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Exploring the Driving Factors behind Mobile Payment Adoption from the MSMEs' Perspective

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Abstract: This study aims to explore the factors driving mobile payment adoption from the perspective of Micro, Small, and Medium Enterprises (MSMEs). With the advancement of digital technology, mobile payments have become a crucial innovation, expected to enhance the operational efficiency and competitiveness of MSMEs. This research employs a quantitative survey administered to MSMEs in Surabaya. The study measures the influence of performance expectancy, effort expectancy, social influence, trust, and facilitating conditions on behavioral intention and mobile payment adoption. Cluster sampling was used, covering 31 districts in Surabaya, yielding a total of 269 MSMEs. The results show that performance expectancy has a significant positive effect on behavioral intention, effort expectancy does not affect behavioral intention, social influence has a significant positive effect on behavioral intention, trust has a significant positive effect on behavioral intention, facilitating conditions have a significant positive effect on mobile payment adoption, and behavioral intention has a significant positive effect on mobile payment adoption. This research provides valuable insights for stakeholders, particularly in designing more effective strategies to increase mobile payment adoption among MSMEs.

Keywords: Mobile payment adoption; MSMEs; driving factors; digital technology

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INTRODUCTION

The growth of non-cash transactions in Indonesia is increasing. This facilitates transactions for consumers and businesses, enabling them to complete transactions quickly, securely, and efficiently. According to BI's second-quarter 2023 report (Indonesia, 2023), the value of electronic money transactions increased by 14.82% to IDR 111.35 trillion, followed by digital banking transactions, which grew by 11.6% to IDR 13.827 trillion. In addition, QRIS transactions continued to grow at an annual rate of 104.64% in the second quarter of 2023, reaching IDR 49.65 trillion. According to these

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data, the number of users (consumers) was 37.0 million, and the number of merchants was 26.7 million, most of whom were MSMEs. Mobile payment usage factors have been widely studied from the user's perspective (Al-Saedi, M., Alghamdi, R., & Malik, 2019). Mobile payment usage factors from the perspective of MSMEs are also important. In MSMEs, the use of mobile payments can increase innovation (Limantara, L. R., Sutanto, T., & Zainuddin, 2018) and MSME business performance (Lontchi, R. B., Nfor, N., & Kamsu-Foguem, 2023).

Mobile payments offer attractive opportunities for merchants or service providers of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. With Mobile payments, MSMEs can accept payments via electronic channels such as digital wallets, bank transfers, and credit cards. By using one QR code that can be read by various electronic payment applications. Customers simply scan the QR code with their preferred payment application and make the payment that is most convenient for them, quickly and easily. By adopting Mobile payments, MSMEs can increase access to payment for their customers.

The existing literature on mobile payment services indicates that efforts by merchants and MSMEs to adopt mobile payments remain rare and under-researched. Given the important role of merchants and MSMEs in the mobile payment ecosystem, researchers aim to examine the drivers of MSMEs' intentions to adopt mobile payments. The UTAUT model was selected as the basis for exploring factors influencing MSMEs' intentions to adopt mobile payments. In accepting mobile payment adoption, performance expectancy (expectation of benefits) and effort expectancy (expectation of convenience) are important factors for users to adopt mobile payments (Nandru, V., Domena, G., & Yeboah, 2023). Social influence (social environment) and facilitating conditions (facility conditions) are also external factors outside the system that can influence the adoption of mobile payments (Gupta, P., Singh, R., & Kumar, n.d.). In addition, user trust is also a factor that needs to be considered in adopting fintech (Gong, X., Janssen, M., & van den Heuvel, 2016). Therefore, researchers are interested in examining the drivers of mobile payment adoption from the perspective of MSMEs, with the aim of analysing the influence of performance expectancy, effort expectancy, social influence, trust, and facilitating conditions on behavioural intention and mobile payment adoption.

Beyond technical aspects and user behaviour, the study of Islamic financial technology adoption cannot be separated from the principle of *Maqashid al-Shariah*, the fundamental objectives of Islamic law, which emphasises the welfare of the community. *Maqashid al-Shariah* encompasses five main objectives: preserving religion (*hifz ad-din),* life (*hifz an-nafs)*, intellect *(hifz al-'aql),* posterity *(hifz an-nasl*), and wealth (*hifz al-maal*) (Ibnu 'Asyur, 2024). This concept serves as a foundation for the development of financial systems and payment technologies that prioritize not only economic efficiency but also justice, protection, and social welfare for all parties.

