



# Results of the Survey on the Perception of the Use of Instruments for Retail Payments in Colombia - 2015

Results of the Survey (only in Spanish) AUTHORS AND/OR EDITORS Banco de la República Publication Date: Tuesday, 1 of September 2015

In recent years, the financial system has offered and managed different payment alternatives, offering solutions that have competed with cash to the population. Checks, bank cards (credit and debit), and electronic funds transfers are among the payment instruments with which individuals can carry out their transactions. However, only those who hold financial products can choose which instrument to use when paying for their purchases. Several factors are involved in this choice, some related to the characteristics of the people involved in a transaction (those making and those receiving a payment), and others related to the time, place, and value of the transaction.

Fuente: <https://www.banrep.gov.co/en/financial-stability/survey-perception-use-instruments-retail-payments/2015>