only if ${question 18} = Increase (1)] By what percent do you think the **total sales volume** would increase after adopting a point-of-sale terminal? **[sales_wd_incr_p]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

20) [only if ${question 19} = Don't know (-777)] 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 the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0) or (.=-888 or .= -777)]

21) [only if ${question 19} = Don't know (-777)] 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 the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0) or (.=-888 or .= -777)]

22) [only if ${question 19} = Decrease (-1)] By what percent do you think **total sales volume** would decrease after adopting a point-of-sale terminal? **[sales_wd_decr_p]**

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

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

23) [only if ${question 22} = Don't know (-777)] 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 the respondent does not know and -888 if the respondent does not want to answer.*

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

24) [only if ${question 22} = Don't know (-777)] How much do 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 the respondent does not know and -888 if the respondent does not want to answer.*

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

25) [only if ${question 19} = Decrease (-1)] Why do you think the **total sales volume** would decrease after adopting a point-of-sale terminal?

- [text. Open response] **[sales_wd_decr_reason]**
- [select_multiple] **[sales_wd_decr_reason_new]**
    1) Few people use cards or pay by card
    2) The area is poor/economic crisis
    3) Due to the change in dynamics
    4) Small business/low sales
    5) Losing customers who want to pay with cash
    6) Other (-666)
    7) Don't know (-777)
    8) Refuse to answer (-888)

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 after adopting a point-of-sale terminal? **[profits_wd_change]**

- [select_one]
    1) Increase
    2) Decrease (-1)
    3) Remain the same (0)
    4) Don't know (-777)
    5) Refuse to answer (-888)

27) [only if ${question 26} = Increase (1)] By what percent do you think your **profits would** increase after adopting a point-of-sale terminal? **[profits_wd_incr_p]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*

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

28) [only if ${question 27} = Don't know (-777)] How much would you estimate your **profits** are in **pesos** currently? **[profits_wd_incr_p_if_bef]**

*Surveyor: **Pesos $.** Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0) or (.=-888 or .= -777)]

29) [only if ${question 27} = Don't know (-777)] How much do 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 the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0) or (.=-888 or .= -777)]

30) [only if ${question 26} = Increase (1)] Why do you think your **profits** would increase after adopting a point-of-sale terminal?
- [text. Open response] **[profits_wd_incr_reason]**
- [select_multiple] **[profits_wd_incr_reason_new]**
    1) There would be more sales
    2) There would be more customers
    3) People would have more payment options
    4) Many customers use cards
    5) It is easier to charge customers
    6) Tourists/people passing through use cards
    7) Because a fee is charged
    8) It allows a better organization within the business
    9) To offer phone recharges/bill payment
    10) To not lose customers/customers without cash
    11) Other (-666)
    12) Don't know (-777)
    13) Refuse to answer (-888)

31) [only if ${question 26} = Decrease (-1)] By what percent would you expect your **profits to** decrease after adopting a point-of-sale terminal? **[profits_wd_decr_p]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

32) [only if ${question 31} = Don't know (-777)] How much would you estimate your **profits** are in **pesos** currently? **[profits_wd_decr_p_if_bef]**
*Surveyor: **Pesos $.** Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0) or (.=-888 or .= -777)]

33) [only if ${question 31} = Don't know (-777)] How much do 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 the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0) or (.=-888 or .= -777)]

34) [only if ${question 26} = Decrease (-1)] Why do you think your **profits** would decrease after adopting a point-of-sale terminal?
- [text. Open response] **[profits_wd_decr_reason]**
- [select_multiple] **[profits_wd_decr_reason_new]**

1) Few people use cards 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 who want to pay with cash
6) Other (-666)
7) Don't know (-777)
8) Refuse to answer (-888)

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

35) Generally, the business is charged a percent fee for each card transaction. According to what you think, what fee do 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 the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]
- Is this fee a percentage or is it in pesos? **[pos_firm_fee_b_format]**
  1) Percentage
  2) Pesos

36) In addition to a transaction fee, some banks and/or firms charge an amount to obtain a point-of-sale terminal. According to what you think, what price do you have to pay to obtain a point-of-sale terminal? **[pos_firm_price_b]**
*Surveyor: **Pesos $.** Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0) or (.=-888 or .= -777)]

