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Electronic Payments Acceptance Merchant Survey Instrument

ELECTRONIC PAYMENT ACCEPTANCE PACKAGE



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FINANCE, COMPETITIVENESS & INNOVATION GLOBAL PRACTICE

Payment Systems Development Group

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I. Methodology

1.1 OBJECTIVES

This instrument aims to collect quantifiable data on electronic payments acceptance among merchants in a given jurisdiction and is one of three related data collection instruments detailed in the EPA assessment guide prepared by the FIGI EPA Working Group. The other two are the consumer and merchant focus group discussions, which will complement the findings from the merchant survey through qualitative feedback.

The overall objective of the EPA assessment is to understand the state of electronic payments acceptance and usage in retail settings in a given economy. The merchant survey seeks to inform the EPA assessment, and as objective aims to provide guidance on the following 3 questions:

- I. What are the actual practices of merchants and their customers regarding retail payments?
- II. What are the actual and practical drivers of these practices?
- III. What could be potential drivers for changing these practices?

The merchant survey is meant to capture quantifiable data on the above questions, that can be used to make some inferences about the market for electronic payments acceptance in a country. Some key research points in this respect include:

- What financial services and payment methods do retailers know?
- What payment methods do retailers accept?
- What payment methods do retailers, as well as their customers and suppliers prefer?
- What attitudes influence the retailers in their choice of payment method?
- Do incentives from public authorities and payment service providers affect electronic payments acceptance uptake by retailers?
- Are there any socio-economic factors that influence the uptake of new payment options?

1.2 SAMPLE COMPOSITION

A nationally representative sample of merchants is recommended to be selected based on the following criteria:

1. Location: consider differences between urban, rural, and peri-urban areas.
2. Size of retailer: micro; small; and medium-sized retailers. The definition of retailers of different sizes may differ based on country context. In the absence of country-specific guidance, the following definitions may be used: micro retailers: 0-5 employees, small retailers: 6-26 employees, and medium retailers: 26-100 employees.
3. Retailer types: Grocery stores/Corner Stores/Convenience Stores, Pharmacies, Tailors, Mechanics & other small services, small restaurants & food kiosks, Gasoline stations and Doctors/healthcare professionals. Other types should be added based on the country context. It is also important to consider chain stores and franchises.
4. To the extent feasible, women-owned and managed retailers should be selected.

2. Detailed Questionnaire

2.1 BACKGROUND INFORMATION

Prior to going through the survey with the participant, the interviewer should fill out the following information on the retailer:

Q1. Classification of the location:

Urban	1
Rural	2
Peri Urban	3

Q2. City/village of the respondent.

Name of city / village:

Q3. Record type of retailer.

Grocery	1
Non-grocery	2
Mixed	3

Q4. Record type of retailer group.

Grocery stores/Convenience stores/Corner stores	1
Tailors, mechanics and other small services	2
Small restaurants & food kiosks	3
Gasoline stations	4
Pharmacies	5
Utility bill payments	6

Q5. Record the name of the retailer/store.

Name of the store:	
--------------------	--

Q6. Record the location of the retailer/store.

Main market/Commercial area/Shopping Mall	1
Main street of the area	2
Side-street of the area	3

Q7. Record the size of the store.

Less than 20 m ²	1
Between 20- 100 m ²	2
Larger than 100 m ²	3

Q8. Is there a cash register at the store?

Yes	1
No	2

2.2 RETAILER DEMOGRAPHICS

Q9. Record the designation of the respondent.

Owner	1	Continue
Manager	2	
Sales person/Other staff	3	Terminate

Q10. Record the gender of the respondent.

Males	1
Female	2

Q11. Is the owner AND/OR manager of the store a female?

Female Owner	1
Female Manager	2
None	3

Q12. How many employees do you have in this store location?

0-5 employees	1
6-25 employees	2
26-100 employees	3

Q13. Are there any other branches of the store throughout the country?

