

# Strategies to promote the adoption of digital payment platforms in microenterprises in the northern sector of Guayaquil

Estrategias para impulsar la adopción de plataformas de pago digital en microemprendimientos del sector norte de Guayaquil

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**Abstract.** This article aims to identify strategies to expand the adoption of digital payment platforms in microenterprises in northern Guayaquil, highlighting their importance in business modernization and economic growth within e-commerce. The exploratory-descriptive and propositional research analyzed barriers such as the preference for cash, lack of knowledge, and economic and technological limitations. Through a survey of 278 microentrepreneurs, it was found that only 34.4% use digital platforms, mainly Payphone and Kushki. The benefits of adoption include greater security, increased sales, and better financial organization. Strategies such as educational campaigns, financial incentives, technological improvements, and generating trust are proposed. The research concludes that collaboration between the public, private, and academic sectors is essential to facilitate the digital transition and enhance business competitiveness in Guayaquil.

**Keywords:** Digital payment platforms, Microenterprises, E-commerce, Inclusive digitalization, Strategies.

**Resumen.** Este artículo tiene como objetivo identificar estrategias para ampliar la adopción de plataformas de pago digital en los microemprendimientos del norte de Guayaquil, destacando su importancia en la modernización empresarial y el crecimiento económico dentro del comercio electrónico. La investigación, exploratoria-descriptiva y propositiva, analizó barreras como la preferencia por el efectivo, el desconocimiento y limitaciones económicas y tecnológicas. A través de una encuesta a 278 microemprendedores, se halló que solo el 34,4% usa plataformas digitales, principalmente Payphone y Kushki. Los beneficios de adopción incluyen mayor seguridad, incremento de ventas y mejor organización financiera. Se proponen estrategias como campañas educativas, incentivos financieros, mejoras tecnológicas y generar confianza. La investigación concluye que la colaboración entre los sectores público, privado y académico es esencial para facilitar la transición digital y potenciar la competitividad empresarial en Guayaquil.

**Palabras claves:** Plataformas de pago digital, Microemprendimientos, Comercio electrónico, Digitalización inclusiva, Estrategias.

## 1. INTRODUCTION

In recent decades, e-commerce has grown significantly worldwide, driven by technological advancements and more widespread access to the internet. According to the United Nations Conference on Trade and Development (UNCTAD, 2021), this sector accounted for nearly 20% of global retail sales by the end of 2020. A crucial factor in this development has been the adoption of digital payment platforms, which allow secure and fast transactions, eliminating physical barriers and facilitating trade. These tools have not only improved the user experience but have also opened up opportunities for small businesses, enabling them to compete in an increasingly digitalized market (Santos et al., 2017).

In Latin America, e-commerce has experienced significant growth, although at varying rates between countries. Brazil, Mexico, and Chile stand out for their higher adoption of digital technologies, facilitated by higher levels of banking penetration and technological infrastructure (Zagari-Forte, Serrano-Orellana & Tenesaca-Serrano, 2024). In contrast, other countries in the region face challenges such as high cash usage and limited connectivity in rural areas. Despite these differences, the COVID-19 pandemic acted as a catalyst for digitalization, accelerating the use of electronic tools both in business activities and in daily interactions (Revinova & Lazanyuk, 2022).

In Ecuador, the impact of digital acceleration was evident as many companies, both large and small and medium-sized enterprises (SMEs), began exploring digital solutions to maintain their operations during mobility restrictions (Ocampo Alvarado, 2024). This was particularly notable in the city of Guayaquil, where commercial development plays a key role. However, the opportunities generated have not been equally accessible, especially in microenterprises, where limited knowledge about using digital platforms and the persistent reliance on cash as the main means of transaction continue to restrict the potential of e-commerce as an inclusive tool across the city (Rubio et al., 2021).

While payment platforms such as Payphone, Kushki, and PagoEfectivo, whose number has grown in the country, their adoption remains limited due to structural challenges. For example, many businesses lack the necessary training to implement these tools, while the initial integration or transaction costs discourage their use (Caina, 2023). This highlights the need for specific strategies that can overcome these barriers and maximize the impact of digital payment platforms as a catalyst for e-commerce in the city's microenterprises.

