



# Adoption and Usage Frequency of Mobile Payment Apps among Small Business Owners in South Africa: A Qualitative Analysis Over Five Years

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## Abstract

The adoption of mobile payment apps among small business owners in South Africa has increased significantly over recent years, driven by technological advancements and changing consumer preferences. The research employs a qualitative approach using semi-structured interviews with 50 small business owners from various sectors across South Africa. Data analysis involves thematic coding and content analysis. Mobile payment app usage frequency among small business owners has risen from an average of 2 days per week in the first year to almost daily use by the fifth year, indicating a significant increase in convenience and efficiency. The study reveals that while mobile payment apps have become increasingly popular, challenges such as infrastructure limitations persist, particularly for SMEs operating in rural areas. SME policymakers should prioritise improving internet connectivity and digital infrastructure to support wider adoption of mobile payment solutions.

**Keywords:** *Geographic, Sub-Saharan, Small Business, Qualitative, Empirical, Consumerism, Technological Adoption*

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