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Digital financing and payments for MSMEs using a Sharia approach are a realization of the implementation of *Maqasid al-Shariah*, specifically in protecting wealth and life from the influence of an exploitative and detrimental financial system. Based on the principle of fair trading, free from usury and harmful benefits, Sharia-based mobile payments provide equitable, inclusive opportunities for MSMEs to access productive and secure financial services (Darussalam, 2024).

The *maqashid* sharia approach emphasizes the importance of maintaining a balance between technological advancement and ethical objectives in the context of Islamic finance, so that digital payment innovations not only improve the efficiency and performance of MSME businesses but also align with the sustainable welfare of the community (Auda, 2019).

LITERATURE REVIEW

The adoption of mobile payment technology by Micro, Small, and Medium Enterprises (MSMEs) is an important aspect of the digital transformation of the small business sector, contributing to increased transaction efficiency and business competitiveness. The main theoretical basis used to understand the driving factors for mobile payment adoption in MSMEs is the Technology-Organization-Environment (TOE) framework developed by Tornatzky and Fleischer (1990). The TOE framework explains that technology adoption is influenced by three main dimensions, namely technology, organization, and environment factors that interact with each other in the adoption process (Aprisca, 2023).

In the context of technology factors, relative advantage is the primary motivator for MSMEs to adopt mobile payments, as this technology offers a faster, safer payment process than conventional methods. That relative advantage, compatibility, and innovation have a positive and significant influence on the adoption of mobile payments among MSMEs in Surakarta City. This is in line with the findings of (Nguyen, T., Fauzan, R., & Setyawan, 2022) who applied the extended TOE model in East Java MSMEs, where technological factors such as relative advantage and compatibility are important determinants in the decision to adopt digital payment technology.

In addition, organizational factors such as internal readiness, the education level of business owners, and innovation orientation also play a significant role. Organizations that are better prepared and have an innovative orientation tend to adopt new technologies faster, including mobile payments (Restriana, 2022). Environmental pressure, especially competitive pressure, is also a strong driver. MSMEs feel compelled to adopt mobile payments so as not to be left behind by competitors who have used this technology, so that they can maintain and increase their market share (Aprisca, 2023).

In addition to TOE, the Technology Acceptance Model (TAM) is also often used to study the behavior of mobile payment users. TAM emphasizes the importance of perceived usefulness and perceived ease of use as the main factors influencing user intentions and attitudes in adopting technology (Wayen & Hartono, 2021). However,

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empirical studies show that in the context of MSMEs, perceived usefulness and attitude towards use are more influential than ease of use and perceived risk (Wayen, F., & Hartono, 2021). This indicates that MSMEs place greater emphasis on the direct benefits of mobile payments, such as improved transaction efficiency and the potential to increase business turnover.

The integration of TAM with the Theory of Planned Behaviour (TPB) also provides a deeper understanding of behavioural factors in technology adoption among MSMEs. Subjective norms or social influences originating from the surrounding environment, such as recommendations from customers and fellow business actors, can influence the intention and behavior of using mobile payments (Hastuti, K., & Ghoniyah, 2023).Thus, the combination of TOE, TAM, and TPB provides a comprehensive framework for understanding the driving factors for mobile payment adoption from the aspects of technology, organization, environment, and user behavior.

However, several factors, such as knowledge about mobile payments and external support from the government or service providers, have not been shown to significantly influence mobile payment adoption in MSMEs (Aprisca, 2023). This shows that MSMEs' internal initiatives and organizational readiness are more decisive in determining the success of adopting this technology. In addition, infrastructure constraints such as internet connection and technical understanding are also obstacles that need to be considered in efforts to encourage the adoption of mobile payments among MSMEs (Restriana, 2022).

Overall, this theoretical basis emphasizes that the adoption of mobile payments by MSMEs is a multifactorial process involving interactions between technological, organizational, environmental, and individual behavioral factors. A deep understanding of these driving factors is essential for designing effective strategies to increase mobile payment penetration in the MSME sector, which can ultimately improve the performance and competitiveness of small businesses in the digital era.

