

# Isomorphism Pressure to Micro-Business Decision on Digital Payment Acceptance in SME Indonesia

*Isomorphism Pressure to Business Decision on Digital Payments*

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## ABSTRACT

*The Indonesian government and financial institutions have promoted the adoption of digital payments among small businesses to improve efficiency and economic inclusion. This study aims to examine the factors influencing micro sellers' intention to adopt non-cash payment technology. A quantitative approach was employed, with an estimated population of 876 sellers in Pasar Wisma Asri, North Bekasi. Data were collected using questionnaires and analyzed using PLS-SEM through SmartPLS. The results indicate that coercive pressure from government regulations and normative pressure from industry standards significantly and positively affect sellers' intention to use digital payment technology. Mimetic pressure contributes to the formation of social norms but does not directly motivate the intention to adopt the technology. Normative isomorphism shows a significant direct effect on intention, suggesting that professional pressure and normative standards strengthen adoption intentions even without increasing subjective norms. Subjective social norms were found to have no significant effect on usage intention in the traditional market context studied. This study expands understanding of non-cash payment adoption through institutional pressures and subjective norms, and provides insights for policymakers, business actors, and stakeholders in designing strategies to accelerate digital payment adoption in the informal sector, thereby supporting financial inclusion and economic welfare.*

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## INTRODUCTION

In recent years, Indonesia has witnessed a remarkable surge in financial technology (Fintech), transforming the way financial transactions are conducted. Previously, financial processes were hindered by lengthy bureaucracies; however, digitalization has simplified these interactions significantly. A prominent change is the shift towards non-cash or digital payment methods, which have gained popularity due to their simplicity and convenience (Yang et al., 2021). This digital transformation has accelerated the global trend from manual transactions to electronic payments, increasing reliance on digital wallets and electronic money (Dodgson et al., 2015; Putrevu & Mertaniz, 2024).

The emergence of digital wallets since 2015, fueled by user-friendly promotions and easy registration processes, has gradually encouraged more Indonesians to adopt non-cash payment methods. A critical milestone occurred in 2019 when Bank Indonesia introduced the Quick Response Code Indonesia Standard (QRIS) to facilitate easier and more efficient non-cash payments, particularly for small sellers (Septiningrum et al., 2024). Before the COVID-19 pandemic, non-cash payments were more common in formal retail environments such as malls and franchise stores, while street vendors and small-scale sellers adopted these methods at a much slower pace (Basmantra et al., 2024).

The onset of the COVID-19 pandemic in early 2020 created new urgency for micro sellers to adopt non-cash payments, due largely to physical contact restrictions limiting direct interactions. While not all micro sellers transitioned immediately, the relaxation of pandemic restrictions has triggered a significant uptick in the use of QRIS and other digital

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payment systems within the street-level business sector. Nonetheless, some sellers who had not yet adopted QR codes continued to offer alternatives such as bank transfers or payments via digital wallets (Santika et al., 2024; Trianesti & Balqiah, 2025). Interestingly, pre-pandemic research linked higher educational attainment with increased readiness to use digital financial services (Trinugroho et al., 2017). However, this correlation appears less relevant under current conditions, suggesting that factors beyond education, such as government policies, social norms, and peer influence, now play a more dominant role in shaping micro sellers' digital payment adoption behaviors.

Previous studies have reported inconsistent findings regarding the influence of institutional pressures on technology adoption. Mejía et al. (2019) and Sheng and Fauzi (2023) found that coercive isomorphism directly contributes to shaping intention to use. Additionally, although Kuo et al. (2022) and Osakwe and Ikhide (2022) emphasized that normative isomorphism influences intention, empirical results in the context of micro sellers show that it does not affect subjective norm. Subjective norm, which typically functions as a mediating variable in studies such as Mustofa et al. (2025) and within the assumptions of TAM2, does not demonstrate the expected role in this context. Despite the rising rate of digital payment adoption in Indonesia, further accelerated by the pandemic, there remains a significant gap in understanding the institutional factors that influence micro sellers' willingness to embrace such technologies. Although regulatory frameworks and social norms have been well explored, their specific impact on micro sellers, particularly through the theoretical lens of institutional isomorphism and subjective norm mediation, has received limited attention.