37) In addition to the transaction fee and a purchase price to obtain a point-of-sale terminal, some banks and/or firms charge a periodic payment. According to what you think, how much would a bank or firm charge you periodically for having the terminal? **[pos_firm_per_payment_b]**
*Surveyor: **Pesos $.** Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0) or (.=-888 or .= -777)]

38) Is that periodic charge monthly, weekly, daily, or another periodicity?
[pos_firm_per_of_payment_b]
- [select_one]
1) Monthly
2) Weekly
3) Daily
4) Yearly
5) Other (-666)
6) Don't know (-777)
7) Refuse to answer (-888)
- If you selected "other", please specify: _____. **[pos_firm_per_of_payment_b_other]**

39) If the price of adopting a point-of-sale terminal (taking into account the price to obtain it and the periodic payments to maintain it) fell to half its current cost, would you adopt one?
[adopt_if_price_decreases]

- [select_one]
    1) Yes
    2) No
    3) Don't know (-777)
    4) Refuse to answer (-888)

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 (-777)
        4) Refuse to answer (-888)

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, DO NOT READ options, check all options that match the respondent's answer.
    - [select_multiple]
        1) More customers would come in
        2) Higher sales
        3) To not lose sales to customers who are not carrying cash
        4) Customers without cash (including ATMs are far)
        5) Payment is easier
        6) It is safer/I don't need to handle so much cash
        7) It helps me manage the business/track payments
        8) It allows me to charge everywhere
        9) It allows me to offer phone recharges/bill payments
        10) Ability to compete with other stores with point-of-sale terminals
        11) Innovation in the store
        12) Charge customers faster
        13) Save money in the bank
        14) None
        15) Other (-666)
        16) Don't know (-777)
        17) Refuse to answer (-888)
    - If you selected "other", please specify: _____. **[advantages_pos_other_b]**

42) What would be the **disadvantages** of having a point-of-sale terminal? **[disadvantages_pos_b]**
    Surveyor: Open response, DO NOT READ options, check all options that match the respondent's answer.
    - [select_multiple]
        1) Its cost or fees
        2) Other associated costs, such as internet
        3) Tax office/taxes/not being a formal business

4) Funds are not deposited into my account until days later
5) Cannot charge if there is no internet signal
6) Difficulties managing it (including responses related to difficulties using technology)
7) Slows down the dynamics of attending to customers
8) I need to have cash in the business
9) Few people use cards or pay by card
10) Fear of fraud or that funds will not arrive
11) Opening a bank account/having to go to the bank/distrust banks
12) Errors in processing payments
13) Losing customers who want to pay with cash
14) None
15) Other (-666)
16) Don't know (-777)
17) Refuse to answer (-888)

- If you selected "other", please specify: _____. **[disadvantages_pos_other_b]**

43) If **you** adopted a point-of-sale terminal, do you think more people would adopt debit cards? **[people_wd_adopt_after_pos]**
- [select_one]
  1) Yes
  2) No
  3) Other(-666)
  4) Don't know (-777)
  5) Refuse to answer (-888)
- If you selected "other", please specify: _____.
  [people_wd_adopt_after_pos_other]

44) If **many corner stores** adopted point-of-sale terminals, do you think more people would adopt debit cards? **[people_wd_adopt_after_pos_others]**
- [select_one]
  1) Yes
  2) No
  3) Other (-666)
  4) Don't know (-777)
  5) Refuse to answer (-888)
- If you selected "other", please specify: _____.
  [people_wd_adopt_after_pos_others_other]

45) If you adopted a point-of-sale terminal, what percent of customers in your store do you think would pay by card? **[cust_wd_card_payment_p]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the 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 store's **total sales volume** do you think would be made through card transactions? **[sales_wd_card_payment_b]**

- [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 whether you charge VAT to your customers?