Islamic finance is based on Sharia principles that prohibit *riba* (interest), *gharar* (excessive uncertainty), and *maisir* (speculation). This theory prioritizes fairness and balance between the rights and obligations of all parties in financial transactions. Within this framework, the concepts of profit-sharing (*mudharabah*) and joint capital *(musyarakah*) serve as the main foundations for ethical and productive financial management in accordance with Islamic law. This approach aims to create a financial system that is not only economically profitable but also provides social benefits and prevents exploitation (Ramadhan, A., & Sari, 2024).

In the context of MSME financing, Islamic finance offers an inclusive and equitable model, primarily through financial technology and mobile finance. This method enables MSMEs to gain access to capital quickly and without violating Sharia principles. Sharia fintech adopts Islamic contracts, such as murabahah (sale and purchase with a profit margin), ijarah (leasing), and mudharabah, to provide digitally based financing services,

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thereby making it easier for domestic MSMEs to access financing in accordance with Islamic financial principles.

Sharia-compliant fintech that integrates mobile financing for MSMEs also plays a role in improving Islamic financial literacy. Research shows that high levels of Islamic financial literacy and attitudes among users can improve their ability to manage finances in accordance with Islamic principles, thereby positively impacting MSME business trends. In this regard, Sharia-compliant financial management prioritizes not only profit but also moral and social values as part of Islamic economic responsibility (Santoso, 2023).

The concepts of social justice and community welfare, which are highly relevant in Islamic financial theory, are evident in mobile financing for MSMEs. This financing system allows for risk sharing between financiers and entrepreneurs. By incorporating principles such as *musharaka*, this financing can support MSME growth in an ethical and sustainable manner, reducing the risks burdening small business owners while maintaining capital sustainability (Nuraini, 2023).

With technological developments and increasingly pressing financial needs, Islamic finance-based mobile financing is a strategic solution that addresses the limited access to capital for MSMEs. In addition to being based on Sharia principles, this financing also supports broader financial inclusion, as it is easily and quickly accessible to a wide range of groups. The implementation of Sharia fintech is expected to strengthen the micro-economy and improve the welfare of the community through fair financing in accordance with Islamic law.

METHOD

This study uses a quantitative research method with a survey method on MSMEs in Surabaya, which aims to analyze and provide an overview of the factors that drive the intention of MSMEs to adopt mobile payments. MSMEs that are food and beverage businesses fostered by the Surabaya Cooperative Service, as many as 892 (in 2023), in the city of Surabaya, were taken as the population in this study. The sampling technique used was cluster sampling (sampling by area), implemented in 31 sub-districts of the city of Surabaya. The sample comprised 269 MSMEs, selected using a sample size calculator. The research data were collected through questionnaires administered to respondents. Respondents' opinions were collected via a questionnaire and measured using a 5-point Likert scale, with scores ranging from 1 to 5. The data analysis technique used for hypothesis testing in this study is path analysis with a significance level of 5% using the SmartPLS analysis tool (Winarni, 2021). The following figure depicts the conceptual framework of this study.

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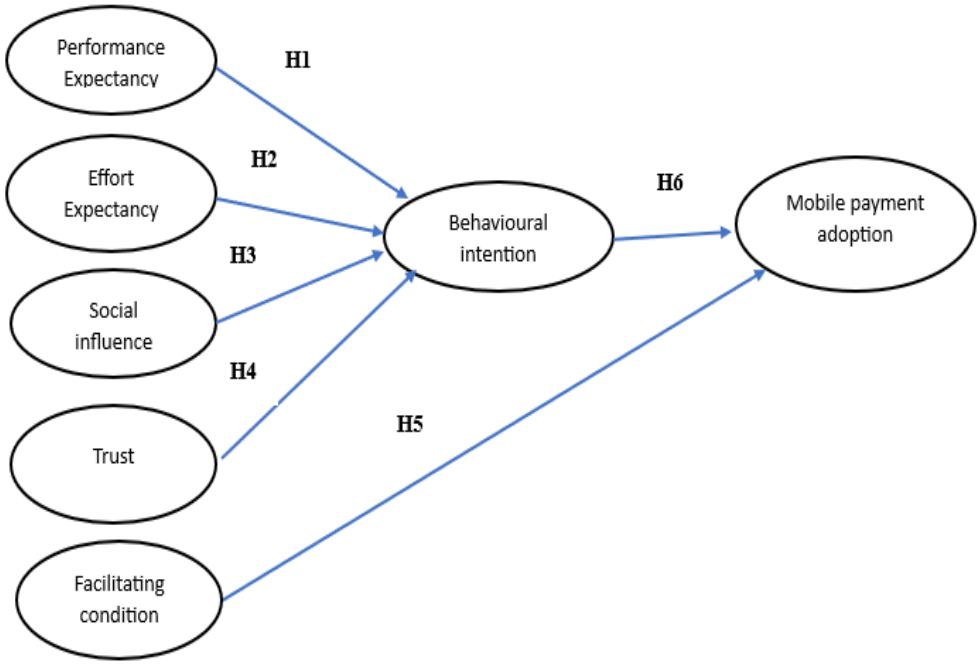