Yes	1	Move to Q13
No [Programmer to open text box to record the number of branches]	2	Skip to Q14

Q14a. How many branches of this store are there in the country? Please include the branch that you are working at currently while responding.

Number of branches in country:	
--------------------------------	--

Q14b. What is the average number of employees in the other branches of your store?

0-5 employees	1
6-25 employees	2
26-100 employees	3

Q15. What would you say is the typical income profile of your customers?

Low income	1
Middle income	2
High income	3
All income groups	4

Q16. How many customers do you have on a typical day? Please provide an estimate.

Average number of customers in a day	
--------------------------------------	--

Q17. What percentage of your customers would you say are repeat visitors (i.e., customers coming back to buy daily or on a weekly basis)?

Percentage of repeat customers	
--------------------------------	--

Q18. What is the average value of goods/merchandise/services that a typical customer buys from you in a day?

Average value of goods/merchandise/services	
---	--

2.3 RETAILER KNOWLEDGE AND USE OF FINANCIAL SERVICES

Q19a. I will now go through a list of financial products with you. For each product, please state if you have already heard about this product.

	Yes, I have heard about it	No, I have not heard about it
Bank account	1	2
Mobile wallet	1	2
Debit card/Credit card	1	2
Pre-paid Card	1	2

Q19b. How comfortable would you feel to use each of these services for your store?

	Very uncomfortable	Somewhat uncomfortable	Indifferent	Somewhat comfortable	Very comfortable
Bank account	1	2	3	4	5
Mobile wallet	1	2	3	4	5
Debit card/credit card	1	2	3	4	5
Pre-paid Card	1	2	3	4	5

Q19c. Which of these payment options do you actually use at the store?

	Yes, I use it at the store	No, I do not use it at store
Bank account	1	2
Mobile wallet	1	2
Debit card/Credit Card	1	2
Pre-paid Card	1	2

Q20a. I will now go through a list of payment options with you. For each product, please state if you have already heard about this product.

	Yes, I have heard about it	No, I have not heard about it
Bank Transfer	1	2
Cheque	1	2
Debit or Credit card	1	2
Mobile wallet to mobile wallet	1	2
QR code payments (using voucher or mobile wallet)	1	2

Q20b. [For options marked as “1” in Q20a] How comfortable would you feel to use each of these services for your store?

	Very uncomfortable	Somewhat uncomfortable	Indifferent	Somewhat comfortable	Very comfortable
Bank Transfer	1	2	3	4	5
Cheque	1	2	3	4	5
Debit or Credit card	1	2	3	4	5
Mobile wallet to mobile wallet	1	2	3	4	5
QR code payments	1	2	3	4	5

Q20c. [For options marked as “1” in Q20a] Which of these payment options do you actually use at the store?

	Yes, I use it at the store	No, I do not use it at store
Bank Transfer	1	2
Cheque	1	2
Debit or Credit card	1	2
Mobile wallet to mobile wallet	1	2
QR code payments	1	2

Q21. Are you registered in the commercial register/Is your business registered?

Yes, it is registered	1
No, it is not registered	2
Don't know	3
Others (specify)	4

Q22. Do you have a bank or mobile account that you use for your store?

Yes	1	Skip to Q23 & Q24. Do not ask Q25.
No	2	Skip to Q25

Q23. Is this bank or mobile account in the name of the business, or in the name of the owner?

Name of business	Name of business	Name of Owner	Don't Know
Bank account	1	2	3
Mobile wallet	1	2	3

Q24. What do you use the bank or mobile account for? [Mark all answers].

Paying suppliers	1
Paying employees	2
Paying utilities	3
Receiving or sending money	4
Receiving payments	5
Saving	6
Receiving payment for the price of goods and services provided	8
Others (specify) _____	7

Q25. You stated that you do not use a bank or mobile account for your store. What are the main reasons why you don't use one? [Mark all reasons.]

