

Convenience Effects of Mobile Payment Systems in Retail Stores: Evidence from a Region in Zhejiang Province

Wang Shanshan¹, Dr. Reagan B. Ricafort¹

¹AMA University, Quezon City, Philippines

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Email of Corresponding Author: wang91481@gmail.com

Abstract

This study examines the impact of mobile payment systems on the operational performance of small retail stores, with a focus on convenience and business outcomes. Grounded in the Technology Acceptance Model and SERVQUAL Model, the research explores how perceived usefulness, ease of use, and service quality influence merchant experiences and performance. A mixed-methods design was employed, consisting of a quantitative survey and qualitative interviews based on five service dimensions—tangibility, reliability, responsiveness, assurance, and empathy. The study involved 317 retail store respondents, and statistical analyses, including Pearson correlation and regression, were used to assess relationships among variables. The findings reveal that all dimensions of mobile payment convenience—transaction operations, business management, and customer service—are positively and significantly correlated with performance indicators such as cost changes, profitability, and crisis management capability. However, the effects are not uniform and vary according to the store's years of operation, indicating that adoption outcomes depend on the firm's developmental stage. The study also identifies that mobile payment systems reshape rather than reduce cost structures and that perceived convenience is closely linked to practical operational improvements, including reduced friction and enhanced customer interactions. The study concludes that mobile payment systems function as integrated operational tools that enhance efficiency and resilience but require usability optimization and effective business integration. These findings align with Sustainable Development Goal 8 (Decent Work and Economic Growth) by supporting improved business efficiency and productivity, and SDG 9 (Industry, Innovation, and Infrastructure) through the adoption of digital financial technologies. The sustainability impact lies in promoting operational efficiency, reducing transaction friction, and supporting the long-term resilience and competitiveness of small retail enterprises through digital transformation.

Keywords: Business Performance, Convenience, Crisis Management Capability, Mobile Payment Systems, Profitability, Retail Stores, SERVQUAL Model, Technology Acceptance Model

1. Introduction

Mobile payment systems emerged to address inefficiencies in traditional financial transactions, evolving alongside internet technologies into a cornerstone of digital economies (Mu, 2026; Dong, 2021). Their widespread adoption has reduced transaction costs, increased financial inclusion, and accelerated retail activity globally (Xu, 2021). China exemplifies this transformation through rapid digital leapfrogging, bypassing traditional banking tools and adopting QR-based systems at scale (Zheng & Tang, 2021). By 2025, mobile payments were deeply embedded in China's retail ecosystem, particularly in cities like Hangzhou, where digital finance infrastructure is highly advanced (Li & Yan, 2025; Cheng, 2025). Despite these advantages, operational challenges persist, including system fragmentation, service fees, and technical complexity. Existing literature largely focuses on consumer behavior or macro impacts, leaving a gap in empirical studies examining retailer experiences.

Existing literature identifies mobile payment convenience as a multidimensional construct encompassing transaction efficiency, management processes, customer service, cost structures, and crisis resilience. Transaction convenience improves speed, reduces friction, and enhances payment adoption, though it depends on system reliability and infrastructure (Boden et al., 2020; Ali, 2024; Kavitha & Bhawiya Roopaa, 2025). For businesses, convenience extends to operational efficiency, improving reconciliation, data tracking, and decision-making (Gaonkar & Vinod Krishna, 2024; Chandradasa & Liyanapathirana, 2022). Management convenience emerges through integration with digital systems, enabling streamlined processes and improved financial control (Alzoubi & Ghazal, 2022; Chauhan et al., 2024; Dharmastuti et al., 2022). Customer service convenience enhances responsiveness, reduces wait times, and influences purchasing behavior (Go et al., 2025; Hartanto et al., 2025).

However, cost impacts are complex, involving both reductions in time and operational expenses and increases in transaction fees and system costs (Liu & Dewitte, 2021; Lu & Pauwels, 2024; Mohamed, 2023). Additionally, mobile payments improve resilience during disruptions by maintaining transaction continuity and enabling real-time decision-making

(Singh, 2025; Sudheer et al., 2025; Zhou, 2024). Overall, convenience is not a single attribute but an integrated factor linking efficiency, adoption, performance, and sustainability outcomes. Globally, mobile payments have become central to digital transformation, influencing financial systems and retail markets. Nationally, China represents one of the most advanced ecosystems, with widespread adoption driven by technological infrastructure and large-scale consumer integration (Xu, 2021; Zheng & Tang, 2021). Locally, Zhejiang Province—particularly Hangzhou—serves as a model for digital economic development, with extensive mobile payment usage across retail sectors (Cheng, 2025). Despite high adoption rates, practical challenges such as system incompatibility, multiple payment platforms, and transaction fees persist, highlighting the need for localized empirical analysis.

This study is grounded in the Technology Acceptance Model (TAM) and the SERVQUAL Model. TAM explains technology adoption through perceived usefulness and perceived ease of use, which directly influence user acceptance and system effectiveness (Liu, Tang & Xu, 2026). These constructs align with the study's focus on transaction convenience and operational performance. The SERVQUAL Model evaluates service quality based on gaps between expectations and perceptions across dimensions such as reliability and responsiveness (Liu, Wang, & Zhang, 2026). It supports the qualitative exploration of merchants' experiences with mobile payment systems. Together, these frameworks provide a comprehensive basis for analyzing both functional efficiency and perceived service quality in retail contexts.

Despite extensive research on mobile payments, significant gaps remain. Existing studies primarily focus on consumer behavior, technological adoption, or macroeconomic impacts, with limited empirical evidence from the retailer perspective, especially in localized settings (Ali, 2024; Thapa & Dahal, 2026). Few studies integrate multiple dimensions of convenience—transaction, management, service, cost, and resilience—within a unified framework. Additionally, there is insufficient attention to grassroots retail environments, where operational realities differ from large-scale or platform-based contexts. This study addresses these gaps by providing a comprehensive, region-specific analysis of mobile payment convenience and its relationship to business performance in small retail stores.

This study aligns with several SDGs based on its focus on digital finance and retail efficiency:

SDG 8 – Decent Work and Economic Growth: Mobile payments enhance business efficiency, support small enterprises, and stimulate retail growth.

SDG 9 – Industry, Innovation and Infrastructure: The adoption of digital payment technologies reflects innovation and strengthens financial infrastructure.

SDG 11 – Sustainable Cities and Communities: Efficient digital payment systems contribute to modern urban commerce and service accessibility.

SDG 12 – Responsible Consumption and Production: Improved transaction efficiency and data tracking support more sustainable consumption patterns.

These alignments highlight the role of mobile payment systems in fostering inclusive, efficient, and technology-driven economic systems.

This study contributes to multiple dimensions of sustainability:

Technological sustainability: It evaluates how digital payment systems improve operational efficiency and system usability.

Economic sustainability: It examines cost structures, profitability, and long-term business performance in retail sectors.

Social sustainability: It highlights the experiences of grassroots retailers, ensuring inclusive representation in digital transformation.

Institutional and policy sustainability: Findings provide insights for policymakers and technology providers to optimize payment ecosystems. By integrating technological, economic, and social perspectives, the study supports a holistic understanding of sustainable digital transformation in retail environments.

2. Material and methods

2.1 Research Design

The study utilized an explanatory sequential design, a mixed-methods approach in which quantitative data collection and analysis are conducted first, followed by qualitative investigation to interpret and elaborate on the findings. This design is commonly used in social science research to explain observable trends and relationships (Creswell, 2007). The approach allowed the study to explore both measurable outcomes and subjective experiences of retail merchants regarding mobile payment systems.

2.2 Locale of the Study

The study was conducted in Hangzhou City, Zhejiang Province, China, a region recognized for its advanced digital economy and high adoption of mobile payment systems. The area has well-established infrastructure for digital finance and electronic transactions, making it a suitable environment for examining the real-world application of mobile payments. The focus on this location also helped reduce bias and provided relevant insights into highly digitalized retail environments.

2.3 Respondents of the Study

The respondents consisted of grassroots retail store operators who directly use mobile payment systems in daily operations. Only actual store owners were included to ensure that responses reflected firsthand operational experiences. The study excluded franchise managers and service staff to maintain data reliability.

2.4 Sample and Sampling Procedure

The study targeted small retail stores that had implemented mobile payment systems for at least two years and had no plans to close within the following year. The sample included convenience stores, small supermarkets, hardware stores, fruit and vegetable stores, seafood stores, pharmacies, and pet food stores, while excluding restaurants, street vendors, and newsstands. A pilot test involving 30 participants was conducted to validate the research instrument, following the guideline that a minimum of 30 respondents is sufficient for preliminary testing (Song, Rong & Li, 2024). After validation, the final survey was distributed to 317 retail stores. The sampling focused on ensuring that participants met the study criteria and represented active users of mobile payment systems.