This study aims to investigate how institutional pressures, namely coercive, normative, and mimetic, influence micro sellers' intentions to adopt cashless payment methods. Furthermore, this research examines the mediating role of subjective norms to deepen the understanding of micro sellers' behavior amid the digital economy's expansion. This study contributes to the literature on non-cash payment adoption by examining the combined effects of institutional pressures and subjective norms among micro sellers in the Jabodetabek region. In practice, it offers evidence-based recommendations for government entities, business stakeholders, and other relevant parties to formulate effective policies and strategies that accelerate digital payment adoption in the informal sector, thereby promoting financial inclusion and improving community economic welfare.

## **LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT**

### **Determinants of Subjective Norm**

Coercive isomorphism arises from formal regulatory pressures compelling organizations to comply with existing rules (Mejía et al., 2019). In Indonesia, Government Regulation Law Number 1 of 2020 and Ministry of Finance policies on non-cash social assistance during COVID-19 exemplify such pressures. Extensive media coverage of these regulations reinforced the perception among sellers that digital payments are socially expected (Arshad et al., 2019). Normative isomorphism stems from professional standards and social networks that shape organizational behavior expectations, as reflected in social norms and industry trends (Kezar & Bernstein-Sierra, 2019). Normative pressure arises from professional standards and common practices established within particular industries or communities. When non-cash payments become widely accepted as the standard among micro sellers, it creates social pressure that encourages others to conform in order to maintain social legitimacy.

Osakwe and Ikhide (2022) show that in microenterprises, both normative and mimetic pressures drive adoption of technologies like social media and digital payments by enforcing community standards and professional image. Liu et al. (2025) add that internalized social norms and community influence accelerate adoption, though they do not always directly shape individual subjective norms. Mimetic isomorphism occurs when micro sellers imitate successful peers to reduce uncertainty and gain legitimacy (DiMaggio & Powell, 1983). Sharma and Daniel (2016) report that mimetic pressure

significantly boosts technology adoption in medium-sized enterprises, while Mohammadnezhad et al. (2025) highlight its role in forming social norms, especially among informal sector entrepreneurs.

- H1: Coercive isomorphism has a positive effect on subjective norm.
- H2: Normative isomorphism has a positive effect on subjective norm.
- H3: Mimetic isomorphism has a positive effect on the subjective norm.

### **Determinants of Intention Use**

Formal coercive pressures increase the intention to use technology as organizations respond to regulatory obligations (Othman et al., 2011). In digital payments, macro-level regulations significantly drive adoption. Sheng and Fauzi (2023) show that strict government enforcement strengthens microenterprises' commitment to digital payment technologies, with regulatory pressure positively influencing intention to use. Similarly, Rosdiana and Anggraita (2024) confirm that coercive regulations foster sustained behavioral changes in the informal sector. Normative pressure from professional associations and industry standards promotes technology adoption to maintain legitimacy (Kuo et al., 2022; Ng & Sia, 2023). Sheng and Fauzi (2023) show that professional norms and evolving digital culture significantly increase micro and small businesses' intention to use digital payments. Similarly, Osakwe and Ikhide (2022) highlight that community and association-driven social norms reinforce technology adoption, with internalization of these norms contributing to behavioral change, sometimes indirectly.

In uncertain business environments, organizations imitate successful market leaders to survive, a process known as mimetic pressure (DiMaggio & Powell, 1983). This pressure drives digital technology adoption to maintain competitiveness (Kuo et al., 2022). Empirical studies by Sharma and Daniel (2016) show that mimetic pressure significantly influences IT adoption in medium-sized enterprises and MSMEs across Asia, while research by Nsiah-Sarfo et al. (2023) shows that the emulation of best practices also enhances adoption intentions in sustainable procurement. Mohammadnezhad et al. (2025) highlight that mimetic pressure accelerates the formation of social norms supporting digital transformation, particularly among micro sellers. Moreover, subjective norms, reflecting perceived expectations from influential others, strongly influence intentions among users with limited experience, though this influence decreases as familiarity grows (Jahalia & Nafiati, 2021).