Don't know enough about it	1
Business is too small	2
Account is too expensive	3
Bank/financial service point is too far away	4
Don't need one	5
Don't trust financial institutions	6
Lack necessary documentation (including being informal)	7
Financial institutions are prohibited in our religion	8
It will increase my cost of doing business	9
Would have to pay more in taxes	10
Customers do not prefer to use this option when transaction size is small	11
Others (specify)	12

2.4 C2B PAYMENTS-RELATED QUESTIONS

Q26. I will now read a list of payment options to you. For each of these payment options, please tell me if you offer it to your customers.

	Yes, I offer it to customers	No, I do not offer it to customers
Cash	1	2
Payment Cards	1	2
QR code (mobile wallet-based)	1	2
Cheque	1	2
Other (Voucher, Gift cards)	1	2
Purchase on credit	1	2

Q27a. [Ask if Q26 is 1 for Cash] What are the reasons for offering cash payment option to your customers?

Easy to carry and manage	1
Available with customers	2
Cheaper	3
Trendy	4
Can pay suppliers directly	5
Customer preference	6
It is an immediate transfer of money	7
I can realise the sale in my books/accounts/records immediately	8
I do not have to rely on any third party (e.g., banks) to transfer the money to my business account	9
It is easier to accept payments in cash	10
It is easy for customers to pay in cash	11
I do not have to wait for the cash to be transferred to my business account	12
I do not have to pay any kind of transaction fee to anyone when taking payments in cash	13
Minimizes bookkeeping	14
Do not have to declare my entire income and can save in taxes	15
Easy to keep track of daily sales	16
It is an immediate transfer of money	17
I can realize the sale in my books/accounts/records immediately	18
I do not have to rely on any third party (e.g., banks) to transfer the money to my business account	19
Others (specify) _____	20

Q27b. How do you handle cash?

Through a store bank account	1
Through a personal bank account	2
Through a mobile money account	3
Just keep as cash	4

Q27c. [Ask if Q26 is 2 for Cash] What are the disadvantages of offering cash payment option to your customers?

Risky to carry and store.	1
Expensive.	2
Prefer to deal through a bank	3
Hard for large transactions	4
I have to handle a significant amount of cash at the end of the day	5
I have to keep a manual record of every transaction that was made at the shop/store/business	6
It puts me at a greater degree of theft	7
I have to be at the cash register at all times	8
I have to make frequent trips to the bank for depositing the cash	9
Have to keep change ready to entertain customers with large value currency notes	10
Cash counting process is tedious	11
Cash counting process is time consuming	12
Customers can give fake currency notes	13
Others (specify) _____	14

Q28a. [Ask if Q26 is 1 for Cards] What are the reasons for offering card payment (credit/debit) option to your customers?

Easy to carry for merchants	1
Easy to carry for customers	2
Transactions are big	3
Can manage all transactions with the bank	4
Easy to manage and handle	5
Ongoing trend	6
Accepting card payments helps in keeping a financial history of my business	7
Accepting both cash and card payments has increased traffic and consequently sales of my store/shop/business	8
Accepting card payments has created a digital financial footprint of the store/shop/business	9
I do not have to handle a large amount of cash at the store/shop/business	10
I do not have to deposit a large amount of cash in my business account the next day	11
There is an increasing trend of accepting payments on debit/credit cards	12
Accepting card payments will help increase the volume of my business	13
There is a reduced risk of cash theft	14
It is convenient for me to show transaction records when making tax payments	15
Payment is transferred directly to my account	16
I do not have to handle large amounts of cash	17
Others (specify) _____	18

Q28b. [Ask if Q26 is 2 for Cards] What are the reasons for not offering card payment (credit/debit) option to your customers?

Business is not registered	1
Expensive—high transaction cost	2
Not suitable for small shops	3
Don't deal with banks for religious reasons	4
Banks will expose us to government taxes	5
Customers don't have cards	6
Could cause losses and frauds	7
Long settlement cycle/money is not accessible immediately	8
They are difficult to use for customers	9
It sometimes charges the customer more than once when processing the payment	10
Customers do not prefer to use it for payments that are quite small in value	11
Customers do not prefer to use it for payments that are sizeable in value	12
A certain amount of transaction fee has to be paid to a third party and that will add to my business cost	13
I have to pay a heavy fee to install POS device	14
Have to pay more in taxes	15
Difficult to entertain customers when the internet or servers are down	16
Difficult to avoid fake card transactions	17
Others (specify) _____	19

Q29a. [Ask if Q26 is 1 for QR codes (mobile wallet based)] What are the reasons for offering QR code payment option to your customers?