Figure 1. Research Concept Framework

RESULT

Convergent validity in PLS with reflective indicators is assessed based on the loadings (the relationship between item scores and constructs) of the indicators that measure the construct. The results of the convergent validity test, when evaluated by loading factor, are presented in the following table.

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Table 1. Loading factor results

Variables	Indicator	Outer Loading	Rule of Thumb	Information
Performance expectancy	X11	0.780	≥0.5	valid
	X12	0.766	≥0.5	valid
	X13	0.643	≥0.5	valid
	X14	0.840	≥0.5	valid
Effort Expectancy	X21	0.722	≥0.5	valid
	X22	0.747	≥0.5	valid
	X23	0.746	≥0.5	valid
	X24	0.689	≥0.5	valid
Social Influence	X31	0.739	≥0.5	valid
	X32	0.827	≥0.5	valid
	X33	0.749	≥0.5	valid
Trust	X41	0.782	≥0.5	valid
	X42	0.827	≥0.5	valid
	X43	0.821	≥0.5	valid
Facilitating conditions	X51	0.811	≥0.5	valid
	X52	0.702	≥0.5	valid
	X53	0.698	≥0.5	valid
Behavioral Intention	Z1	0.844	≥0.5	valid
	Z2	0.849	≥0.5	valid
	Z3	0.676	≥0.5	valid
Mobile payment adoption	Y1	0.825	≥0.5	valid
	Y2	0.759	≥0.5	valid
	Y3	0.652	≥0.5	valid

Source: Processed Primary Data, 2024.

Based on the data in Table 1, the analysis results indicate that each indicator has a loading factor above 0.5, indicating convergent validity. In this case, all indicators in this study are worthy of further analysis.

Reliability is assessed using the Cronbach's alpha coefficient. Cronbach's alpha, Rho-Alpha, and composite reliability are used to assess the reliability of the questions and to determine the extent to which the items form a mutually consistent construct or measure the same concept. A variable is considered reliable if its composite reliability exceeds 0.7.

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Table 2. Reliability Test

	Cronbach's Alpha	rho A	Composite Reliability
Behavioral Intention	0.705	0.734	0.835
Effort Expectancy	0.702	0.705	0.817
Facilitating conditions	0.706	0.740	0.782
Mobile payment adoption	0.727	0.773	0.791
Performance expectancy	0.765	0.841	0.845
Social Influence	0.760	0.758	0.816
Trust	0.741	0.744	0.852

Source: Processed Primary Data, 2024.

Based on the table above, Cronbach's alpha and composite reliability for each variable exceed 0.7, indicating that the variables used in this study are reliable. Thus it can be concluded that all items of the performance expectancy, effort expectancy, trust, social influence, facilitating condition, behavioral intention, and mobile payment adoption variables are declared reliable.

In this study, a hypothesis test was also conducted using SamartPLS software version 4 with the bootstrapping method. The hypothesis test employs 2-way bootstrapping with a significance level of 0.05 (5%). The t-table value for a sample size of 269 respondents is 1.9661. The criteria used in this test are: if the T-statistic value < T-table and the P-value < 0.05, then H0 is accepted and Ha is rejected; if the T-statistic value > T-table and the P-value> 0.05, then H0 is rejected and Ha is accepted. The following table presents the research results after bootstrapping.