In this context, this study seeks to identify strategies that will expand the use of digital payment platforms in the microenterprises of the northern sector of Guayaquil, promoting a more accessible and inclusive digital ecosystem that fosters the development of e-commerce as a key tool for the economic and social progress of this locality in the city.

## 2. METODOLOGY

This study adopts an exploratory-descriptive and propositional approach, designed to analyze the factors influencing the adoption of digital payment platforms in microenterprises in the northern sector of Guayaquil and to propose concrete strategies to promote their implementation. The exploratory-descriptive approach is essential to identify and describe the barriers and motivations behind technological adoption in a local context where economic and cultural conditions may differ significantly from those studied in global environments (Williams, K. N., et al., 2020). This approach allows for the collection of relevant data that can serve as a foundation for practical interventions, while the propositional component is crucial for developing strategies that directly address these barriers, providing recommendations applicable to the local context (Wallis, 2020).

The target population for this study consists of microenterprises located in the northern sector of Guayaquil. Based on local estimates, there are approximately 3,000 microenterprises in this area (INEC, 2023). The sample size was calculated using a 95% confidence level and a 5% margin of error, considering an estimated adoption proportion of digital platforms of 34.4%. This resulted in an initial sample size of 349 participants. However, after adjusting for the finite population of 3,000 microenterprises, the final sample size was determined to be 278 participants. Given the limitations in time and resources, a convenience sampling method was used to select participants, prioritizing those available to collaborate. Microentrepreneurs from sectors such as La Alborada, Garzota, and Saucos were primarily included, as they represent 89% of the participants in the study. This approach aims to capture a broad view of the predominant characteristics in the most commercially active areas within the northern sector of Guayaquil.

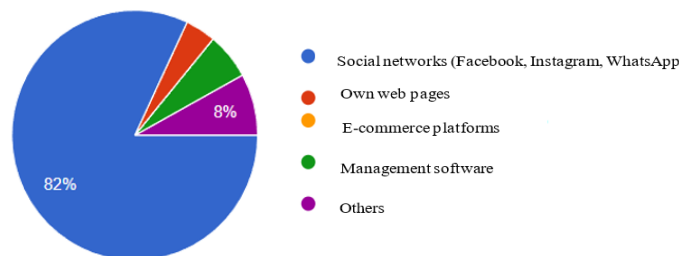
For data collection, a structured survey was designed and applied based on the TAM (Technology Acceptance Model) and UTAUT (Unified Theory of Acceptance and Use of Technology) models. These models were selected due to their proven effectiveness in analyzing technological adoption across various contexts, including microenterprises. The TAM model focuses on two key dimensions: perceived usefulness and perceived ease of use

(Nugroho & Hermawan, 2023), which are relevant to evaluating the acceptance of digital payment platforms among microentrepreneurs. On the other hand, the UTAUT model incorporates additional factors such as performance expectations, effort expectations, social influence, and facilitating conditions (Sisodia et al., 2024; Ennajeh & Najjar, 2024), providing a comprehensive framework for analyzing intention to use and perceived barriers. The integration of these models allows for a deeper understanding of entrepreneurs' motivations and limitations, adapting to the specifics of the local environment and the sociodemographic characteristics of the participants. Subsequently, strategies were designed based on a document review of various studies conducted in similar contexts (Muslimov, 2022; Fadhil & Subriadi, 2023), with the purpose of adapting them to Guayaquil's microenterprises. This approach facilitated the development of specific and contextualized proposals, aligned with the characteristics of the local environment. Additionally, these strategies were grounded in the results obtained through the survey, ensuring they directly addressed the needs and conditions identified in the microenterprises of Guayaquil. The methodological approach adopted combined descriptive analysis with the generation of concrete proposals, promoting the adoption of digital technologies in the local sphere and strengthening the development of e-commerce in microenterprises.

Regarding the limitations of this study, while it provides valuable results for understanding the adoption of digital payment platforms, it is important to recognize certain aspects that could be improved in future research. Convenience sampling was an efficient strategy for optimizing time and resources, although it could be complemented with additional methods to expand the diversity of the sample. The concentration on sectors such as La Alborada, Garzota, and Saucos provides a solid foundation, but it could be enriched by including more areas in the northern sector of Guayaquil. Furthermore, the proposed strategies, based on local data and prior literature, open the possibility for future studies to evaluate their long-term impact. This study establishes a relevant foundation for future research and practical applications in the field of technological adoption in microenterprises.

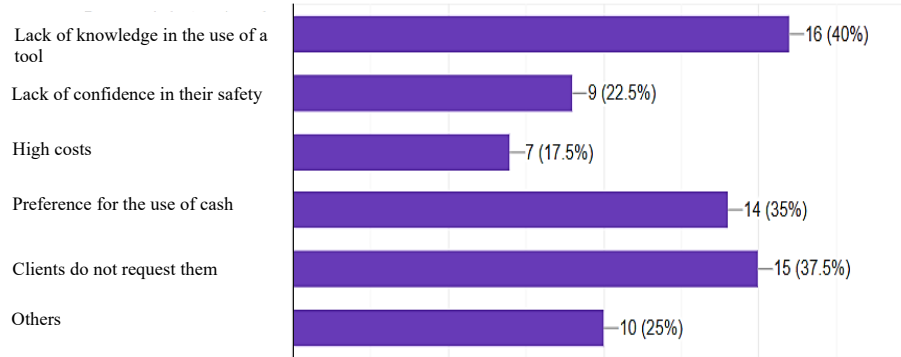
### 3. RESULTS AND DISCUSSIONS

The micro-enterprises surveyed are primarily concentrated in three sectors: retail trade, which represents 29.5%; food and beverages, with 19.7%; and professional services, which occupy third place with 14.8%. Regarding the age of these businesses, 64% have been operating for between 0 and 3 years, indicating that they are still in the process of consolidating in the market. Furthermore, 59% of these businesses are managed under a self-employment model, while 31.2% generate between 2 and 3 jobs. This pattern reflects the trend highlighted by studies such as (Osuna, Ocampo & Guzmán, 2024), which emphasize that many microenterprises emerge as a self-employment alternative due to the limitations of formal employment. Regarding the use of technological tools to promote their businesses, 73.8% indicated that they use some, with social media being the primary option, with 82% prevalence, including platforms such as Facebook, Instagram, and WhatsApp, as shown in Figure 1.



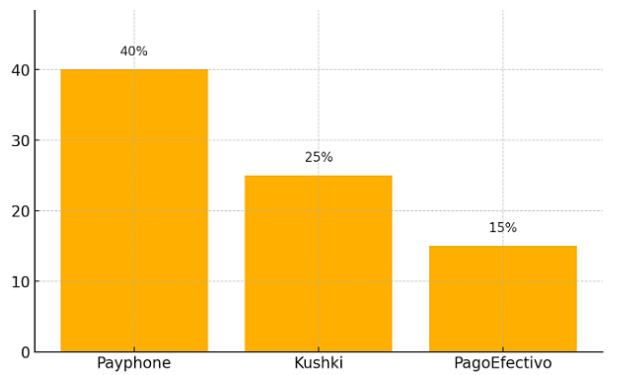
**Figure 1.** Use of technological tools to promote business

However, when addressing the use of digital payment platforms, 65.6% stated that they do not use them. Among the reasons mentioned for this absence, the lack of knowledge about how they work, lack of demand from customers, and preference for cash transactions, among others, stand out, as shown in Figure 2. This reflects that more than half of the respondents still do not use digital payment platforms, which aligns with the data presented in the introduction of this paper.



**Figure 2.** Reasons for the disuse of payment platforms in microenterprises

However, 34.4% of entrepreneurs who use digital payment platforms have shared valuable information that could be key to designing strategies aimed at promoting their adoption in other microenterprises in the city. Among the most used platforms, Payphone stands out with a 40% preference, followed by Kushki with 25% and PagoEfectivo with 15%, as shown in Figure 3. These tools are well-positioned in the market, as supported by Caina (2023) in their study "Analysis of Online Payment Tools in Ecuador." On average, these tools handle 28.33% of the transactions made by users, showing a significant impact on the flow of operations in businesses that have integrated them. Additionally, 85% of these entrepreneurs consider the platforms to be highly useful for the success of their businesses, which is directly related to their perception of ease of use. This same percentage agrees that digital tools do not present major technical difficulties, demonstrating their potential to be adopted by an even greater number of microentrepreneurs.



**Figure 3.** Payment platforms most used by microenterprises

Entrepreneurs who already use digital payment platforms highlight that these tools offer significant benefits. For example, they facilitate payments and prevent sales from being lost when customers do not have cash (Kim, 2023). Additionally, they claim that these platforms help increase sales, improve customer satisfaction, and better organize business finances, while reducing the risks associated with handling cash (Chiu, 2022). Many also pointed out that an increasing number of customers prefer businesses that accept digital payments. In fact, half of the respondents stated that their customers prefer them, while 35% believe that customers accept them to some extent. This reinforces the importance of adopting these tools to stay competitive and meet market expectations (Vedat, 2023). However, some entrepreneurs identified certain challenges in implementing them. For example, while 70% reported having the necessary resources, 30% mentioned facing economic or technological limitations.

***Reviews and Adaptations of strategies for the implementation of digital payment platforms in microenterprises***

Based on the results obtained from the survey, it was determined that only 34.4% of the surveyed entrepreneurs use digital payment platforms, reflecting a limited adoption of these tools despite their numerous benefits. To address this challenge, previous studies and works documenting successful cases in similar contexts were reviewed, selecting the three most relevant strategies identified by Espinoza et al. (2024), Gómez, Posada, and Villa (2022), and Cotrina

and Pumarrumi (2020). These strategies have been carefully adapted to meet the needs and particularities of the local environment.

Table 1 presents the proposed strategies, which aim to promote the adoption of digital platforms in microenterprises in the northern sector of Guayaquil through practical, evidence-based solutions. These strategies consider the main barriers identified, such as lack of knowledge, implementation costs, and limitations in technological infrastructure.

The adoption of digital payment platforms in microenterprises in northern Guayaquil faces structural and cultural challenges. With only 34.4% adoption, there is an evident need for interventions to educate entrepreneurs about the benefits of these tools and address the existing economic and technological barriers, as highlighted by Farah (2020) in similar contexts. Entrepreneurs using these platforms highlight benefits such as increased sales, better financial management, and higher customer satisfaction. This confirms their potential for business sustainability and competitiveness, aligning with Nurchayati et al. (2024), who emphasize that a positive perception of return on investment accelerates technological adoption. However, the convenience sampling used in this study may limit the diversity of perceptions captured, as participant availability was prioritized, leaving out less represented sectors. Additionally, the geographic concentration in commercial areas such as La Alborada, Garzota, and Sauces may bias the findings towards more formalized microenterprises, excluding those from peripheral areas with different dynamics.

Strategies focused on generating trust and collaborative networks appear promising, as they reduce perceived risks and foster support among entrepreneurs. These initiatives, as noted by Sitong et al. (2024), should be complemented with financial incentives and improvements in technological infrastructure to maximize their impact. The prominent use of platforms such as Payphone and Kushki reflects an opportunity to boost their adoption through incentives and local success stories. However, the economic and technological limitations faced by 30% of entrepreneurs underscore the importance of joint action between the public, private, and academic sectors to ensure access to these tools. This integrated effort can enhance the digital transformation of microenterprises in northern Guayaquil, promoting their economic development and sustainability.

**Table 1.** Strategies for the Implementation of Digital Payment Platforms in Microenterprises in the Northern Sector of Guayaquil

Strategies	Content
Awareness and Education Campaigns	<ul style="list-style-type: none"> <li>• Design workshops and educational talks aimed at microentrepreneurs, explaining the benefits and functionalities of digital payment platforms, such as greater security, convenience, and access to new markets.</li> <li>• Generate audiovisual materials (short videos, infographics) in simple language with local examples showing success stories in the use of digital platforms.</li> <li>• Create basic digital literacy programs for entrepreneurs with low levels of access or technological knowledge.</li> <li>• Organize community events in popular sectors to demonstrate the real-time use of these platforms.</li> </ul>
Financial Incentive to Reduce Initial Costs	<ul style="list-style-type: none"> <li>• Negotiate partnerships with banks and fintech's to offer discounts or commission-free plans for new users of payment platforms.</li> <li>• Implement temporary subsidy programs for access to compatible devices, such as payment terminals or smartphones.</li> <li>• Establish microcredits with preferential rates for the acquisition of technology linked to digital payment platforms.</li> <li>• Offer tax benefits to microentrepreneurs who integrate digital methods into their transactions.</li> </ul>