- H4: Coercive isomorphism has a positive effect on intention to use.
- H5: Normative isomorphism has a positive effect on intention to use.
- H6: Mimetic isomorphism has a positive effect on intention to use.
- H7: Subjective norm has a positive effect on intention to use.

### **Subjective Norm as a Mediator**

In TAM2, subjective norm functions as a mediating variable bridging social pressures (isomorphism) and user intention (Venkatesh & Davis, 2000). Subjective norm refers to an individual's perception of whether important others expect them to perform a specific behavior, thereby influencing attitude and intention changes (Rachmawati et al., 2020; Li et al., 2023; Tran et al., 2023). Empirical studies show that the influence of subjective norm is more pronounced for less experienced users, diminishing as experience increases (Jahalia & Nafiati, 2021; Nainggolan & Harsoyo, 2023).

Mustofa et al. (2025) demonstrate that subjective norm plays a central role in translating social pressure into the intention to use new technologies, particularly among students utilizing AI-based tools. Their findings confirm that subjective norm strengthens the relationship between social pressure and behavioral intention. Similarly, Simarmata et al. (2024) find that subjective norm effectively mediates the effects of perceived ease of use and usefulness on the intention to use technology in higher education contexts. This

highlights the critical role of perceived social norms in shaping individual decision-making.

H8: Subjective norm mediates the relationship between coercive isomorphism and intention to use.

H9: Subjective norm mediates the relationship between normative isomorphism and intention to use.

H10: Subjective norm mediates the relationship between mimetic isomorphism and intention to use.

This study's conceptual framework integrates TAM2 with Institutional Theory to explore the influence of isomorphism on the intention to use digital payments among micro sellers, with subjective norm serving as a mediating variable. The research framework diagram is presented in Figure 1.

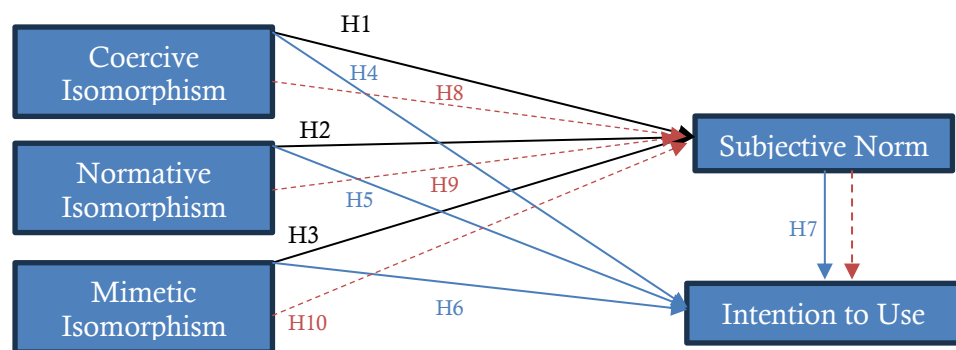


Figure 1. Conceptual Framework

## RESEARCH METHODS

This study uses a quantitative approach. A quantitative approach is appropriate to determine the influence of isomorphism on intention use mediated by subjective norms. The population of this study consists of sellers operating in the Pasar Wisma Asri area, North Bekasi, Indonesia. The total number of sellers in Pasar Wisma Asri and its surroundings is estimated at 876, including seasonal sellers during the Ramadan month of 2025. Due to limitations in official data, this population estimate was obtained through manual counts conducted on-site. Data were collected using structured closed questionnaires, which were read aloud by the researchers to sellers who were less familiar with digital technology. The questionnaire comprised two sections, namely, demographic questions and items measuring the study variables using a 5-point Likert scale ranging from strongly disagree to strongly agree (Kusmaryono et al., 2022; Sanchez, 2023).

