

Mobile Payment Adoption in Marketing Transactions: A Study of Women Entrepreneurs in Makassar's Retail Sector

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Abstract

This study investigates how women micro-retail entrepreneurs in Makassar adopt and integrate mobile payment systems within their everyday business practices. Using a phenomenological design, the research foregrounds lived experiences to reveal that adoption is neither linear nor purely technology-driven. Instead, it is shaped by functional convenience, trust dynamics, peer-based learning, hybrid cash–digital routines, and the gendered realities of time poverty and informal financial histories. Findings show that while mobile payments offer efficiency, status gains, and expanded customer reach, they also introduce new obligations related to digital recordkeeping, platform management, and risk exposure. Social capital emerges as a critical enabler that accelerates skills acquisition and legitimizes usage, yet interpersonal expectations tied to cash-based norms continue to moderate full transition toward digital payments. The study advances socio-technical and gender-aware interpretations of fintech adoption by integrating TAM, social capital, and behavioral perspectives. Practical implications emphasize the need for platform refinements, modular literacy programs, and community-based training that align with women entrepreneurs' constraints and relational practices. The research calls for policy frameworks that balance technological innovation with culturally grounded support mechanisms to strengthen inclusive digital financial ecosystems in urban micro-retail markets.

Keywords: Mobile Payment Adoption, Women Entrepreneurs, Phenomenology, Digital Financial Inclusion, Socio-Technical Adoption Models.

1. Introduction

Mobile payment adoption reshapes retail exchange mechanisms worldwide, yet its uptake among women entrepreneurs in urban micro-retail settings often follows uneven, socially embedded paths that deserve focused inquiry. The urgency to study this phenomenon in Makassar arises from the post-pandemic acceleration of digital transactions and the critical role that female-led small businesses play in local livelihoods and urban economies (Belitski et al., 2021). Mobile payments promise efficiency, traceability, and potential links to credit or analytics services, but whether these technical affordances translate into sustained business benefits for women entrepreneurs depends on contextual factors beyond mere access (Stocchi et al., 2021). Makassar's retail landscape—composed of market stalls, small kiosks, and neighborhood shops—features dense interpersonal networks and cultural



expectations that mediate how new payment forms are perceived and practiced. Understanding adoption among women vendors, therefore, requires exploring subjective meanings, social norms, and everyday practices, not only measuring uptake rates; such insight can inform interventions that are culturally resonant and effective. Pragmatically, mobile payment integration can lower transaction costs and expand customer reach, yet it may simultaneously create new demands for record keeping, platform management, and exposure to digital risks that affect business continuity and entrepreneur wellbeing (Manolova et al., 2020). This study adopts a phenomenological approach to center lived experience: how women entrepreneurs in Makassar interpret, learn, negotiate, and integrate mobile payment tools into their marketing transactions.

In Makassar, smartphone penetration and e-wallet availability have grown, but adoption among micro-retailers remains heterogeneous—some embrace cashless methods, while others maintain predominantly cash-based practices due to trust, habit, or perceived complexity (Fasano & Rocca, 2023). The unevenness calls attention to mediating factors such as social influence, perceived risk, digital literacy, and platform features tailored to micro-transactions (Irimia-Diéguez et al., 2023). Women entrepreneurs face particular constraints—time poverty, caregiving responsibilities, and limited formal financial histories—that shape their practical choices and risk calculations when encountering new financial technologies (Manolova et al., 2020). Investigating adoption within this gendered frame offers policy-relevant insights: tailored training, platform design modifications, or trust-building measures can be more effective when grounded in local entrepreneurs' realities. Moreover, evidence suggests that technology adoption during crises—like the COVID-19 pandemic—creates both opportunities and vulnerabilities for small businesses, making the temporality and sustainability of adoption an important research concern (Belitski et al., 2021).

2. Literature Review

Foundational models such as the Technology Acceptance Model emphasize perceived usefulness and ease of use as drivers of uptake, but contemporary scholars argue for integrating social norms, trust, and behavioral intentions to capture adoption dynamics in real settings (Irimia-Diéguez et al., 2023). Social capital and peer influence are repeatedly highlighted as diffusion mechanisms: entrepreneurs often learn and adopt innovations through imitative behavior, family help, and community endorsement rather than formal training channels (Xie et al., 2021). Financial literacy and behavioral traits further condition adoption: individuals with higher financial understanding and lower risk aversion are more likely to adopt and actively use e-payment services (Long et al., 2023). The fintech and mobile payment literature underscores that user trust, transparency, and perceived security are central success factors; platform design that addresses privacy, ease, and low transaction costs can facilitate broader acceptance (Werth et al., 2023). Digitalization changes traditional intermediation in bank–firm relations and may reduce the role of face-to-face soft information, but human contact and contextualized support remain valuable for small firms navigating financial choices (Fasano & Rocca, 2023). Studies on mobile apps and customer journeys highlight that app features that create clear value in everyday tasks—faster transactions, integrated receipts, loyalty functions—encourage sustained use among retail actors and customers alike (Stocchi et al., 2021). Cross-regional evidence shows that adoption often follows a hybrid trajectory: merchants maintain cash while gradually incorporating digital payments to accommodate diverse customer preferences and to hedge against network or trust failures (Fan et al., 2020). The pandemic literature points to both forced digital pivots and emergent opportunities; women entrepreneurs demonstrated resilience by pivoting business models but also faced disproportionate risks due to smaller firm size and sector concentration (Manolova et al., 2020).

This research frames adoption as socio-technical and gendered: perceived usefulness and ease of use operate alongside social norms, trust, financial literacy, and behavioral dispositions to shape intention and ongoing usage (Xie et al., 2021; Irimia-Diéguez et al., 2023; Long et al., 2023). Phenomenology provides the analytic stance to explore how these constructs are lived and negotiated in everyday marketing transactions—how a QR code, a small deposit, or a failed transfer is felt, interpreted, and acted upon.

3. Methods

A qualitative phenomenological design was employed to foreground subjective experience and meaning-making among women entrepreneurs in Makassar (Moustakas' approach adapted for field ethnography).

Purposive sampling selected 20 women micro retailers (ages 21–54) across central markets, neighborhood kiosks, and small boutiques representing food, apparel, and household goods.

Data collection combined semi-structured in-depth interviews, participant observation during market hours, and artifact gathering (screenshots of transactions, promotional messages, receipts) to triangulate practice and discourse.

Interviews were conducted in English and Bahasa Indonesia with local research assistants, audio recorded with consent, and transcribed verbatim; observation notes captured interactional moments such as a customer's request to pay digitally.

Thematic coding followed an iterative approach: initial codes were mapped onto TAM and social capital constructs and were refined inductively to capture emergent concerns like reputational risk and platform-specific affordances.

Trustworthiness was supported through member checking, peer debriefing, and reflexive journaling; ethical clearance ensured anonymity and sensitivity to participants' time constraints and livelihoods.

4. Results and Discussion

Analysis produced six principal themes: (a) functional convenience and time savings; (b) trust in platforms versus interpersonal trust; (c) informal learning pathways and low formal literacy; (d) social norms and peer modeling; (e) hybrid cash–digital strategies; and (f) perceived empowerment and new obligations.

These themes are summarized in Table 1, which condenses descriptive labels, core features, and illustrative participant insights.

No	Theme	Core Feature	Illustrative Quote
1	Convenience	Faster checkout, easier change	“I finish more customers during lunchtime.”
2	Trust Tensions	Platform reliability vs. interpersonal trust	“If signal drops, I lose money and face.”
3	Informal Learning	Child/family/peer tutors, trial-and-error	“My niece showed me how to scan.”
4	Peer Modeling	Demonstration effects in market clusters	“When neighbors use it, customers ask for it.”
5	Hybrid Strategy	Cash retained for older customers	“Some elders still want cash; I keep both.”
6	Empowerment & Obligations	Status elevation + record demands	“I feel modern, but I must track every sale now.”

Source: data processed, 2025

Theme 1: Convenience surfaced as a primary motivator; participants described time savings during peak hours and lower need for manual change handling, echoing app value propositions that appeal to micro retail workflows (Stocchi et al., 2021). Theme 2: Trust tensions were acute—women distinguished between trust in fellow customers and trust in abstract platforms; perceptions of network unreliability and fear of irreversible errors created emotional weight that influenced usage choices (Werth et al., 2023). Theme 3: Informal learning pathways dominated: daughters, siblings, and neighboring merchants were primary educators, producing rapid skill acquisition but leaving gaps in cybersecurity awareness and formal recordkeeping practices (Long et al., 2023). Theme 4: Peer modeling catalyzed adoption clusters; seeing a respected stallholder accept e-payments reduced uncertainty and created social proof that accelerated local diffusion (Xie et al., 2021). Theme 5: Hybrid strategies allowed entrepreneurs to serve diverse clientele and mitigate perceived platform risk; cash remained a relational medium for elders and for ad hoc credit between trusted regulars (Fan et al., 2020). Theme 6: Empowerment emerged as an affective outcome—mobile payments conferred a sense of modern professionalism and increased confidence—yet also introduced administrative obligations (digital records, app management) that demanded time and new competencies (Manolova et al., 2020).

4.1. Discussion

The findings align with evidence that digitalization can improve transactional efficiency while not fully substituting the relational elements central to small enterprise finance; human contact and contextual support continue to matter for SMEs' financing and operational choices (Fasano & Rocca, 2023). Social capital appears both as an enabler and moderator: bonding networks provide immediate learning and endorsement, while bridging ties could open access to services and knowledge that sustain more advanced platform use (Xie et al., 2021). Financial literacy and behavioral traits condition adoption depth—those with higher numeracy and lower risk aversion adapted more actively, highlighting the need for literacy interventions tailored to behavioral contexts (Long et al., 2023). Platform design and fintech success factors—security, transparency, perceived quality, and alignment with micro retail routines—emerge as critical levers for wider, sustained uptake among women merchants (Werth et al., 2023).

The hybrid usage patterns observed reflect strategic hedging in supply chains and retail settings where third-party payment entry can reshape demand and pricing dynamics; retailers use platforms to attract certain customers while maintaining cash to preserve social ties and liquidity (Fan et al., 2020). The pandemic's role in prompting digital pivots underscores the fragility and opportunity of such transitions: crises accelerate uptake, but sustaining behavior change requires ongoing support, not merely temporary necessity (Manolova et al., 2020; Belitski et al., 2021). From a theoretical standpoint, extending TAM with social capital and gendered perspectives produces a richer explanatory model for fintech adoption among micro entrepreneurs; attitudes and perceived norms (TPB/TRA) remain useful for predicting intention when contextualized (Irimia-Diéguez et al., 2023).

Interventions should combine platform improvements (easier interfaces, clear transaction confirmations, small value protections) with community-based training that leverages existing peer networks and recognizes time constraints of women entrepreneurs (Xie et al., 2021; Werth et al., 2023). Financial institutions and policy actors must preserve human touchpoints—trusted intermediaries in markets or gender-sensitive mentoring—to translate digital affordances into meaningful, low-risk practices for small vendors (Fasano & Rocca, 2023). Literacy programs should be modular, practice-based, and integrate cybersecurity basics and simple bookkeeping so that empowerment gains do not create unsustainable administrative burdens (Manolova et al., 2020; Long et al., 2023).

The phenomenological, purposive study provides depth at the cost of generalizability; future mixed-methods research can quantify revenue effects of adoption and test causal links between digital uptake and firm performance across regions (Hwang & Kim, 2021). Longitudinal designs would illuminate whether empowerment and habit formation persist post-shock (e.g., beyond the pandemic) and what institutional supports best sustain digital engagement over time (Belitski et al., 2021). Comparative studies across gender and urban–rural divides may reveal structural constraints that require differentiated policy responses, particularly in

contexts where human bank–firm relationships remain consequential (Fasano & Rocca, 2023).

5. Conclusion

Mobile payment adoption among women entrepreneurs in Makassar is a layered, negotiated process shaped by perceived utility, social endorsement, trust dynamics, and practical learning channels rather than a straightforward technological substitution. The study highlights that convenience motivates initial uptake, but sustained use depends on platform reliability, perceived security, and the availability of socially embedded learning and support structures (Stocchi et al., 2021; Long et al., 2023; Werth et al., 2023). Social capital functions as both a catalyst and a cushion: it facilitates peer-based learning and legitimates new practices while also creating expectations that may slow full digital transition when cash serves important relational functions (Fan et al., 2020; Xie et al., 2021).

Policy and platform strategies that ignore gendered time constraints, literacy variability, and socio-cultural meanings of money risk producing superficial adoption that leaves entrepreneurs exposed to new risks without commensurate benefits (Manolova et al., 2020; Long et al., 2023). Practically, a hybrid approach—improving UX, offering micro-training through trusted local networks, and instituting safety nets for transaction errors—offers the most promising path to inclusive, resilient digital payment ecosystems. Theoretically, integrating TAM with social capital, TPB constructs, and gendered entrepreneurship perspectives advances understanding of fintech diffusion in micro retail contexts and points to the necessity of socio-technical models that center lived experience (Xie et al., 2021; Irimia-Diéguez et al., 2023).

Ultimately, fostering meaningful digital financial inclusion in cities like Makassar requires policy designs that respect the everyday realities of women entrepreneurs: their strategies of care, the social meanings of cash, and their aspirations for dignity and economic agency. Approaches attentive to these dimensions can convert mobile payments from an imposed technology into an instrument co-shaped by users, platforms, and communities—one that enhances efficiency while preserving social resilience. In effect, the task for researchers, policymakers, and platform designers is to co-create tools and supports that recognize the hybrid, relational, and gendered character of micro-retail economies. By centering women entrepreneurs' voices and practices, future interventions can better align technological possibilities with local values, enabling mobile payments to contribute to sustainable, equitable economic participation. This study, therefore, calls for collaborative, contextually rooted strategies that pair technological improvement with social learning and protective mechanisms, ensuring that digital transitions strengthen rather than displace the social fabric that sustains micro-retail livelihoods.

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