*Table 1 continued on the next page*

**Table 1.** Strategies for the Implementation of Digital Payment Platforms in Microenterprises in the Northern Sector of Guayaquil (*continued*)

Improvement of Technological Infrastructure	<ul style="list-style-type: none"> <li>• Expand access to high-speed internet networks in areas of Guayaquil with a high concentration of microenterprises.</li> <li>• Develop public and private programs to facilitate the installation of free Wi-Fi access points in markets and key commercial areas.</li> <li>• Promote the development of lighter applications tailored for low-end smartphones.</li> <li>• Collaborate with local developers to create technological solutions that address the specific needs of microenterprises.</li> </ul>
Building Trust in the Platforms	<ul style="list-style-type: none"> <li>• Disseminate information about the security of digital payment platforms, including data encryption and fraud protection.</li> <li>• Create campaigns in collaboration with community leaders to support the safe use of these tools.</li> <li>• Incorporate technical support and customer service in Spanish, with a focus on the local context.</li> <li>• Publish testimonials from microentrepreneurs who have increased their sales and improved their management through the adoption of these technologies.</li> </ul>
Creations of Collaborative Networks	<ul style="list-style-type: none"> <li>• Establish support groups among microentrepreneurs to share experiences, best practices, and common challenges in the use of digital payment platforms.</li> <li>• Promote trade fairs that encourage the exclusive use of digital payments, creating spaces for learning and demonstration.</li> <li>• Encourage the formation of digital associations or cooperatives to collectively negotiate preferential rates or favorable terms with platform providers.</li> <li>• Facilitate connections with local chambers of commerce and other institutions that promote business digitization in the city.</li> </ul>

## CONCLUSIONS

Microenterprises in the northern sector of Guayaquil face challenges in adopting digital payment platforms, reflected in a low level of technological integration (34.4%), despite the clear benefits identified by current users, such as increased sales, improved customer satisfaction, and better financial organization. The main barriers include a lack of understanding of how these platforms work, economic and technological limitations, and the persistent preference for cash transactions, highlighting the need for strategic interventions to overcome these obstacles. Predominant sectors such as retail, food and beverages, and professional services exhibit specific economic dynamics, with a high prevalence of self-employment (59%) and businesses still in the consolidation process, underscoring the importance of implementing solutions tailored to local characteristics and entrepreneurs' capabilities. The positive impact perceived by those using platforms like Payphone, Kushki, and PagoEfectivo, which represent 28.33% of average transactions, highlights the potential of these tools to transform business operations, increasing competitiveness and sustainability of microenterprises. The proposed strategies, based on educational campaigns, financial incentives, technological infrastructure improvements, and trust-building initiatives, aim not only to foster technological adoption but also to create a robust digital ecosystem that facilitates access to new markets and reduces existing limitations.

Although the use of convenience sampling and the geographic concentration in specific sectors limit the generalization of the results, this study provides a practical approach grounded in the local reality. Future studies could complement these findings using more representative sampling methodologies and expanded geographic coverage, which would allow for the evaluation of the long-term impact of these strategies in different contexts. Furthermore, digital literacy emerges as a key factor, not only to overcome cognitive barriers but also to build trust in the use of financial technologies. In this way, digital payment platforms represent an opportunity for the development of microenterprises in Guayaquil, but their success will depend on the implementation of strategies that address both structural barriers and cultural perceptions. The experience of current users and the adaptability of the proposed strategies demonstrate that, with proper support, it is possible to transform the operations of these businesses, enhancing their competitiveness, sustainability, and contribution to the local commercial ecosystem.

### ***Declaration of Conflicting Interests***

The authors of the article titled "Strategies to Promote the Adoption of Digital Payment Platforms in Microenterprises in the Northern Sector of Guayaquil" declare that they have no conflicts of interest that have influenced the research, manuscript writing, or its publication in the journal *Engineering and Applied Sciences in Industry* (EASI).

Furthermore, we confirm that there were no financial, commercial, or personal relationships that could be perceived as influencing the results or interpretations presented in this work. Similarly, we affirm that the publication of this article does not affect the interests of any third party, and that all content presented is original and supported by accredited and verifiable sources.

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