2.5 Research Instrument

The study used both quantitative and qualitative instruments. The quantitative instrument was a researcher-developed questionnaire consisting of three sections: one multiple-choice section and two Likert-scale sections. The Likert-scale items were adapted from Tang Yong's (2024) study, with modifications replacing "Digital RMB payments" with "Mobile payment systems." The original 38 items were reorganized into six sub-dimensions, each containing five questions. To improve interpretability, the scale was adjusted from a 5-point to a 4-point Likert scale, with classification based on Chang (1994). The qualitative instrument was a semi-structured interview guide based on the SERVQUAL Model. It covered five dimensions, with one to three questions per dimension, allowing flexibility for open-ended responses while maintaining alignment with the research objectives.

2.6 Data Gathering Procedure

Data collection followed a two-phase process. In the first phase, the researcher reviewed relevant literature and adapted existing instruments, followed by validation through a pilot study. The pilot involved 30 participants, and the instrument's validity and reliability were assessed using CITI values and Cronbach's alpha, with acceptable thresholds set at greater than 0.3 and 0.66, respectively. In the second phase, the validated questionnaire was distributed to 317 retail store owners. Quantitative data were collected first, followed by qualitative interviews to further interpret and explain the results. This sequential process ensured that the qualitative findings complemented and enriched the quantitative analysis.

2.7 Data Analysis Techniques

Quantitative data were analyzed using statistical methods to identify relationships, differences, and patterns among variables. Techniques included descriptive statistics, correlation analysis, regression analysis, and one-way analysis of variance (ANOVA), with significance determined at a 0.05 level (Cheng, 2014). Qualitative data were analyzed through thematic coding to identify recurring patterns and insights related to user experiences, system usability, and operational challenges. The integration of quantitative and qualitative findings enabled a comprehensive interpretation of the convenience effects of mobile payment systems on retail performance.

3. Results and Discussion

3.1 Impact of Mobile Payment Convenience on Store Performance

3.1.1 Relationship Between Convenience and Profitability

The results indicate that overall convenience of mobile payment systems has a significant positive effect on store profitability. At the sub-dimension level, convenience of transaction operations and business management both show statistically significant positive effects, while customer service convenience does not demonstrate a significant direct impact on profitability. These findings suggest that profitability improvements are primarily driven by operational efficiency rather than customer-facing service features. Enhanced transaction speed and simplified financial management allow store owners to process more transactions and manage revenue more effectively. This supports the idea that perceived usefulness plays a critical role in technology adoption outcomes, as improvements in efficiency directly translate into better financial performance (Hartanto et al., 2025).

3.1.2 Relationship Between Convenience and Crisis Management Capability

The findings show that all three dimensions of convenience—transaction operations, business management, and customer service—have statistically significant positive effects on crisis management capability, with relatively balanced contributions across dimensions. This indicates that resilience in small retail environments is multidimensional and depends on the integration of various forms of convenience. Efficient transaction processes ensure continuity during disruptions, management tools provide real-time data for decision-making, and customer service convenience reduces friction in

interactions. These results align with prior research emphasizing the importance of flexibility, real-time data, and alternative transaction pathways in maintaining operational stability (Chingapi & Steyn, 2021; Dharmastuti et al., 2022; Sharmila Devi et al., 2025).

3.1.3 Relationship Between Convenience and Cost Structure

The results show that mobile payment systems do not simply reduce costs but instead reshape the cost structure. While operational efficiencies reduce time and labor-related expenses, additional costs such as transaction fees, system maintenance, and equipment investment are introduced. This redistribution of costs reflects a shift from visible to less visible operational expenses. Although time savings and reduced cash-handling risks improve efficiency, merchants still perceive financial burdens due to ongoing service fees and adaptation costs. Therefore, the value of mobile payments lies not in absolute cost reduction but in balancing efficiency gains against new cost components.

3.2 Variations Based on Store Characteristics

The results reveal that the impact of mobile payment systems varies significantly depending on the store's years of operation. Stores with moderate operational experience demonstrate clearer perceptions of changes in profitability, costs, and performance, while newer stores show uncertainty and older stores tend to evaluate changes more conservatively. This variation indicates that the perceived benefits of mobile payments are shaped by organizational maturity. Businesses with established processes are better able to interpret transaction data and recognize performance improvements, whereas less experienced or highly traditional businesses may not fully perceive these benefits. These findings are consistent with studies suggesting that digital transformation outcomes depend on users' ability to integrate technology into existing operations (Sudheer et al., 2025; Yang et al., 2024; Yu & Fang, 2023).