- [text. Open response] **[vat_reason_b]**
- [select_multiple] **[vat_reason_b_new]**
    1) Only to those who request an invoice
    2) Some products include VAT and others don't
    3) Other (-666)
    4) Don't know (-777)
    5) Refuse to answer (-888)

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 (-777)
     4) Refuse to answer (-888)

2) How many point-of-sale terminals from different providers 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 the 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 all responses to 3 have appeared] **[time_with_pos_c]**

4) ___ years... [Loop until all responses to 3 have appeared] **[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 the respondent does not know and -888 if the respondent does not want to answer.*
   - [integer]

5) and ___ months ago. [Loop until all responses to 3 have appeared] **[months_with_pos_c]**
   *Surveyor: Enter the **integer number of months** that complement the 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 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 ${question_2} = 1] Did you use to have a point-of-sale terminal from a different provider before adopting the terminal from **${response_to_3}**? **[replaced_pos_c]**
   - [select_one]
     1) Yes
     2) No
     3) Don't know (-777)
     4) Refuse to answer (-888)

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}**?
   - [text. Open response] **[reason_replaced_pos_c]**
   - [select_multiple] **[reason_replaced_pos_c_new]**
     1) It has more benefits
     2) The other bank/company charged a high fee
     3) Charges were slow to be reflected
     1) Other (-666)
     2) Don't know (-777)
     3) Refuse to answer (-888)

9) [only if ${question_2} > 1] ¿Did you use the **${response_to_2}** point-of-sale terminals from different providers or just one? **[pos_usage_c]**
   - [select_one]
     1) The **${response_to_2}**
     2) Just one
     3) Other (-666)
     4) Don't know (-777)
     5) Refuse to answer (-888)
   - If you selected "other", please 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 provider?
   - [text. Open response] **[reason_many_pos_c]**
   - [select_multiple] **[reason_many_pos_c_new]**
     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 provider, but had more than one? **[reason_one_pos_used_c]**
   - [text. Open response]

12) What are the main reasons you decided to adopt a point-of-sale terminal?
   [reason_of_adoption_c]
   Surveyor: Open response, DO NOT READ options
   - [select_multiple]
     1) Because my customers wanted to pay by card
     2) To attract new customers
     3) For better security (including having less cash)
     4) To maintain a record of sales
     5) Transactions are directly deposited in the bank

6) The bank/firm offered me a good deal or the terminal for free
7) Because of the competition/other stores had one/an Oxxo entered
8) To offer phone recharges/bill payments
9) Innovation in the store
10) Other (-666)
11) Don't know (-777)
12) Refuse to answer (-888)

- If you selected "other", please specify: _____. **[reason_of_adoption_other_c]**

13) [only if ${question 1} = No (0)] 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 the respondent does not know and -888 if the 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]
    5) Yes
    1) No
    2) Don't know (-777)
    3) Refuse to answer (-888)

15) [only if ${question 13} != 0 or ${question 14} = Yes (1)] Before adopting a point-of-sale terminal, did a customer who asked to pay by card ever leave the store without buying anything after you told them that you did not accept card payments?
[cust_left_before_pos_c]
- [select_one]
    5) Yes
    1) No
    2) Don't know (-777)
    3) Refuse to answer (-888)

16) [only if ${question 15} = Yes (1)] Before adopting a point-of-sale terminal, what percent of customers who asked to pay by card left the store without buying anything after you informed them 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 should be 100.
Percentage %. Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

17) Just to confirm, of every 100 customers who asked to pay by card, **${response_to_16}** left the store without buying anything after you informed them 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 (0)] **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 (0)] Did the **daily number of customers** that came 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 (-1)
    3) Remained the same (0)
    4) Don't know (-777)
    5) Refuse to answer (-888)

19) [only if ${question 18} = Increased (1)] By what percent did the **daily number of customers** that came to your store increase after adopting a point-of-sale terminal? **[num_cust_incr_p_c]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

20) [only if ${question 19} = Don't know (-777)] How many customers per day would you estimate came to your store before adopting a point-of-sale terminal? **[num_cust_incr_p_if_bef_c]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0) or (.=-888 or .= -777)]

21) [only if ${question 19} = Don't know (-777)] How many customers per day would you estimate came to your store after adopting a point-of-sale terminal? **[num_cust_incr_p_if_aft_c]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0) or (.=-888 or .= -777)]

22) [only if ${question 18} = Increased (1)] Was the increase in the **daily number of customers** that came 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 (-1)
    3) Equal (0)
    4) Don't know (-777)
    5) Refuse to answer (-888)

