Bre-B

MINI-CHALLENGE #2

BDS 5030 / GROUP 6

When the First Payment Does Not Become a Routine

Research Question B: From First Use To Routine

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STEP 1 OF 5

Problem Definition

The problem

A first Bre-B payment does not ensure a customer chooses it next time. We focus on repeat payments at regular neighborhood tiendas.

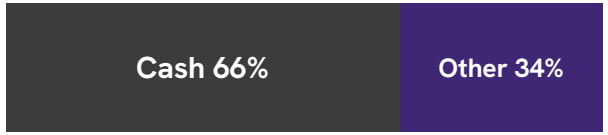
What the evidence establishes

BANREP publishes no repeat-use rate, so September's 230 million operations cannot show how many first-time payers become routine (Villar, 2026; case).

Why the tienda counter?

Of four payment contexts (A1), a regular tienda repeats the same choice in the same place, and stable cues build habits (Wood & Neal, 2009).

Main way to pay, share of people, 2026



Figures: Villar (2026).

STEP 2 OF 5

Target Behaviors

01 Payers

A person who has made one Bre-B payment pays with Bre-B at their regular tienda (scanning the QR or selecting the saved shop) instead of cash on most visits, for the ten weeks after.[1]

02 Tienda Owner

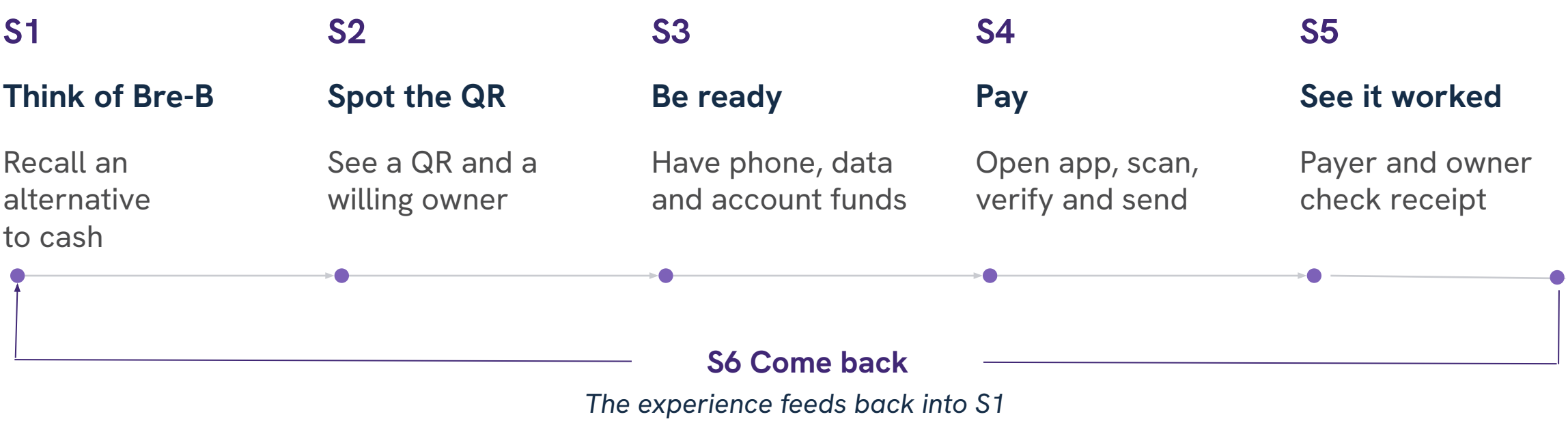
The owner keeps a working Bre-B QR in view at the till every trading day and accepts Bre-B without steering customers back to cash.

[1]Ten weeks is our chosen intervention period, not a proven habit threshold: habits took 18 to 254 days to form, median 66 (Lally et al., 2010).
Both actors matter: a customer cannot create merchant acceptance (CGAP, 2019).
Person-to-person barriers may differ (A2).

STEP 3 OF 5

Behavioral Diagnosis: The Next Payment

Entry: a previous Bre-B payer returns to the tienda. Step-level drop-off is unmeasured.



Repeats at every payment (Question B); registration and first use are out of scope.

