

Pos Terminals

ATMs vs. POS Terminals Santiago Carbo-Valverde

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this paper analyzes the adoption diffusion and interaction patterns of the widely observed expansion of atm and point of sale pos devices in the banking industry pos debit and credit card transactions are considered as a main paradigm of a welfare improving transition from cash to electronic based payment instruments this transition however is following a slow path in many developed countries which can be at least partially due to the over time overlapping of the objectives of banks in deploying atms moving some front desk activities away from branches and pos devices increasing the use of cards for purchase transactions the results of various empirical tests in this paper suggest that the adoption and diffusion of atms and pos machines at banks is mostly driven by rival precedence network effects and market power while demand factors do not seem to be significant the growth of atms is found to negatively affect pos adoption which in turn suggests that the promotion of cards relative to cash is diminished by the co existence and joint promotion of these two rival technologies additionally we provide estimates of the effects of these technologies on the demand for currency the results show that pos devices and higher pos transactions may reduce significantly the demand for currency and offset the negative effects that the deployment of atms and atm use may have on the demand for currency

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