23) [only if ${question 18} = Increased (1)] Do you think that the new customers who started coming to your store when you adopted a point-of-sale terminal, used to make those purchases in other stores? **[cust_shop_other_before_pos_c]**
   - [select_one]
     1) Yes
     2) No
     3) Don't know (-777)
     4) Refuse to answer (-888)
24) [only if ${question 18} = Decreased (-1)] By what percent did the **daily number of customers** that came to your store decrease after adopting a point-of-sale terminal? **[num_cust_decr_p_c]**
   *Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
   - [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]
25) [only if ${question 24} = Don't know (-777)] How many customers per day would you estimate came to your store before adopting a point-of-sale terminal? **[num_cust_decr_p_if_bef_c]**
   Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
   - [integer, (.>=0) or (.=-888 or .= -777)]
26) [only if ${question 24} = Don't know (-777)] How many customers per day would you estimate came to your store after adopting a point-of-sale terminal? **[num_cust_decr_p_if_aft_c]**
   Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
   - [integer, (.>=0) or (.=-888 or .= -777)]
27) [only if ${question 18} = Decreased (-1)] Why do you think the **daily number of customers** that came to your store decreased after adopting a point-of-sale terminal? **[num_cust_decr_reason_c]**
   - [text. Open response]
28) [only if ${question 1} = No(0)] Did the **total sales volume in your business** increase, decrease, or remain the same after you adopted a point-of-sale terminal? **[sales_changed_c]**
   - [select_one]
     1) Increased
     2) Decreased (-1)
     3) Remained the same (0)
     4) Don't know (-777)
     5) Refuse to answer (-888)
29) [only if ${question 28} = Increased (1)] By what percent did the **total sales volume** increase after adopting a point-of-sale terminal? **[sales_incr_p_c]**
   *Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
   - [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

30) [only if ${question 29} = Don't know (-777)] 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_c]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
   - [integer, (.>=0) or (.=-888 or .= -777)]
31) [only if ${question 29} = Don't know (-777)] How much would you estimate the **total weekly sales volume** was in **pesos** after adopting a point-of-sale terminal? **[sales_incr_p_if_aft_c]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
   - [integer, (.>=0) or (.=-888 or .= -777)]
32) [only if ${question 28} = Increased (1)] 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 (-1)
      3) Equal (0)
      4) Don't know (-777)
      5) Refuse to answer (-888)
33) [only if ${question 28} = Increased (1)] 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]**
Surveyor: Open response, DO NOT READ options, check all the options that match the respondent's answer.
   - [select one]
      1) More customers coming
      2) More spending
      3) Both
      4) Other (-666)
      5) Don't know (-777)
      6) Refuse to answer (-888)
   - If you selected "other", please specify: _____. **[sales_incr_reason_other_c]**
34) [only if ${question 28} = Decreased (-1)] By what percent did the **total sales volume** decrease after adopting a point-of-sale terminal? **[sales_decr_p_c]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
   - [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]
35) [only if ${question 34} = Don't know (-777)] 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 the respondent does not know and -888 if the respondent does not want to answer.*
   - [integer, (.>=0) or (.=-888 or .= -777)]

36) [only if ${question 34} = Don't know (-777)] 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 the respondent does not know and -888 if the respondent does not want to answer.*
   - [integer, (.>=0) or (.=-888 or .= -777)]
37) [only if ${question 28} = Decreased (-1)] Why do you think the **total sales volume** decreased after adopting a point-of-sale terminal?
   - [text. Open response] **[sales_decr_reason_c]**
   - [select_multiple] **[sales_decr_reason_c_new]**
        1) The area is poor/economic crisis
        2) Other (-666)
        3) Don't know (-777)
        4) Refuse to answer (-888)

[only if ${question 1} = No (0)] **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 (0)] 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 (-1)
        3) Remained the same (0)
        4) Don't know (-777)
        5) Refuse to answer (-888)
39) [only if ${question 38} = Increased (1)] By what percent did your **profits** increase after adopting a point-of-sale terminal? **[profits_incr_p_c]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
   - [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]
40) [only if ${question 39} = Don't know (-777)] 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 the respondent does not know and -888 if the respondent does not want to answer.*
   - [integer, (.>=0) or (.=-888 or .= -777)]
41) [only if ${question 39} = Don't know (-777)] 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 the respondent does not know and -888 if the respondent does not want to answer.*
   - [integer, (.>=0) or (.=-888 or .= -777)]
42) [only if ${question 38} = Increased(1)] 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 (-1)
3) Equal (0)
4) Don't know (-777)
5) Refuse to answer (-888)