The validity of the measurement instruments was tested using convergent validity, assessed by factor loadings greater than 0.7 and an Average Variance Extracted (AVE) above 0.5. Discriminant validity was evaluated by ensuring the square root of each construct's AVE exceeded the correlations between constructs. Reliability was assessed using Cronbach's alpha and composite reliability, with a minimum acceptable threshold of 0.7, and 0.6 considered acceptable for exploratory research contexts (Hair et al., 2017). Data were analyzed using the variance-based Structural Equation Modeling (SEM) approach with SmartPLS version 3 software, which is suitable for testing models with non-normal data distributions and relatively small sample sizes. PLS-SEM enables simultaneous evaluation of both the measurement model and the structural model, allowing for the analysis of direct and mediating effects (Sharma et al., 2022).

The measurement model (outer model) is applied to assess the validity and reliability of the constructs using their indicators. The structural model (inner model) examines the relationships among constructs through path coefficients and R-square values. The mediating role of subjective norm is tested by evaluating the significance of indirect and

total effects. This analytical approach is appropriate for an exploratory study investigating how isomorphic pressures and subjective norm influence micro sellers' intentions to adopt digital payment technologies. The mediating effect of subjective norm is tested by examining the significance of indirect and total effects in the model. This approach is appropriate for an exploratory and in-depth investigation of the impact of isomorphic pressures and subjective norm on the intention to adopt digital payment technologies among micro sellers.

**RESULTS**

This study represents the characteristics of a peri-urban traditional market populated by diverse micro sellers who play an active role in the local economy. Based on Table 1, the majority of respondents operate independent businesses and are predominantly engaged in the food and beverage sector. Most have been in business for more than five years, with digital payment adoption reaching 56.4%, reflecting the trend toward digital payment technology use in the informal sector.

**Table 1.** Frequency Distribution of Respondents

Characteristic	Category	Frequency (n)	Percentage (%)
Age Group	21-30	67	24.4%
	31-40	93	33.8%
	41-50	61	22.2%
	51-60	32	11.6%
	>60	22	8.0%
Education Level	Not Enrolled in School	3	1.1%
	Elementary School	40	14.5%
	Junior High School	71	25.8%
	Senior/Vocational High School	143	52.0%
	Higher Education	18	6.5%
Business Type	Food and Beverages	158	57.5%
	Others	117	42.5%
Payment Method Accepted	Cash Only	124	45.1%
	Digital Payment and Cash	151	54.9%
Business Ownership	Privately Owned	226	82.2%
	Capital Paid	49	17.8%
Business Duration	< 1 Year	6	2.2%
	1 - 3 Year	18	6.5%
	3 - 5 Year	8	2.9%
	> 5 Year	243	88.4%
Working Capital in IDR	< 100,000	3	1.1%
	< 1,000,000	12	4.4%
	> 1,000,000	191	69.5%
	> 100,000,000	59	21.5%
	> 1,000,000,000	10	3.6%

This study involved 275 micro sellers at Pasar Wisma Asri. The largest age group was 31–40 years (33.8%). Most respondents had graduated from senior high school (50.9%) and were predominantly engaged in the Food and Beverage sector (57.5%). The majority had more than five years of business experience (87.9%). Working capital was primarily in the category above 1 million rupiah (69.5%), and the most commonly accepted payment method was a combination of cash and non-cash (54.9%).

Instrument validity testing followed the criteria of Hair et al. (2020), where all indicators exhibited factor loadings greater than 0.70 and Average Variance Extracted (AVE) values above 0.50, confirming adequate convergent and discriminant validity. Discriminant validity was also evaluated by comparing the square root of each construct's AVE with the correlations between constructs, ensuring each construct's uniqueness was statistically supported. Internal reliability was robust, as evidenced by Cronbach's alpha and composite reliability values exceeding the minimum threshold of 0.70.

Path coefficient analysis revealed significant positive influences of coercive and normative isomorphisms on intention to use, as well as significant effects of coercive and mimetic isomorphisms on subjective norm. However, subjective norm did not have a significant direct effect on intention to use, illustrating the complexity of normative roles in this context. Detailed results of validity, reliability, and path coefficients tests are provided in the appendix.

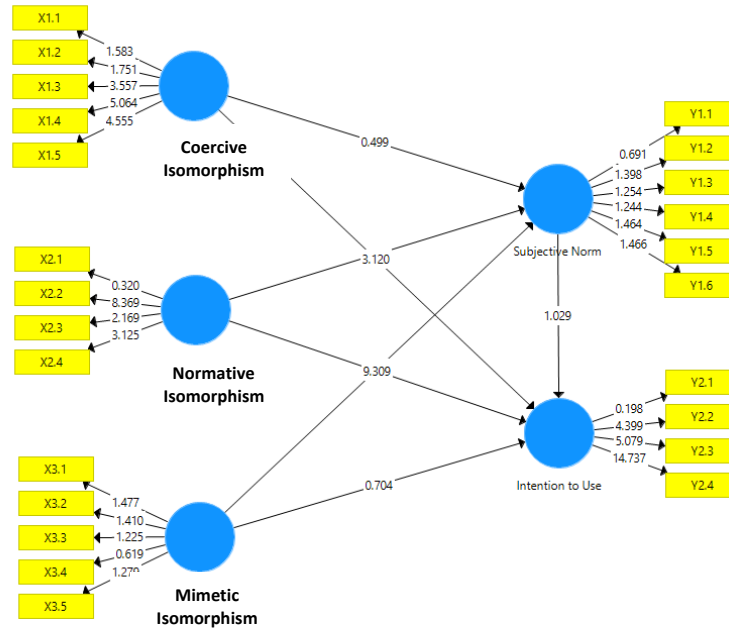


Figure 2. Outer Model

The analysis of 275 observations produced the following outer model in Figure 2. The test results showed that all indicators had outer loadings greater than 0.70, indicating that all indicators are valid.

Table 2. Construct Reliability and Validity

Variable	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Intention to Use	0.767	0.751	0.788	0.726
Coercive Isomorphism	0.746	0.744	0.776	0.783
Mimetic Isomorphism	0.763	0.807	0.728	0.768
Normative Isomorphism	0.775	0.789	0.748	0.779
Subjective Norm	0.722	0.738	0.726	0.828

The results in Table 2 show that all constructs meet the required reliability and validity criteria. Cronbach's alpha and composite reliability values for each construct are above 0.70, indicating internal consistency and acceptable reliability. The rho\_A values also fall within an acceptable range, further supporting construct reliability. Additionally, all Average Variance Extracted (AVE) values exceed the threshold of 0.50, demonstrating adequate convergent validity and confirming that each construct's indicators explain more than half of the variance. These results suggest that the measurement model is both reliable and valid for assessing the constructs in the study.

According to Table 3, the cross-loading results reveal that the correlation values between each construct and its respective indicators are greater than their correlations with other constructs. Thus, this study demonstrates good discriminant validity across all constructs or variables, as each indicator loads more strongly on its own construct than on indicators within other blocks.

**Table 3.** Validity Test

Variable	Intention to Use	Coercive Isomorphism	Mimetic Isomorphism	Normative Isomorphism	Subjective Norm
Intention to Use	0.813				
Coercive Isomorphism	0.750	0.632			
Mimetic Isomorphism	0.747	0.754	0.717		
Normative Isomorphism	0.669	0.837	0.770	0.728	
Subjective Norm	0.753	0.797	0.858	0.800	0.773

Table 4 shows that coercive isomorphism has a significant positive effect on subjective norm ( $p = 0.007$ ) and intention to use ( $p = 0.002$ ). Normative isomorphism significantly influences intention to use ( $p = 0.000$ ) but does not significantly affect subjective norm ( $p = 0.452$ ). Mimetic isomorphism has a significant effect on subjective norm ( $p = 0.000$ ) but does not significantly influence intention to use ( $p = 0.482$ ). Meanwhile, subjective norm does not show a significant effect on intention to use ( $p = 0.304$ ).