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Table 3. Path Coefficients Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Performance expectancy → Behavioral Intention	0.260	0.268	0.048	5,422	0,000
Effort Expectancy → Behavioral Intention	0.105	0.096	0.166	0.634	0.526
Social Influence → Behavioral Intention	0.342	0.343	0.131	2,615	0.009
Trust → Behavioral Intention	0.136	0.139	0.061	2,233	0.026
Facilitating conditions → Mobile payment adoption	0.198	0.202	0.065	3,046	0.002
Behavioral Intention → Mobile payment adoption	0.512	0.510	0.073	7,038	0,000

Source: Processed Primary Data, 2024

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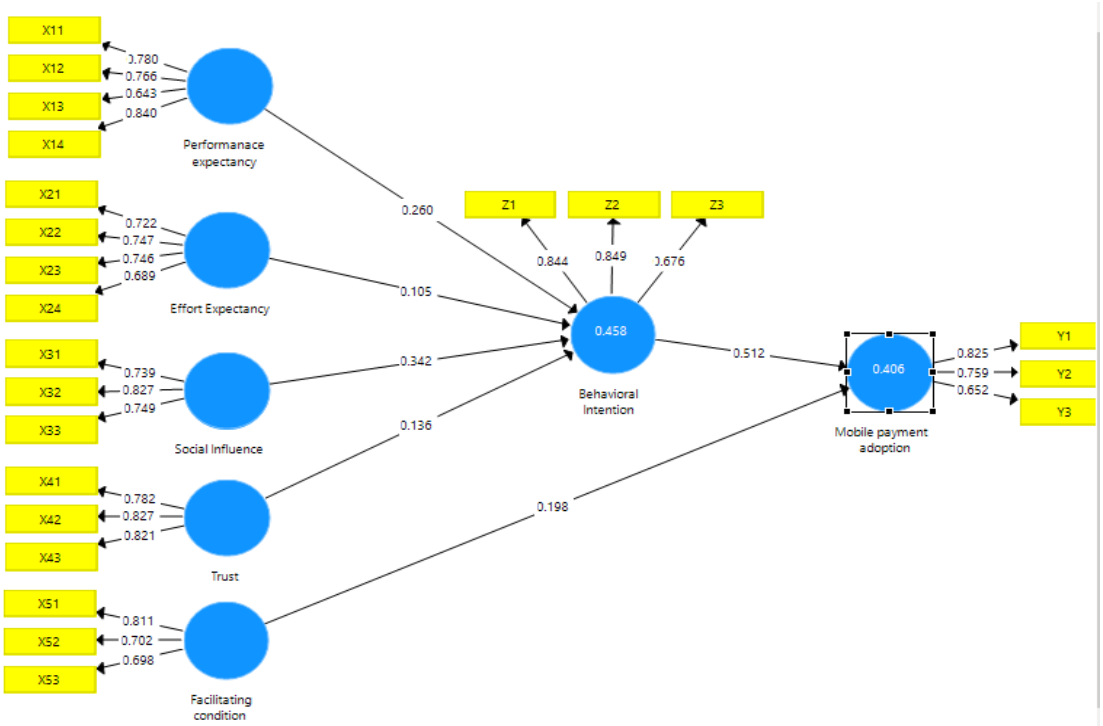

Figure 2. Path analysis data processing results

H1 The Influence of Performance Expectancy on Behavioral Intention

The relationship between the performance expectancy variable (X1) and the behavioral intention variable (Z) has a t-statistic value of 5.422, which is greater than the t-table value of 1.9661. It can also be seen that the p-value is 0.000, which is smaller than 0.05. In addition, it has an original sample value of 0.260, which indicates a positive relationship direction. It can be concluded that performance expectancy has a positive and significant effect on behavioral intention.

H2 The Influence of Effort Expectancy on Behavioral Intention

The relationship between the effort expectancy variable (X2) and the behavioral intention variable (Z) has a t-statistic value of 0.634, which is smaller than the t-table value of 1.9661. It can also be seen that the p-value is 0.526, which is greater than 0.05. In addition, it has an original sample value of 0.105, which indicates a positive relationship direction. From here, it can be concluded that effort expectancy does not have a significant effect on behavioral intention.