Cheap transaction	1
Available with customers	2
Customers preference	3
Trendy	4
Easy to carry and manage	5
Transactions are small	6
Can manage all my transactions with the bank	7
Process is easy and controlled	8
It is convenient to use for the customers	9
Customers spend more at the store as it offers discounts and promotions	10
Placing QR code at the store does not require any additional set up such as internet connection set up, wiring etc.	11
Payments made using QR code are instantly made to my business account	12
It has increased the traffic of customers at my store/shop/business	13
I do not have to handle a large amount of cash at the store/shop/business	14
I do not have to deposit a large amount of cash in my business account the next day	15
It costs less to have a QR code at the store (in registration fee) compared to the service charges to be paid to the bank for POS machine	16
Payments is transferred directly to my account	17
Others (specify) _____	18

Q29b. [Ask if Q26 is 2 for QR codes (mobile wallet based)] What are the reasons for not offering card payment (credit/debit) option to your customers?

Business not registered	1
Expensive, high transaction cost	2
Don't have a mobile phone	3
Needs an expensive/smart mobile	4
Face difficulties with mobile network	5
Not suitable for small shops	6
Don't deal with banks for religious reasons	7
Banks will expose us to gov. taxes.	8
Customers don't have wallets	9
Could cause losses and frauds	10
I do not know how to use a QR code for accepting payments	11
I am skeptical of using a QR code as I do not know how it really works	12
Other business that have used a QR code have not had a positive experience with it	13
It is difficult to use for customers	14
It often takes a significant amount of time for the customer to make the payment through it with the customer having to spend more time at the cash counter	15
Paying through cash or debit/credit card are much more convenient for customers to use	16
It often takes a significant amount of time to process the payment	17
I want to use a QR code but do not know how to avail it for my store/shop/business	18
Not many customers are aware of payments via a QR code so there is not much use for me	19
Customers may transfer the payment to a wrong number	20
Internet availability is a must	21
Slow payment processing when the network is busy	22
Have to pay transaction charges for collecting payments using QR codes	23
Others (specify)	24

Q30a. [Ask if Q26 is 1 for Cheque] What are the reasons for offering this payment option to your customers?

Easy to carry for merchants	1
Easy to carry for customers	2
Transactions are big	3
Can manage all transactions with the bank	4
Easy to manage and handle	5
I do not have to handle a large amount of cash at the store/shop/business	6
Accepting cheque payments will help increase the volume of my business	7
There is a reduced risk of cash theft	8
It is convenient for me to show transaction records when making tax payments	9
I do not have to handle large amounts of cash	10
Others (specify)	11

Q30b. [Ask if Q26 is 2 for Cheque] What are the reasons for not offering this option to your customers?

Business is not registered	1
Expensive—high transaction cost	2
Not suitable for small shops	3
Don't deal with banks for religious reasons	4
Banks will expose us to government taxes	5
Customers don't prefer/ don't use cheques	6
They are difficult to use for customers	7
They are difficult to use for me	8
Customers do not prefer to use it for payments that are quite small in value	9
Have to pay more in taxes	10
Difficult to avoid cheques with insufficient funds/cheques may be rejected	11
Others (specify) _____	12

Q31a. [Ask if Q26 is 1 for Other (Vouchers/Gift Cards)] What are the reasons for offering this payment option to your customers?