STEP 3 OF 5

COM-B Diagnosis: Payers, Steps S1 to S3

Step	Capability	Opportunity	Motivation
S1. Think of Bre-B	*Psychological:* "The majority of users do not know what they would gain" (Castellanos Gamboa, 2025).	*Social:* Cash is the main way to pay for 66% of people (Villar, 2026).	*Automatic:* Habit (15.5%) and ease or speed (17.4%) were top reasons for cash (BANREP survey, 2023 fieldwork, before Bre-B).
S2. Spot the QR	*Psychological:* Cannot tell which shops take Bre-B. Untested.	*Physical:* 27% of merchant-code keys ever used (Villar, 2026) suggests few visible QRs; display coverage unknown.	
S3. Be ready		*Physical:* Income may arrive as cash (55.7% informal jobs; DANE, 2026); 27.5% of urban households lack internet (DANE, 2025).	*Reflective:* Cash feels safer to hold: "greater control over spending" (Castellanos Gamboa, 2025).

COM-B per Michie et al. (2011). Untested or blank: no case evidence either way.

STEP 3 OF 5

COM-B Diagnosis: Payers, Steps S4 to S6

Step	Capability	Opportunity	Motivation
S4. Pay	*Psychological:* "Low familiarity with financial technologies" among older and rural users (Castellanos Gamboa, 2025).	*Physical:* More steps than cash: open the app, find Zona Bre-B, scan, type amount (case).	*Automatic:* Cash is quicker for small sums; 11.3% cite low amounts (BANREP, 2024).
S5. See it worked	*Psychological:* Must tell "pending" from "failed". Untested.	*Physical:* Two large participants fell to 90.5% and 86.6% monthly availability in 2026 (Villar, 2026).	*Reflective:* Failures may deter retrying. Untested.
S6. Come back	*Psychological:* Must remember Bre-B at the next visit. Untested.	*Physical:* The case reports no saved-shop feature; the draft lets institutions add one (BANREP, 2026).	*Automatic:* Too few repeats yet for a habit; stable-context repetition builds one (Wood & Neal, 2009).

STEP 3 OF 5

COM-B Diagnosis: Tienda Owners

Step	Capability	Opportunity	Motivation
O1. Get a merchant QR	*Psychological:* May not know it is free; no merchant fee is published (case).	*Physical:* 4.2 million merchant-code keys exist; 27% ever used (Villar, 2026); display and location unknown (case).	*Reflective:* Unpublished fees and use of digital takings may shape willingness.
O2. Keep the QR in view	*Psychological:* Must know which QR and account to use. Untested.	*Social:* Few customers ask for Bre-B, so showing the QR seems unnecessary. Untested. *Physical:* No standard counter sign is reported (case).	*Automatic:* Cash is the default habit (case)
O3. Accept, not steer to cash	*Psychological:* Must confirm the money arrived and tell completed from pending (Argente et al., 2026).	*Physical:* Bank or wallet outages can interrupt confirmation (Villar, 2026).	*Reflective:* 84.9% of microenterprises are informal (DANE, 2026); tax steers some to cash (card data, not Bre-B; Arango-Arango et al., 2022).[1]

[1] Informality does not show owners refuse Bre-B; reluctance is a rival explanation, not a ranked barrier (A3).

STEP 4 OF 5

Prioritized Barriers

#	Funnel step	COM-B sub-component	Evidence	Why this rank	Against it
1	S1 Think of Bre-B	Automatic motivation	**Cash comes to mind first:** habit (15.5%) and ease or speed (17.4%) top cash reasons (pre-Bre-B survey; BANREP, 2024).	Hits every visit; cash wins by default (Wood & Neal, 2009).	Demoted if repeat use is no higher at shops showing a QR.
2	S2 Spot the QR (owner: O2)	Physical opportunity	**Shops may not show a QR (hypothesis):** 27% of merchant-code keys ever used (Villar, 2026); display coverage unknown.	Blocks payment where no QR shows; extent unknown.	Demoted if an area audit finds most tiendas already show a QR.
3	S5 See it worked	Physical opportunity	**It may fail:** two large participants fell to 90.5% and 86.6% monthly availability (Villar, 2026).	Blocks one payment and can end a new routine.	Demoted if payers hit by failures repeat as often as others.
4	S4 Pay	Physical opportunity	**More steps than cash:** 17.4% cite ease or speed, 11.3% low amounts (BANREP, 2024).	Slows payment but does not block it.	Demoted if fewer-tap apps see no more repeat use.

How we rank (hypotheses): how often it hits, whether it blocks payment, and evidence strength. #1 hits every visit; #2 blocks payment, but its extent is unmeasured. See A3.