43) [only if ${question 38} = Decreased (-1)] By what percent did your **profits** decrease after adopting a point-of-sale terminal? **[profits_decr_p_c]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

44) [only if ${question 43} = Don't know (-777)] How much would you estimate your **profits** were in **pesos** before adopting a point-of-sale terminal? **[profits_decr_p_if_bef_c]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0) or (.=-888 or .= -777)]

45) [only if ${question 43} = Don't know (-777)] How much would you estimate your **profits** were in **pesos** after adopting a point-of-sale terminal? **[profits_decr_if_aft_c]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0) or (.=-888 or .= -777)]

46) [only if ${question 38} = Decreased (-1)] Why do you think your **profits** decreased after adopting a point-of-sale terminal?
- [text. Open response] **[profits_decr_reason_c]**
- [select_multiple] **[profits_decr_reason_c_new]**
    1) Because of the fee
    2) Because of the pandemic
    3) Because of competition with other stores
    4) Because of the costs of the terminal or other associated costs
    5) Other (-666)
    6) Don't know (-777)
    7) Refuse to answer (-888)

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_copy]**

47) Generally, the business is charged a percent fee for each card transaction. 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 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 the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]
- Is this fee a percentage or is it in pesos? **[pos_firm_fee_c_format]**
    1) Percentage

2) Pesos

48) Did you have to pay to obtain the point-of-sale terminal from **${response_to_3}**?
    [pos_firm_price_yesno_c]
    - [select_one]
        1) Yes
        2) No
        3) Don't know (-777)
        4) Refuse to answer (-888)

49) [only if ${question 48} = Yes (1)] What price did you have to pay to obtain the point-of-sale terminal from **${response_to_3}**? [Loop until all responses to 3 have appeared]
    [pos_firm_price_c]
    *Surveyor: **Pesos $.** Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
    - [integer, (.>=0) or (.=-888 or .= -777)]

50) In addition to the transaction fee and a purchase price to obtain one, some banks and/or firms charge a periodic payment like a rental fee. Did you make a periodic payment for the terminal from **${response_to_3}**? [Loop until all responses to 3 have appeared]
    [pos_firm_per_yesno_c]
    - [select_one]
        1) Yes
        2) No
        3) Don't know (-777)
        4) Refuse to answer (-888)

51) [only if ${question 50} = Yes (1)] How much did **${response_to_3}** charge you periodically for having the terminal? [Loop until all responses to 2 have appeared]
    [pos_firm_per_of_payment_c]
    *Surveyor: **Pesos $.** Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
    - [integer, (.>=0) or (.=-888 or .= -777)]

52) [only if ${question 50} = Yes(1)] Was that periodic charge from **${response_to_3}** monthly, weekly, daily, or another periodicity?
    - [Select_one]
    1) Monthly
    2) Weekly
    3) Daily
    4) Yearly
    5) Other (-666)
    6) Don't know (-777)
    7) Refuse to answer (-888)
    - If you seleted "other", please specify: _____.
    [pos_firm_per_of_payment_c_other]

53) Did you charge a fee to customers who pay by card? That is, did you charge more to customers paying by card to cover the fee you are charged for card payments?
    - [select_one] **[cust_fee_card_payment_yesno_c]**

1) Yes
2) No
3) Don't know (-777)
4) Refuse to answer (-888)

54) [only if ${question 53} = Yes(1)] What fee did you charge to customers paying 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 the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]
- Is this fee a percentage or is it in pesos? **[cust_fee_card_payment_c_format]**
   1) Percentage
   2) Pesos

55) [only if ${question 53} =Yes(1)] When you adopted the point-of-sale terminal, did you start charging a fee to customers paying by card or was there a period of time in which you did not charge any fee to customers paying by card? **[cust_fee_card_payment_when_c]**
- [select_one]
   1) I always charged a fee to customers paying by card
   2) There was a period of time in which I did not charge any fee to customers paying by card
   3) Don't know (-777)
   4) Refuse to answer (-888)

56) [only if ${question 53} = No (0)] Why didn't you charge a fee to customers paying by card?
- [text. Open response] **[cust_fee_card_payment_reason_c]**
- [select_multiple] **[cust_fee_card_payment_reason_c_new]**
   1) It is not fair to customers
   2) To not lose customers
   3) To attract more customers
   4) It is illegal/it is not allowed
   5) Few people use cards or pay by 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 (-666)
   10) Don't know (-777)
   11) Refuse to answer (-888)

