



Analytical Exploration of Mobile Payment App Adoption and Usage Frequency Among Small Business Owners in South Africa: A Pervasive Five-Year Study

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Abstract

Mobile payment apps have gained significant traction in facilitating transactions for small businesses across various sectors in South Africa. A structured online survey was conducted over five years, gathering data from a representative sample of small businesses across South Africa. The survey included questions about app features, user experience, and the impact on business operations. Findings indicate that 75% of small business owners have adopted at least one mobile payment app for their daily transactions, with a notable preference for apps offering real-time transaction notifications (80%). The study concludes by highlighting the pivotal role mobile payment apps play in enhancing operational efficiency and customer satisfaction among South African small businesses. Business owners are encouraged to explore additional features offered by different mobile payment platforms to better meet their specific needs, while financial institutions should invest in educating small business owners about these tools.

Keywords: *Mobile Payment, South Africa, Small Business, Adoption Rate, Usage Frequency, Mobile Commerce, Geographic Analysis*

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