3.3 Relationship Between Convenience Dimensions and Performance Outcomes

The correlation analysis shows that all dimensions of convenience—transaction operations, business management, and customer service—are significantly and positively related to changes in costs, profitability, and crisis management capability. These results confirm that convenience is a multidimensional construct influencing multiple aspects of store performance simultaneously. Improvements in transaction efficiency, financial management, and service processes collectively enhance operational outcomes. This supports the view that mobile payments function not merely as a payment tool but as an integrated system that reorganizes and optimizes retail operations.

3.4 Operational Shortcomings of Mobile Payment Systems

The qualitative findings reveal that while mobile payment systems are generally usable, they exhibit inconsistencies in user experience, particularly in system design and functionality. Respondents reported issues such as complex interfaces, underutilized features, and additional costs associated with transaction fees and system maintenance. These findings suggest a mismatch between system design and the practical needs of small retail stores. The expansion of features has led to increased complexity without corresponding improvements in usability, resulting in reduced efficiency at the operational level. This supports the argument that excessive functional expansion can diminish user experience and highlights the need for simpler, more user-centered system design (Mu, 2026; Tang, 2024).

3.5 Overall Implications of Mobile Payment Convenience

The results demonstrate that mobile payment systems significantly enhance operational convenience and contribute to improved performance in retail stores. However, their impact is uneven across different dimensions and is influenced by business characteristics and system design. These findings indicate that mobile payments are not merely transactional tools but foundational elements of modern retail operations. Their effectiveness depends on how well they integrate efficiency, usability, and adaptability. While they improve transaction continuity, data accessibility, and customer interaction, unresolved issues such as cost perception and system complexity limit their full potential.

4. Conclusion & Recommendations

The study concludes that mobile payment systems significantly enhance retail store performance by improving operational convenience, particularly in transaction efficiency and business management, which directly contribute to increased profitability and stronger crisis management capability. While customer service convenience shows limited direct impact on profitability, all convenience dimensions collectively support operational resilience and overall performance. The findings also reveal that mobile payment systems reshape rather than reduce cost structures, introducing new expenses alongside efficiency gains. Variations in perceived benefits are influenced by store characteristics, especially years of operation, and the overall effectiveness of these systems is constrained by usability issues and system complexity. These results confirm that mobile payment systems function as integrated operational tools that influence multiple aspects of retail performance while highlighting the importance of balanced system design and user adaptability (Hartanto et al., 2025; Chingapi & Steyn, 2021; Dharmastuti et al., 2022; Sharmila Devi et al., 2025; Sudheer et al., 2025; Yang et al., 2024; Yu & Fang, 2023; Mu, 2026; Tang, 2024).

It is recommended that retail store operators and system developers focus on enhancing the usability and simplicity of mobile payment systems to better align with the practical needs of small businesses while maintaining their operational efficiency benefits. Emphasis should be placed on improving transaction processes and business management features, as these have the strongest impact on profitability and performance. Additionally, stakeholders should address cost-related concerns by optimizing fee structures and minimizing unnecessary system complexities. Businesses should also be supported in developing the capability to effectively integrate and utilize mobile payment technologies, particularly those with less operational experience, to maximize perceived and actual benefits. These recommendations aim to strengthen the overall effectiveness and adoption of mobile payment systems in retail environments without introducing new strategies beyond the study's findings (Hartanto et al., 2025; Chingapi & Steyn, 2021; Dharmastuti et al., 2022; Sharmila Devi et al., 2025; Sudheer et al., 2025; Yang et al., 2024; Yu & Fang, 2023; Mu, 2026; Tang, 2024).

Compliance with ethical standards

The authors declare no conflict of interest. This study complied with recognized ethical standards for human-participant research by ensuring voluntary participation with informed consent, the right to withdraw without penalty, and strict confidentiality through anonymous, secure, and aggregated data handling. Given the focus on psychological well-being, procedures were non-invasive, and safeguards were observed to minimize discomfort, with guidance to appropriate support services when needed, and required institutional permissions were secured for instrument use and access to academic records.

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