**Table 4.** Hypothesis Testing

Construct	Original Sample	Sample Mean	Standard Deviation	t-statistics	p-values
Coercive Isomorphism → Intention to Use	0.731	0.342	0.274	3.120	0.002
Coercive Isomorphism → Subjective Norm	0.633	0.321	0.266	0.499	0.007
Mimetic Isomorphism → Intention to Use	0.613	0.239	0.161	0.704	0.482
Mimetic Isomorphism → Subjective Norm	0.866	0.825	0.238	3.642	0.000
Normative Isomorphism → Intention to Use	0.547	0.527	0.259	9.309	0.000
Normative Isomorphism → Subjective Norm	0.653	0.345	0.271	0.752	0.452
Subjective Norm → Intention to Use	0.733	0.220	0.329	1.029	0.304

To further clarify the mediating role of subjective norm, Table 5 presents the specific indirect effects (mediation effects) of subjective norm in mediating the relationship between isomorphic pressures and intention to use, as estimated using bootstrapping in SmartPLS.

**Table 5.** Mediation Effects (Specific Indirect Effects)

Mediation Pathway	Indirect Effect (O)	T Statistic	P Value
Coercive Isomorphism → Subjective Norm → Intention to Use	-0.004	0.371	0.711
Mimetic Isomorphism → Subjective Norm → Intention to Use	-0.115	1.046	0.296
Normative Isomorphism → Subjective Norm → Intention to Use	0.007	0.546	0.585

As shown in Table 5, none of the mediation pathways are statistically significant ( $p > 0.05$ ), indicating that subjective norm does not significantly mediate the effect of isomorphic pressures on intention to use in this context. Mediation analysis showed that while social pressures impact subjective norm, the pathway from subjective norm to intention to use is not strong enough to complete the mediation process. Therefore, coercive and normative isomorphisms might affect intention to use more directly in this setting, underscoring the need for tailored approaches that consider the local socio-cultural and economic environment when promoting digital payment adoption.

**Table 6.** R Square Test

<b>Construct</b>	<b>R Square</b>	<b>R Square Adjusted</b>
Coercive Isomorphism → Intention to Use	0.579	0.573
Coercive Isomorphism → Subjective Norm	0.738	0.735
Mimetic Isomorphism → Intention to Use	0.579	0.573
Mimetic Isomorphism → Subjective Norm	0.738	0.735
Normative Isomorphism → Intention to Use	0.579	0.573
Normative Isomorphism → Subjective Norm	0.738	0.735
Subjective Norm → Intention to Use	0.579	0.573

The R Square results in Table 6 indicate that the model has substantial explanatory power. The values show that coercive, mimetic, and normative isomorphism together account for 73.8% of the variance in subjective norm, reflecting a strong influence. Meanwhile, subjective norm and the three forms of isomorphism collectively explain approximately 57.9% of the variance in intention to use digital payment technologies, demonstrating a moderate to substantial effect. The adjusted R Square values, which are only slightly lower, confirm model stability and the consistency of these relationships.

## DISCUSSION

The findings demonstrate that coercive isomorphism plays a crucial role in shaping micro sellers' digital payment adoption behavior, as it significantly affects both subjective norms and intention to use. This result reinforces prior studies by Mejía et al. (2019) and Sheng and Fauzi (2023), confirming that regulatory pressure, mandatory requirements, and government-driven digitalization initiatives remain strong drivers for technology adoption in informal markets. In the post-pandemic context, where contactless transactions are increasingly promoted, coercive mechanisms appear effective in influencing behavioral intentions (Chen et al., 2023; Kamboj et al., 2025).

Normative isomorphism also shows a significant influence on intention to use, consistent with research by Kuo et al. (2022) and Osakwe and Ikhida (2022), indicating that expectations from communities, associations, and professional networks contribute to behavioral motivation. However, its lack of statistical significance on subjective norms suggests a unique normative environment among micro sellers, where community value systems do not fully translate into perceived social pressure. This implies that normative expectations may support intention cognitively, yet are insufficient to shape collective norms in markets dominated by individual decision-making dynamics.

Mimetic isomorphism significantly affects subjective norms, aligning with findings by Sharma and Daniel (2016) and Mohammadnezhad et al. (2025), highlighting that peer imitation strengthens perceived expectations regarding digital payment use. Nevertheless, its absence of direct influence on intention to use suggests that imitation primarily shapes perception rather than driving behavioral decisions, potentially due to contextual barriers such as limited digital literacy, infrastructure limitations, or habitual reliance on cash transactions. Subjective norm does not significantly predict intention to use, contradicting TAM2 assumptions and findings by Mustofa et al. (2025), where subjective norm typically acts as a mediator of social pressure effects. This indicates that in traditional market settings, social influence alone is insufficient to motivate adoption, suggesting a stronger need for structural support, incentives, and ecosystem readiness beyond social expectation.

This study offers key theoretical implications for TAM and Institutional Theory. Coercive and normative isomorphism significantly enhances intention to use, supporting TAM's view that behavioral intention is strengthened by perceived benefits and external support (Davis, 1989). The strong effect of normative isomorphism confirms the importance of professional norms and expert communities in shaping perceived usefulness, consistent with TAM2's inclusion of subjective norms (Venkatesh & Davis, 2000). Mimetic isomorphism influences only subjective norms, not directly intention to use, reinforcing Institutional Theory's argument that imitation primarily seeks social legitimacy rather than drives adoption behavior and aligning with prior findings in micro-

enterprises (Osakwe & Ikhide, 2022; Mohammadnezhad et al., 2025). The non-significant mediation of subjective norms further suggests that institutional pressures affect intention directly rather than through interpersonal social influence. From a managerial implications perspective, these findings emphasize that technology implementation strategies should prioritize formal policy support, regulatory compliance, and the reinforcement of professional standards to more effectively drive adoption decisions (Huda et al., 2019). Technology program organizers and policymakers can enhance adoption success by designing clear operational regulations, providing institutional control mechanisms, and strengthening the role of professional organizations in socialization and training (Berto & Bursan, 2023).

Additionally, since mimetic pressures primarily shape social perceptions, technology providers can leverage success case studies, benchmarking, and inter-business collaboration to build greater trust in the system's legitimacy. Thus, a combination of institutional pressures and the strengthening of individual psychological factors represents a comprehensive strategy to accelerate technology acceptance, in line with the integrative perspective of TAM and Institutional Theory.

## **CONCLUSION**

This study confirms that formal institutional pressures, particularly government regulations (coercive isomorphism), are dominant drivers of micro-entrepreneurs' intention to adopt cashless payment technologies. Normative pressure from industry standards additionally has a significant direct effect on intention to use. Mimetic pressure primarily shapes subjective norms but does not directly influence adoption intention within the broader sample, although this role may differ in subsamples of current users. The insignificance of subjective norms on intention to use in some contexts suggests social influence may be limited by local factors. These results reinforce the institutional theory framework while emphasizing the need to consider the unique characteristics of micro-business settings in the informal sector, where formal regulation and industry standards play critical roles in technology uptake.

This study has several limitations that should be acknowledged. First, the research was conducted within a specific traditional market context in North Bekasi in Indonesia, which may limit the generalizability of the findings to other regions or urban settings. The cross-sectional design also restricts the ability to infer causality or changes over time in adoption behaviors. Additionally, the study focused mainly on institutional pressures and subjective norms, omitting other potentially influential variables such as perceived usefulness, ease of use, or technological literacy. Finally, some respondents require assistance in completing the questionnaire, which could introduce bias.

Future research should include additional variables potentially affecting technology adoption, such as perceived usefulness, trust, or digital skills. Direct assistance during data collection is recommended to improve quality and accuracy. Expanding the study across diverse geographic areas will enhance representativeness. Employing qualitative methods can enrich understanding of the nuanced motivations and barriers experienced by micro sellers. Finally, comparative studies between rural and urban areas may illuminate differing institutional pressures and adoption patterns. Importantly, educational and communicative interventions targeting micro sellers should be developed to raise awareness and acceptance of digital payment technologies.

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