H3 The Influence of Social Influence on Behavioral Intention

The relationship between the social influence variable (X3) and the behavioral intention variable (Z) has a t-statistic value of 2.615, which is greater than the t-table value of 1.9661. It can also be seen that the p-value is 0.009, which is smaller than 0.05. In addition, it has an original sample value of 0.342, which indicates a positive relationship

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direction. Therefore, social influence has a positive and significant effect on behavioral intention.

H4 The Influence of Trust on Behavioral Intention

The relationship between the trust variable (X4) and the behavioral intention variable (Z) has a t-statistic value of 2.233, which is greater than the t-table value of 1.9661. The p-value is 0.026, which is less than 0.05. In addition, it has an original sample value of 0.136, which indicates a positive relationship direction. In conlusion, trust has a positive and significant effect on behavioral intention.

H5 The Influence of Facilitating Conditions on Mobile Payment Adoption

The relationship between the social influence variable (X5) and the mobile payment adoption variable (Y) has a t-statistic value of 3.046, which is greater than the t-table value of 1.9661. The p-value is 0.002, which is smaller than 0.05. In addition, it has an original sample value of 0.198, indicating a positive relationship. From here it can be concluded that facilitating conditions have a positive and significant effect on mobile payment adoption.

H6 The Influence of Behavioral Intention on Mobile Payment Adoption

The relationship between the social influence variable (Z) and the mobile payment adoption variable (Y) has a t-statistic of 7.038, which exceeds the critical value of 1.9661. The p-value is 0.000, which is smaller than 0.05. In addition, it has an original sample value of 0.512, indicating a positive relationship. From here it can be concluded that behavioral intention has a positive and significant effect on mobile payment adoption

DISCUSSION

The Influence of Performance Expectancy on Behavioral Intention

This study provides results that performance expectancy has a positive and significant effect on behavioral intention. This means that increasing performance expectancy can increase the level of behavioral intention of mobile payment users. Performance expectancy refers to the extent to which a person believes that using a technology (in this case mobile payment) will help them achieve certain goals.

The higher a person's performance expectancy, the more likely they are to intend to use mobile payments. This study aligns with Alaa et al. (2023), who state that performance expectancy, effort expectancy, facilitating conditions, and trust affect behavioural *intention to use mobile payments* in Iraq. However, this study is not in line with (Deasy Safitri et al., 2024) which states that performance expectancy does not have an effect on behavioral intention to use mobile banking.

Among MSMEs in Surabaya, MSME actors believe that the use of mobile payment technology will benefit the businesses they operate. The benefits of mobile payments

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include enabling MSMEs to accept payments from customers who do not carry cash, thereby reducing the risk of lost sales. In addition, mobile payments make the payment process faster and easier, saving time for both sellers and buyers.

The Influence of Effort Expectancy on Behavioral Intention

This study provides results that effort expectancy does not have a significant effect on behavioral intention. This means that increasing effort expectancy is not able to increase the level of behavioral intention of mobile payment users. Effort expectancy refers to the extent to which someone believes that using a particular system or technology will be easy and require little effort. In the context of mobile payments, effort expectancy refers to users' perception of the ease of using an application or payment system on a mobile device.

This study is in line with (Deasy Safitri et al., 2024) which states that the ease or lack of convenience in mobile payment applications cannot increase a person's behavioral intention to continue using mobile payments. However, this study is not in line with (Pangestu, 2022) which states that effort expectancy has an effect on behavioral intention towards users of QRIS digital payment technology in Jambi City.

In the context of MSMEs in Surabaya, MSMEs are already familiar with mobile payment applications, so the convenience factor is not important to them; these MSMEs prioritize the usability factor for the sake of their business continuity. These MSMEs also generally use mobile payments because of the social influence of customers who frequently use them. Regardless of ease of use, MSMEs may feel compelled to adopt mobile payments to remain relevant and attract customers.