STEP 5 OF 5

Intervention Design: Three Components

Component	Barrier	EAST principle	Mechanism
C1. Verified Bre-B sign at the till	#1, #2	*Timely:* seen as the payer reaches for cash. *Easy:* one scan, any bank. *Social*: shows others pay this way (once data exist). *Attractive:* one bright brand.	A new cue in a stable setting can break an old habit (Wood et al., 2005); local clusters let both sides adopt (Higgins, 2024).
C2. Save the shop, plan the next visit	#4, #1	*Easy:* saved by default; fewer steps next time. *Timely:* right after success.	Saving the shop removes the scan (Wood, 2024); an if-then plan links the next visit to Bre-B (Gollwitzer & Sheeran, 2006).
C3. Uptime floor and clear status messages	#3	*Easy:* fewer failures, one clear next step. *Timely:* before the payer tries again.	Fewer failures mean fewer returns to cash; clear status lets payers blame a brief outage, not Bre-B (Folkes, 1984).

EAST per BIT (2024). Supporting evidence and transfer limits: A4.

Why not education or rewards (A5)? Information alone lowered QR use, and cashback gains faded (Razi et al., 2025).

STEP 5 OF 5

C1. A Visible Bre-B Option at Checkout

PAYER'S VIEW

Bre-B

Aquí puedes pagar con Bre-B

9 de cada 10 ya pagan así[1]

Tienda Rosa

Desde cualquier banco o billetera

"You can pay with Bre-B here. 9 in 10 customers already do. From any bank or wallet."

Who, what, when

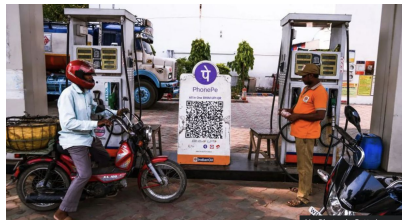
BANREP sets one sign design in the common guidelines; the bank or wallet that issued each merchant key prints and delivers it, with the verified QR, to key holders in the first area.

Where first

One dense neighborhood in 2027, then area by area; card use in Mexico spread locally once stores and customers adopted together (Higgins, 2024).

Backfire and fix

A fake QR stuck over the sign. Print it tamper-evident; the app shows the shop's registered name before the payer confirms.





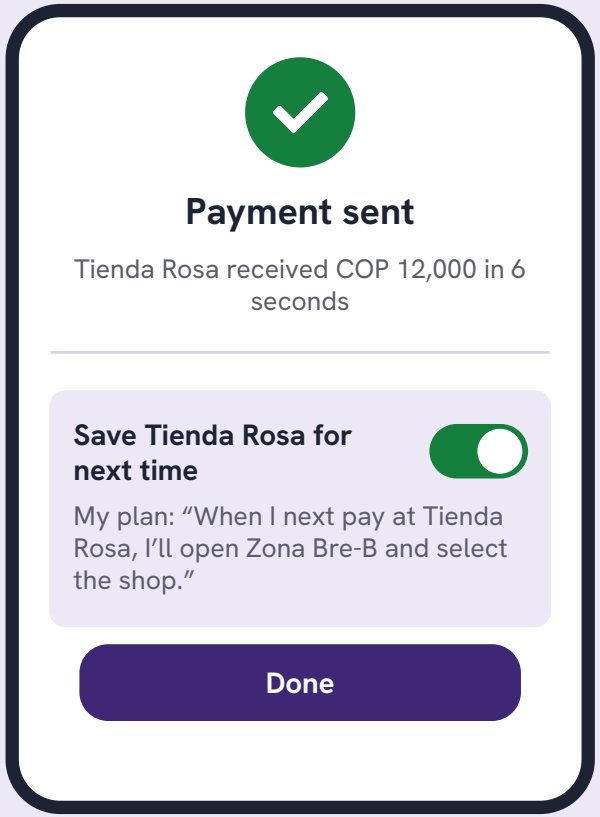
Field examples: UPI signs in India.

[1] Added once usage data confirm it.

STEP 5 OF 5

C2. Save the Shop and Plan the Next Visit

PAYER'S VIEW



Who, what, when

Banks and wallets show this screen once, after a payer's first payment to a shop; BANREP specifies it, as it sets Zona Bre-B's look (case).

Why it fits

A place-linked plan helps override habits there (Adriaanse et al., 2011). Ours is pre-written, so effects may be smaller.

Backfire and fix

Prompt fatigue. Ask once per shop; "Not now" never repeats there.

STEP 5 OF 5

C3. Clear Status After a Disrupted Payment

BOTH SCREENS

NOT SENT

Payment failed; no money moved. Try again soon or pay another way.

CHECKING

Do not pay again yet. We'll tell you and Tienda Rosa once it's confirmed.

Who, what, when

BANREP defines the wording; banks and wallets show “Checking” after 20 seconds pending, the legal maximum (case), and “Not sent” only once failure is confirmed.

Proposed uptime floor

A 99% monthly minimum per bank or wallet (about 7 hours down), set through BANREP's pending service-level agreements (case). Why 99%: BANREP's settlement system stayed above 99.58% (Villar, 2026); UPI rewards 99.5% (PIB, 2025).

Backfire and fix

"Checking" could prompt paying twice; it says not to.

Appendix

Word count, slides 1 to 12: 1,575 (appendix and references excluded)

APPENDIX A1

Why the Counter: Four Payment Contexts Compared

Context	How often, and the cue	Cash and Bre-B today	Main barrier	BANREP lever	Our choice
Tienda purchases	Frequent, at the same counter: a stable cue	Cash was 77.8% of payments by number in 2023 (BANREP, 2024); 27% of merchant-code keys ever used (Villar, 2026)	Nothing at the counter brings Bre-B to mind; no visible QR (#1, #2)	One counter sign, through banks and wallets (C1)	**Main target: frequent, stable, and cash still leads**
Friends and family	Irregular; no fixed time or place	Transfers between people dominate Bre-B (case); no split by type is published	Inside one wallet, transfers already work; Bre-B's gain shows only across institutions (case)	Saved payees (C2); reliability (C3)	See A2: largely digital already, and no stable cue for a weekly habit
Regular informal payees (a domestic worker, rent)	Weekly or monthly: a calendar cue	No data	Remembering and typing each time; the payee may prefer cash	Request-to-pay, which the draft defines as a value-added service (Villar, 2026)	Next step: for calendar payments, scheduling beats a habit cue, as with Pix Automático (Congresso em Foco, 2025)
Bills, payroll, suppliers	Monthly	Enterprise payments start in 2027 (case)	Not yet enabled	The draft enables all use cases (Villar, 2026)	Out of scope until 2027

Why one journey in the main text: a narrow target lets COM-B go step by step within 1,500 words. C2 and C3 also help payments between people; only C1 is counter-specific. "Dominate" is the case's word: BANREP publishes no split by type, and shop payments to a phone key look like transfers between people.

APPENDIX A2

The Person-to-Person Journey, Step by Step

Step	What happens	Likely barrier (COM-B)	Evidence	Versus the counter
1 Occasion	Owe or send money: split a bill, help family	Automatic motivation: no fixed time or place to cue a habit	Habits form on stable cues (Wood et al., 2005)	Weaker cue
2 Choose	Bre-B, cash, or a transfer inside one wallet	Reflective motivation: within one wallet, Bre-B adds nothing visible	The gain shows only when the other person uses a different institution; the case does not report that share (case)	The rival is the wallet, not only cash
3 Payee can be paid	The payee holds a key	Physical opportunity: mostly in place	About 81% of phone-number keys have been used at least once; keys, not people (Villar, 2026)	Easier than at shops
4 to 6 Ready, pay, confirm	Phone, data, funds; open app, type key and amount; money arrives	Physical opportunity: retyping a key each time, cash income, outages	No saved-payee feature reported (case); participants fell to 86.6% monthly availability (Villar, 2026)	Same barriers; C2 and C3 help
7 Repeat	The next occasion	Automatic motivation: irregular occasions slow habit forming	Habits take weeks of repetition (Lally et al., 2010)	Slower; schedules suit regular payees

Takeaway. Receiving is easier than at shops, but there is no stable cue and the rival is the wallet. C2 and C3 carry over; C1 does not. Repeat use between people is not published, so this journey is a hypothesis too.

APPENDIX A3

Rank Explanations

Barrier	Rank explanation
#1 No cue for Bre-B Payer, S1 Think of Bre-B, automatic motivation	Wood and Neal (2009) explain that habits are triggered by familiar contexts and can make people repeat a previous behavior automatically. At a tienda, the familiar checkout routine may therefore favor cash unless something prompts the customer to consider Bre-B. BANREP's survey provides local context: respondents cited habit (15.5%) and ease or speed (17.4%) as reasons for cash use (BANREP, 2024). Together, these sources make this a high-priority barrier because the choice recurs at checkout. However, neither source measures repeat Bre-B use directly.
#2 No visible QR Payer, S2 Spot the QR, physical opportunity	CGAP (2019) explains that payment networks become more useful when enough nearby merchants accept them. If customers cannot easily identify accepting shops, they may be less likely to use the payment method. In the Bre-B case, 4.2 million merchant-code keys were registered by August 2026 (El Nuevo Siglo, 2026), and QR codes carried 78% to 88% of transactions at Bold's merchants only (Yahoo Noticias, 2026). However, key locations and QR visibility were unknown, making visible merchant acceptance worth investigating. These figures do not establish how many shops lack visible QR codes or whether visibility affects routine use.
#3 Payment fails Payer, S5 See it worked, physical opportunity	Zhou (2013) finds that system quality influences satisfaction, while trust and satisfaction help predict continued use of mobile payment services. This supports the concern that unreliable payment experiences could discourage repeat use. Villar (2026) reports that availability varied across participants and months, providing a reason to examine reliability. However, availability is not the same as a failed customer payment, and no data show how often failures send payers back to cash. It ranks third because one failure can end a new routine, while extra steps (#4) still let the payment go through.
#4 More steps than cash Payer, S4 Pay, physical opportunity	Yamin and Abdalatif (2024) find that perceived ease of use and convenience are relevant to consumers' attitudes toward QR-code mobile payments. BANREP's survey also found that respondents cited ease or speed (17.4%) and low payment amounts (11.3%) as reasons for cash use (BANREP, 2024). This suggests that payment friction could matter for frequent, low-value purchases. However, payments still go through despite the extra steps, so it ranks below #1, #2 and #3.
Not ranked Owner reluctance Owner, O3, reflective motivation	84.9% of microenterprises are informal (DANE, 2026), and card data show Colombian merchants steer some customers to cash partly to avoid sales tax (Arango-Arango et al., 2022). This makes reluctance a rival explanation, but no source shows owners refuse Bre-B, and tax sits outside BANREP's reach, so we do not rank it.

APPENDIX A4

Supporting Evidence and Transfer Limits

Study	Intervention	Result	Design	Lesson for Bre-B
Higgins (2024), Mexico	Debit cards for about 1 million cash-transfer households	Corner stores added card terminals; other customers' card adoption rose 21%	Staggered rollout; peer-reviewed	Network effects are local: sign dense areas (C1)
Crouzet et al. (2023), India	Demonetisation: a sudden, temporary cash shortage	Wallet adoption rose and stayed up after cash returned; 45% lower without spillovers between users	Natural experiment; peer-reviewed	Once both sides switch, use can last
Gertler et al. (2025), Mexico	A lower-fee offer to 33,978 firms, with reminders and deadlines	Reminders raised take-up 15%; announcing the reminder in advance added 7%	Randomized; working paper	Remind owners when offering the sign (C1)
Razi et al. (2025), Pakistan	816 shops: information, or cashback per QR payment, with or without a customer lottery	Cashback raised QR transactions 10 to 11 points, then use fell back; information alone lowered QR use	Randomized; research brief	Not leaflets, not short-lived cashback (A5)
Hovanessian et al. (2026), Armenia	Government cashback for pensioners who pay by card	Non-cash payments up 24 points by count after 18 months, mostly on the rewarded card; utility payments fell when cashback ended	Staggered rollout; working paper	Rewards buy use while they last
UPI, India (PIB, 2025; Inc42, 2024)	The government pays banks a fee on small shop payments, 20% of it tied to declines under 0.75% and uptime over 99.5%	Technical declines fell below 1%	Descriptive; government and press	Tie reliability to rules (C3)
CoDi, Mexico (case; Argente et al., 2026)	Central bank QR and request-to-pay; banks had little fee incentive to push it	11% of validated accounts had paid after six years (case)	Descriptive	Registration without a reason to use it stalls

Transfer limits. These studies support parts of our design logic; none tested this three-component package. Most come from other countries, instruments or shocks (debit cards, a cash shortage, cashback), so effect sizes may not carry over to Colombian tiendas.

APPENDIX A5

Options Considered and Set Aside

Option	Why not now	Evidence	Revisit when
Cashback or rewards for payers or shops	Needs public money, and gains faded once payments stopped	Razi et al. (2025); Hovanessian et al. (2026)	A funder wants a short launch boost in one area
More education and campaigns	The hub, simulators and course are unevaluated; information alone lowered QR use; intentions barely move habits	Case; Razi et al. (2025); Wood (2024)	A message beats a control in an A/B test
Tax rebates or fee caps for shops	Tax and fees sit with the government and participants, not BANREP	Uruguay's rebate effect lasted (Brockmeyer & Sáenz Somarriba, 2024)	The government wants a fiscal lever
Wages and government transfers through Bre-B	Automatic deposits build use, but payroll arrives in 2027 and transfers are the government's call	Breza et al. (2020); case	Enterprise payments launch in 2027
Request-to-pay and recurring payments	They fit calendar payments, not the counter routine; the draft defines request-to-pay as a value-added service	Villar (2026); Congresso em Foco (2025)	Counter routine data exist

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