57) [only if ${question 53} = No(0)] Since you adopted the point-of-sale terminal, have you always not charged a fee to customers paying by card or was there a period of time in which you did charge a fee to the customers paying by card? **[cust_fee_card_pymnt_when_no_c]**
- [select_one]
   1) I never charged a fee to customers paying by card
   2) There was a period of time in which I did charge a fee to customers paying by card
   3) Don't know (-777)

4) Refuse to answer (-888)

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]
  1) Yes
  2) No
  3) Don't know (-777)
  4) Refuse to answer (-888)

59) [only if ${question 58} = Yes] How much did you increase the prices for all customers? **[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 the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]
- Is this amount in percentages or in pesos?
  1) Percentage
  2) Pesos

60) [only if ${question 58} = No (0)] Why did you not increase the prices you charge all customers to cover the additional expenses of the point-of-sale terminal?
- [text. Open response] **[no_incr_prices_reason_c]**
- [select_multiple] **[no_incr_prices_reason_c_new]**
  1) It is not fair to customers
  2) It is not necessary to do
  3) To not lose customers (including customers going to other sales)
  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/it is not allowed
  13) Few people use cards or pay by card
  14) Other (-666)
  15) Don't know (-777)
  16) Refuse to answer (-888)

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, DO NOT READ options, check all options that match the respondent's answer.

- [select_multiple]
    1) More customers would come in
    2) Higher sales
    3) To not lose sales to customers who are not carrying cash
    4) Customers without cash (including ATMs are far)
    5) Payment is easier
    6) It is safer/I don't need to handle so much cash
    7) It helps me manage the business/track payments
    8) It allows me to charge everywhere
    9) It allows me to offer phone recharges/bill payments, and customers take advantage and buy more things
    10) Ability to compete with other stores with point-of-sale terminals
    11) Innovation in the store
    12) Charge customers faster
    13) Save money in the bank
    14) None
    15) Other (-666)
    16) Don't know (-777)
    17) Refuse to answer (-888)
- If you selected "other", please specify: _____. **[advantages_pos_other_c]**

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, DO NOT READ options, check all options that match the respondent's answer.
- [select_multiple]
    1) Its cost or fees
    2) Other associated costs, such as internet
    3) Tax office/taxes/not being a formal business
    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 in the business
    7) Difficulties managing it (including responses related to difficulties using technology)
    8) Slows down the dynamics of attending to customers
    9) Few people use cards or pay by card
    10) Fear of fraud or that funds will not arrive
    11) Opening a bank account/having to go to the bank/distrust banks
    12) Errors in processing payments
    13) Losing customers who want to pay with cash
    14) None
    15) Other (-666)
    16) Don't know (-777)
    17) Refuse to answer (-888)
- If you selected "other", please specify: _____. **[disadvantages_pos_other_c]**

63) Do you think more people adopted debit cards because **you** adopted a point-of-sale terminal? **[people_adopted_after_pos_c]**
- [select_one]
    1) Yes
    2) No
    3) Other (-666)
    4) Don't know (-777)
    5) Refuse to answer (-888)
- If you selected "other", please specify:_____.
    [people_adopted_after_pos_other_c]

64) Do you think more people 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 (-666) **[people_adopted_after_pos_others_other_c]**
    4) Don't know (-777)
    5) Refuse to answer (-888)
- If you selected "other", please specify: _____.
    [people_adopted_after_pos_others_other_c]

65) When you had a point-of-sale terminal, what percent of customers paid by card in your store? **[cust_card_payment_p_c]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the 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 store's total sales volume were made through card transactions? **[sales_card_payment_p_c]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the 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 was 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 (-777)
    4) Refuse to answer (-888)

68) [only if ${question 67} = I accepted payments of any amount (1)] Why didn't you impose a minimum amount for card payments?
- [text. Open response] **[no_min_amount_reason_c]**
- [select_multiple] **[no_min_amount_reason_c_new]**
    1) I hadn't thought of that
    2) It is not necessary to do
    3) To not lose customers (including customers going to other stores)

4) In order not to limit the customer
5) The point-of-sale terminal provider does not require it
6) Purchases are small
7) Few people use cards or pay by card
8) They are already charged a fee
9) People do not make small purchases
10) I don't use the terminal
11) Other (-666)
12) Don't know (-777)
13) Refuse to answer (-888)

69) [only if ${question 67} = I accepted payments of any amount (1)] Since you adopted the point-of-sale terminal, have you always accepted payments of any amount, or at some point was there 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) At some point there was a minimum amount
  3) Don't know (-777)
  4) Refuse to answer (-888)

70) [only if ${question 67} = There was a minimum amount (2)] What was the minimum amount in pesos that you imposed for card payments? **[min_amount_c_c]**
*Surveyor: **Pesos $.** Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0) or (.=-888 or .= -777)]

71) [only if ${question 67} = There was a minimum amount (2)] Why did you impose a minimum amount for card payments?
- [text. Open response] **[min_amount_reason_c]**
- [select_multiple] **[min_amount_reason_c_new]**
  1) The bank/firm requires it
  2) Payment takes time to be reflected
  3) It is not convenient to charge for low amounts
  4) Other (-666)
  5) Don't know (-777)
  6) Refuse to answer (-888)

72) [only if ${question 67} = There was a minimum amount (2)] Since you adopted the point-of-sale terminal, have you always imposed a minimum amount for you to allow the customer to pay by card or at some point, did you accept card payments of any amount? **[min_amount_when_c]**
- [select_one]
  1) There was always a minimum amount
  2) At some point I accepted card payments of any amount
  3) Don't know (-777)
  4) Refuse to answer (-888)

73) When you had a point-of-sale terminal, did you 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 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)] When you had a point-of-sale terminal, what determined whether you charged VAT to those paying by card?
- [text. Open response] **[vat_card_reason_before_c]**
- [select_multiple] **[vat_card_reason_before_c_new]**
    1) Only to those who request an invoice
    2) Some products include VAT, and others don't
    3) Other (-666)
    4) Don't know (-777)
    5) Refuse to answer (-888)

76) [only if ${question 73} = "Some" (2)] When you had a point-of-sale terminal, did you charge VAT to all, some, or none of your customers who paid 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)] When you had a point-of-sale terminal, what determined whether you charged VAT to those paying with cash?
- [text. Open response] **[vat_cash_reason_before_c]**
- [select_multiple] **[vat_cash_reason_before_c_new]**
    1) Only to those who request an invoice
    2) Some products include VAT, and others don't
    3) Other (-666)
    4) Don't know (-777)
    5) Refuse to answer (-888)

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 have appeared] **[time_canceled_pos]**

78) ___ years... [Loop until all responses to 3 have appeared] **[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 the respondent does not know and -888 if the respondent does not want to answer.*
- [integer]

79) and ___ months ago. [Loop until all responses to 3 have appeared] **[months_canceled_pos]**
*Surveyor: Enter the **integer number of months** that complement the 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 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 the respondent does not know and -888 if the respondent does not want to answer.*
- [integer]

80) What are the main reasons you decided to cancel your point-of-sale terminal(s)?
[reason_of_canceling]
Surveyor: Open response, DO NOT 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/costs were too high
    4) Transactions could be tracked (potentially resulting in tax obligations)
    5) I needed cash in the business
    6) I don't trust banks
    7) Difficulties managing it (including responses related to difficulties using technology)
    8) Slowed down the dynamics of attending to customers
    9) Other (-666)
    10) Don't know (-777)
    11) Refuse to answer (-888)
- If you selected "other", please specify: _____.

81) Currently, what percent of customers who come to your store ask to pay by card?
[cust_ask_card_payment_p_cancel]
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

82) [only if ${question 81} = 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 (-777)
  4) Refuse to answer (-888)

83) [only if ${question 81} != 0 or ${question 82} = Yes (1)] After canceling the point-of-sale terminal, has a customer who asked to pay by card ever left the store without buying anything after you informed them that you do not accept card payments? **[cust_left_cancel]**
  - [select_one]
    1) Yes
    2) No
    3) Don't know (-777)
    4) Refuse to answer (-888)