Easy to carry for merchants	1
Easy to carry for customers	2
Transactions are big	3
Can manage all transactions with the bank	4
Easy to manage and handle	5
I do not have to handle a large amount of cash at the store/shop/business	6
Accepting vouchers will help increase the volume of my business	7
There is a reduced risk of cash theft	8
It is convenient for me to show transaction records when making tax payments	9
I do not have to handle large amounts of cash	10
Can have repeat customers	11
Others (specify) _____	12

Q31b. [Ask if Q26 is 2 for Other (Vouchers/Gift Cards)] What are the reasons for not offering this option to your customers?

Prefer to deal through a bank	1
Hard for large transactions	2
I have to keep a manual record of every transaction that was made at the shop/store/business	3
Difficult to manage or handle	4
Customers do not prefer it	5
Have to pay more in taxes	6
Not suitable for small shops	7
Others (specify) _____	8

Q32a. [Ask if Q26 is 1 for Purchase on Credit] What are the reasons for offering this payment option to your customers?

Customers do not always have enough money	1
Customers demand specifically for this	2
Good for my business	3
Others (specify) _____	4

Q32b. [Ask if Q26 is 2 for Purchase on Credit] What are the reasons for not offering this option to your customers?

Hard for large transactions	1
I have to keep a manual record of every transaction that was made at the shop/ store/business	2
It puts me at a greater risk of not receiving the payment at all	3
Others (specify) _____	4

Q33. [Only for payment options that are chosen as 1 in Q26] Using this scale, please indicate your experience of using these payment options at your store?

	Cash	Card	QR code	Other (Voucher/ Gift Card)	Purchase on Credit
Very negative	1	1	1	1	1
Somewhat negative	2	2	2	2	2
Neutral	3	3	3	3	3
Somewhat positive	4	4	4	4	4
Very positive	5	5	5	5	5

Q34. From the list of options that you use at the store, are there any payment methods you personally prefer?

Cash	1	Skip to Q35
Card	2	
QR code	3	
Cheque	4	
Other (Voucher/Gift Card)	5	
Purchase on Credit	6	
I do not have any preference towards a particular payment option	7	Skip to Q36

Q35. Why do you prefer this payment option? [Multiple responses possible]

Cost	1
Ease / Simplicity	2
Transparency	3
Immediacy	4
Trust	5
Other (specify) _____	6

Q36. [Ask if Q26 is 1 for Card or QR codes] What electronic payment acceptance tool(s) do you use? [Multiple responses possible]

POS	1
mPOS	2
Mobile payment	3
Static QR code (through a printed code)	4
Dynamic QR code (through mobile generated code)	5

Q37. [Ask if Q26 is 1 for Card or QR codes] In case of using electronic payments? How frequently do you receive your funds? (i.e, the time between the customer payment, and settlement on the merchant's account)

Immediately	1
More than once a day	2
At the end of the day	3
Next day	11
After 2 days	4
After 3 days	5
After 4–6 days	6
After 7 days	7
More than a week but less than 2 weeks	8
More than 2 weeks	9
At the end of the month	10

Q38. Do you know that you can accept electronic payments even if you are not registered as a business?

Yes	1	Ask Q39 & Q40
No	2	Skip to Q41

Q39. [Ask if Q38 is 1] How did you learn about it?

Central Bank/Regulatory Authority communication	1
Friends	2
Family	3
TV	4
Radio	5
Other merchants	6
Business Association	7
Information from a financial service provider	8

Q40. [Ask if Q38 is 1] Did this change your mind about offering mobile payments?

Yes	1
No	2
Still thinking about it	3

Q41. [Ask if Q38 is 2] Now that you are aware of the possibility of offering mobile payment services without being registered as a commerce, do you think that you will start offering this?

Yes	1
No	2
Don't know	3

Q42. [Ask if Q22 is 1 and Q26 is 2 for Cards or QR codes] If you have an account, did you check with your bank on accepting card transactions or mobile money transactions?

Yes, but it didn't work	1	Skip to Q43
No	2	Skip to Q44

Q43. [Ask if Q42 is 1] What was the reason?

Shop is not registered, or bank required lot of documentation	1
Fees are too high	2
Bank didn't reply	3
Customers will not use it	4
Internet is very weak in the area	5
Internet cost is high	6
I don't have a suitable mobile to accept payments	7
Others (specify) _____	8

Q44. Has the COVID-19 pandemic changed your preferred payment method?

Yes	1	Skip to Q44
No	2	Skip to Q46

Q45. [Ask if Q44 is 1] What was your preferred payment method prior to the pandemic outbreak?

Cash	1
Payment Cards	2
QR codes	3
Cheque	4
Other (Vouchers/Gift Cards)	5
Purchase on Credit	6
Did not have any preferred payment method	7

Q46. What is your preferred payment method currently?

Cash	1
Card	2
QR codes	3
Cheque	4
Other (Vouchers/Gift Cards)	5
Purchase on Credit	6
Do not have any preferred payment method	7

Q47. Please provide an estimate of how often customers use each payment instrument in terms of the percent of the store's daily transactions received by each payment method, or, alternatively, the percent of customers using each payment instrument [This should add up to 100%]

Cash	
Payment Cards	
QR code	
Cheque	
Other (Voucher/Gift Card)	
Purchase on Credit	
Total	

Q.48 Has the COVID-19 Pandemic brought about a change in customers' preferred payment method?

Yes	1	Skip to Q49 & 50 & 51
No	2	Skip to Q52

Q.49 What was their preferred payment method prior to the pandemic outbreak?

Cash	1
Payment Cards	2
QR codes	3
Cheque	4
Other (Vouchers/Gift Cards)	5
Purchase on Credit	6
Did not have any preferred payment method	7

Q.50 What is their preferred method now?

Cash	1
Payment Cards	2
QR codes	3
Cheque	4
Other (Vouchers/Gift Cards)	5
Purchase on Credit	6
Did not have any preferred payment method	7

Q51. How many of your customers (in percent) have changed their behaviour due to the COVID-19 pandemic outbreak?

Customers who changed their behaviour	
---------------------------------------	--

2.5 B2P PAYMENTS-RELATED QUESTIONS

If the respondent does not have employees, go to section 2.6

Q52. How do you pay your employees i.e., how many employees do you pay salaries to using each of these payment methods?

	% of transactions per month
Cash (%)	
Cheque (%)	
Card (like debit or payment card) (%)	
Bank Transfer/ Direct Deposit (%)	
Mobile Money (%)	
Other electronic or paper-based payment option (please specify) (%)	

Q53. [Ask for each payment method that was greater than 0% in Q52] Why do you use this method of payment for paying your employees?

Always done it this way	1
Employee prefers this	2
Trust this option	3
Speed	4
Price	5
Size of payment	6
Other (specify) _____	7

Q54. Did you try other options for paying salaries?

Yes (specify which one)	1	Skip to Q55
No	2	Skip to Q56

Q55. Did you have a positive experience?

Yes	1
No (please specify)	2

Q56. Would you like to learn more about alternative options for paying salaries?

Yes	1
No	2

2.6 B2B PAYMENTS-RELATED QUESTIONS

Q57. How many suppliers do you have approximately?

No. of suppliers	
------------------	--

Q58. Are any of your suppliers an international chain/or from another country?

Yes	1
No	2
Don't know	3

Q59. In a normal month, how many times do you pay for supplies?

More than once a day	1
Once a day	2
Every 2-3 days	3
Every 4-6 days	4
Every week	5
More than a week and less than 2 weeks	6
Every 2 weeks	7
At the end of the month	8

Q60. What would you say is the average value of payment you make to your suppliers?

Average payment to suppliers	
------------------------------	--

Q61. How do you usually pay your suppliers? Please give me a rough estimate of the percent of payments that are made through each of the following payment options.

Cash (%)	
Cheque (%)	
Card (%)	
Bank Transfer (in person) (%)	
Online banking/mobile transfer (%)	
Other electronic or paper-based payment option (please specify) (%)	

Q62. Are the percentages different if you think about the value of transactions?

Yes	1	Skip to Q63
No	2	Skip to Q64

Q63. Please give a rough estimate of the value of transactions that are made through each payment method.

Cash	
Cheque	
Card	
Bank Transfer (in person)	
Online banking/mobile transfer	
Other electronic or paper-based payment option (please specify)	

Q64. Who determines the payment option?

Supplier	1
Merchant (i.e., yourself)	2

Q65. Do you use the same payment method for making your utility payments?

Yes	1	Skip to Q68
No	2	Skip to Q66

Q66. Which payment method do you use for making your utility payments?

Cash	1
Cheque	2
Card	3
Bank Transfer (in person)	4
Online banking/mobile transfer	5
Others (specify) _____	6

Q67. Why do you use a different payment method for your utilities?

Traditional way of paying utilities	1
Family and friends use this option	2
Utility company prefers this option	3
Cheaper option	4
Speed	5
Traditional way of paying utilities	6
Others (specify) _____	7

2.7 POTENTIAL DRIVERS OF CHANGE

Q68. How do you usually learn about the different options for making payments?

Friends	1
Family	2
TV	3
Radio	4
Other merchants	5
Business association	6
Information from financial services provider	7

Q69. Which of the options above do you trust the most to learn about new financial services? [max 2 options]

Friends	1
Family	2
TV	3
Radio	4
Other merchants	5
Business association	6
Information from financial services provider	7

Q70. Have you talked to or been approached by a bank or payment service provider to hear about alternative payment solutions?

Yes	1	Skip to Q71
No	2	Skip to Q72

Q71. Was the information you received helpful?

Yes	1
No	2

Q72a. Have payment service providers or public authorities provided any of these incentives for accepting electronic payments?

	Yes, I was offered this incentive	No, I was not offered this incentive
Hardware Subsidies (e.g., POS subsidy)	1	2
Reduction of Transaction Fees (e.g., for cards / mobile transfers)	1	2
Tax Breaks	1	2
Credit	1	2
Value-added services (e.g., productivity solutions, revenue generating services, client relationship management)	1	2
Other Incentives	1	2

Q72b. In your opinion, would this incentive help your store to accept electronic payments or increase the uptake of them?

	Yes, it would help	No, it would not help
Hardware Subsidies (e.g., POS subsidy)	1	2
Reduction of Transaction Fees (e.g., for cards / mobile transfers)	1	2
Tax Breaks	1	2
Credit	1	2
Value-added services (e.g., productivity solutions, revenue generating services, client relationship management)	1	2
Other Incentives	1	2

Q73. How important would the following additional measures be for encouraging you to use more electronic payment acceptance tools?

	Unimportant	Not too important	Neutral	Somewhat important	Very important
Linking payments to suppliers	1	2	3	4	5
Facilities from the bank	1	2	3	4	5
Immediate settlement to your account	1	2	3	4	5
Dealing with Islamic banks only	1	2	3	4	5
Dealing with nonbanks, such as MNOs and other companies	1	2	3	4	5
No need to be registered as business	1	2	3	4	5
Increasing demand from customers	1	2	3	4	5

Q74. To finish the survey, I will now read you a number of statements. For each statement, please tell me on a scale from 1 to 5 whether you strongly disagree, somewhat disagree, are indifferent, or somewhat or strongly agree.

1 Strongly disagree	2 Somewhat disagree	3 Indifferent	4 Somewhat agree	5 Strongly Agree
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	Strongly disagree	Somewhat disagree	Indifferent	Somewhat agree	Strongly Agree
The banks and other financial service providers offer adequate products and services for merchants	1	2	3	4	5
I am interested in exploring new options for receiving and making payments in my store	1	2	3	4	5
Financial services are generally easy to use	1	2	3	4	5
I prefer keeping larger amounts of money in the bank than in my store	1	2	3	4	5
Trust and safety are more important than the price of a payment service	1	2	3	4	5
I frequently do not have enough money to pay the supplier on time	1	2	3	4	5
I will only use a new payment service if other people I trust are using it regularly	1	2	3	4	5

