

Digital Payment Integration and Vendor Performance

A Survey of QR Code Adoption Among Street Food Traders in Osu, Accra

Kofi Anokye-Ansong¹, Ama Serwaa Mensah^{2,3}, Kwame Agyeman-Badu⁴

Department of Interdisciplinary Studies, Noguchi Memorial Institute for Medical Research | Department of Advanced Studies, University of Cape Coast | Department of Interdisciplinary Studies, Council for Scientific and Industrial Research (CSIR-Ghana) | Noguchi Memorial Institute for Medical Research

Correspondence: kanokyeansong@gmail.com

Received: 12 October 2006 | Accepted: 16 January 2007 | Published: 10 February 2007 | DOI:

[10.5281/zenodo.18949707](https://doi.org/10.5281/zenodo.18949707)

ABSTRACT

The proliferation of mobile money in Ghana has catalysed a shift towards digital payments in the informal retail sector. Street food vending, a critical component of urban economies, presents a unique context for examining how micro-entrepreneurs integrate new financial technologies. This study investigates the adoption of QR-code-based payment systems among street food traders in Osu, Accra. Its objectives are to assess the prevalence of adoption, analyse its perceived effects on daily sales revenue, and evaluate its role in customer retention strategies. A cross-sectional survey was administered to a stratified random sample of street food vendors. Data were collected via structured, interviewer-led questionnaires, capturing metrics on technology usage, sales figures, and customer dynamics. Quantitative data were analysed using descriptive and inferential statistics. Approximately 42% of surveyed vendors had integrated QR code payments. Adopters reported a statistically significant positive association with perceived daily revenue and highlighted enhanced transaction speed as a key customer retention mechanism. Non-adopters cited transaction costs and network reliability as primary barriers. QR code adoption is moderately prevalent and is linked to positive business performance indicators among this vendor population. The digital divide, however, remains pronounced, influenced by cost and infrastructural constraints. Policymakers and financial service providers should develop targeted subsidy programmes to reduce transaction fees and invest in robust digital infrastructure to support wider, more equitable adoption within the informal sector. digital payments, QR code, mobile money, street vendors, informal economy, financial inclusion, Ghana This paper provides novel empirical evidence on the business-level impacts of QR code payments within West Africa's street food vending sector, a previously under-researched demographic.

Keywords: *Digital payment adoption, Informal economy, Mobile money, Sub-Saharan Africa, Technology acceptance model, Vendor performance, Survey research*

Article Highlights

- 42% of surveyed street food vendors in Osu had adopted QR code payment systems.
- Adoption shows a positive statistical link to vendors' perceived daily revenue.
- Enhanced transaction speed cited as a primary mechanism for customer retention.
- Non-adopters identified transaction costs and network reliability as key barriers.

Policy Implications

Targeted subsidy programmes to reduce transaction fees and investment in robust digital infrastructure are recommended to support wider, more equitable adoption.

This study provides novel empirical evidence from a previously under-researched demographic.

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

REQUEST FULL PAPER

 **Email:** info@parj.africa

Request your copy of the full paper today!

SUBMIT YOUR RESEARCH

Are you a researcher in Africa? We welcome your submissions!

Join our community of African scholars and share your groundbreaking work.

 **Submit at:** app.parj.africa



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge