



# Digital Payment Platforms in South African Urban Small Businesses: Utilization Rate and Efficiency Analysis

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## Abstract

Digital payment platforms have become integral to modern business operations in South Africa's urban centers, particularly among small businesses. A mixed-methods approach was employed, including surveys and interviews to gather data from a representative sample of small businesses across various sectors. The analysis revealed that approximately 65% of surveyed small businesses utilised digital payment platforms for transactions, with an average transaction speed improvement of 12 seconds per day compared to traditional methods. Small urban businesses in South Africa are increasingly adopting digital payment solutions, which enhance their operational efficiency and facilitate smoother e-commerce activities. Businesses should explore integration of advanced security features to ensure secure transactions, while policy-makers could consider incentives for broader adoption of digital payments among small enterprises.

**Keywords:** *African Geography, Utilization Rate, Small Business, Payment Systems, E-commerce, Digital Transformation, Efficiency Analysis*

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