The Influence of Social Influence on Behavioral Intention

This study provides results that social influence has a positive and significant effect on behavioral intention. This means that the increasing level of social influence is able to increase the behavioral intention variable of mobile payment users. This study is in line with (Abrahão et al., 2016) which states that social influence has an effect on behavioral intention, similar to the research (Viony & Widodo, 2024) states that the social influence variable has a significant effect on the behavioral intention variable. This shows that recommendations, use, and support for e-wallets (mobile payments) given by people close to them, such as family, relatives, or friends, have an effect on behavioral intentions to use the system.

The degree of trust others place in an individual within their social environment affects a person's tendency to behave in various ways. When someone is offered a new technology, they initially doubt its consequences. This doubt can be minimized through positive comments/assessments from people in their social environment (Pangestu, 2022). Among MSMEs in Surabaya, the social role of close people, such as family, relatives, and friends, influences the intention to use mobile payments. The surrounding

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environment also influences consumers and MSME customers, who increasingly use mobile payments in every transaction.

The Influence of Trust on Behavioral Intention

This study provides results that trust has a positive and significant effect on behavioral intention. This means that the increasing level of trust can increase the behavioral intention variable of mobile payment users. This study is in line with (Esawe, 2022) which states that trust is the most influential factor in increasing behavioral intention to use mobile payments. Similar research (Mondego & Gide, 2018) states that building consumer trust is an important factor for business success in the digital payments sector. However, it is not in line with research (Sodal, A., Nurhadi, D., & Wahyuni, 2024) which states that trust has no effect on behavioral intention in India. From the results of a meta-analysis study conducted by (Patil et al., 2018), trust and risk factors are important factors in behavioral intention to use financial technology, including the adoption of mobile payments.

The Influence of Facilitating Conditions on Mobile Payment Adoption

This study provides results that facilitating conditions have a positive and significant effect on mobile payment adoption. This means that the increasing level of facilitating conditions can increase the mobile payment adoption variable. This study is in line with (Limantara et al., 2018) which states that facilitating conditions influence the adoption of mobile payments. Mobile payments in Indonesia have grown rapidly in recent years, this development is also supported by increasingly widespread internet network facilities that are easily accessible to all levels of society.

Surabaya City is one of the big cities in Indonesia that has quite rapid technological development. MSMEs eat and drink in the relocation in the culinary center and in the culinary tourism center by the Surabaya city government, of course, with quite good facilities. The internet connection in Surabaya is also quite stable and readily accessible to anyone, which provides strong support for mobile payment users among MSMEs in Surabaya.

The Influence of Behavioral Intention on Mobile Payment Adoption

This study provides results that behavioral intention has a positive and significant effect on mobile payment adoption. This means that the increasing level of behavioral intention can increase the mobile payment adoption variable. This study is in line with (Hu et al., 2022), which states that behavioral intention has an effect on increasing mobile payment adoption. In addition, this study is also in line with (Ibrahim et al., 2022), which states that behavioral intention has an effect on mobile payment adoption in Ghana. However, it is not in line with research (Deasy Safitri et al., 2024), which states that behavioral intention does not have a direct effect on mobile payment adoption.

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This behavioral intention reflects a person's desire or intention to perform an action, in this case, using mobile payment. the higher a person's intention to use mobile payment, the more likely they are to use it. In the context of MSMEs, business actors will really use mobile payment and continue to use mobile payment if the behavioral intention variable has been formed within them. On the organizational side, MSMEs' internal readiness, management support, and innovation orientation align with the maqasid (obligatory goals) to ensure business continuity and prosperity (hifz an-nasl and hifz an-nafs). Meanwhile, environmental factors, including competitive pressures and external support, support sustainable business development and maintain social welfare through community economic empowerment.

Consistently, the maqasid principle demands that digital payment technology improve economic justice and inclusion, expand financial access without discrimination, and avoid harm to consumers and MSMEs. By integrating maqasid values with technology adoption theories such as TOE, TAM, and UTAUT, the study can provide a comprehensive framework that examines not only technical and behavioral aspects but also ethical and social values in accordance with Sharia.

CONCLUSION

The results of this study indicate that performance expectancy has a significant positive effect on behavioral intention, while effort expectancy does not affect behavioral intention. In addition, social influence has a significant positive effect on behavioral intention, and trust also has a positive and significant effect on behavioral intention. Furthermore, facilitating conditions have a significant positive effect on mobile payment adoption, and behavioral intention has a significant positive effect on mobile payment adoption.

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