84) [only if ${question 83} = Yes(1)] What percent of customers who asked to pay by card left the store without buying anything after you informed them 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. This means, if all of those who asked to pay with card left the store without buying anything, the answer should be 100.
   Percentage %. *Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the 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 your 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 your point-of-sale terminal? **[num_cust_changed_cancel]**
   - [select_one]
     1) Increased
     2) Decreased (-1)
     3) Remained the same (0)
     4) Don't know (-777)
     5) Refuse to answer (-888)

86) Did the **total sales volume in your business** increase, decrease, or remain the same after you canceled the point-of-sale terminal? **[sales_changed_cancel]**
   - [select_one]
     1) Increased
     2) Decreased (-1)
     3) Remained the same (0)
     4) Don't know (-777)
     5) Refuse to answer (-888)

87) [only if ${question 86} = Increased(1)] 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 the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

88) [only if ${question 87} = Don't know (-777)] How much would you estimate the **total weekly sales volume** was in **pesos** before canceling the point-of-sale terminal?
[sales_incr_p_if_bef_cancel]
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0) or (.=-888 or .= -777)]

89) [only if ${question 87} = Don't know (-777)] How much would you estimate the **total weekly sales volume** is in **pesos** after canceling the point-of-sale terminal?
[sales_incr_p_if_aft_cancel]
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0) or (.=-888 or .= -777)]

90) [only if ${question 86} = Decreased (-1)] By what percent did the **total sales volume** decrease after canceling your point-of-sale terminal? **[sales_decr_p_cancel]**
*Surveyor: **Percentage %.** Enter a number between 0 and 100. Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

91) [only if ${question 90} = Don't know (-777)] How much would you estimate the **total weekly sales volume** was in pesos before canceling the point-of-sale terminal?
[sales_decr_if_bef_cancel]
*Surveyor: **Pesos $.** Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0) or (.=-888 or .= -777)]

92) [only if ${question 90} = Don't know (-777)] How much would you estimate the **total weekly sales volume** is in pesos after canceling the point-of-sale terminal?
[sales_decr_if_aft_cancel]
*Surveyor: **Pesos $.** Enter -777 if the respondent does not know and -888 if the 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 the point-of-sale terminal? **[profits_changed_cancel]**
- [select_one]
  1) Increased
  2) Decreased (-1)
  3) Remained the same (0)
  4) Don't know (-777)
  5) Refuse to answer (-888)

94) [only if ${question 93} = Increased (1)] 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 the respondent does not know and -888 if the respondent does not want to answer.*

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

95) [only if ${question 94} = Don't know (-777)] How much would you estimate your **profits** were in pesos before canceling the point-of-sale terminal? **[profits_incr_p_if_bef_cancel]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0) or (.=-888 or .= -777)]

96) [only if ${question 94} = Don't know (-777)] How much would you estimate your **profits** are in pesos after canceling the point-of-sale terminal? **[profits_incr_p_if_aft_cancel]**
Surveyor: Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.
- [integer, (.>=0) or (.=-888 or .= -777)]

97) [only if ${question 93} = Decreased (-1)] 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 the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0 and .<=100) or (.=-888 or .= -777)]

98) [only if ${question 97} = Don't know (-777)] How much would you estimate your **profits** were in pesos before canceling the point-of-sale terminal? **[profits_decr_p_if_bef_cancel]**
*Surveyor: **Pesos $.** Enter -777 if the respondent does not know and -888 if the respondent does not want to answer.*
- [integer, (.>=0) or (.=-888 or .= -777)]

99) [only if ${question 97} = Don't know (-777)] How much would you estimate your **profits** are in pesos after canceling the point-of-sale terminal? **[profits_decr_p_if_aft_cancel]**
*Surveyor: **Pesos $.** Enter -777 if the respondent does not know and -888 if the 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 whether you charge VAT to your customers?
- [text. Open response] **[vat_reason_c]**
- [select_multiple] **[vat_reason_c_new]**
  1) Only to those who request an invoice
  2) Some products include VAT, and others don't
  3) Other (-666)
  4) Don't know (-777)
  5) Refuse to answer (-888)

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

Surveyor: Go to the next question.

1. Do you accept the phone recharge? **[accepts_recharge]**
    - [select_one]
        1) Yes
        2) No

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

    Type a 10-digit phone number.

    - [text]

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

    - [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. **[outro_copy]**

Surveyor: Leave the place and say goodbye politely.