DIGITAL PAYMENT INNOVATION IN MSMES WEST SULAWESI: AN ISOMORPHISM THEORY APPROACH

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Article history: *received 11 November 2025; revised 22 November 2025; accepted 22 December 2025* DOI: https://doi.org/10.33751/jhss.v9i3.13331

Abstract. This study aims to analyse the adoption of digital payments among MSMEs in West Sulawesi through the Institutional Isomorphism Theory. Using a qualitative case study approach with nine informants (eight MSME actors and one representative from the Cooperative Office), data was collected through in-depth interviews, observations, and document reviews. The results show that adoption is not driven by mandatory regulations, but rather by the synergy of three isomorphism mechanisms: first, coercive (government/banking encouragement and assistance); second, mimetic (imitation of successful competitors); and finally, normative (internalisation of digital payments as a professional standard). These findings reveal that in border contexts such as West Sulawesi, digital transformation is triggered by socio-institutional pressures rather than top-down instructions. Its theoretical contribution lies in proving the relevance of isomorphism theory to explain technology adoption in developing countries. In practical terms, policies should focus on strengthening peer-to-peer learning ecosystems and professional legitimacy, rather than regulatory enforcement. The limitation of this study lies in its qualitative scope; a further recommendation is a quantitative approach for wider-scale validation.

Keywords: digital innovation, digital payments, msmes, isomorphism theory, west sulawesi

I. INTRODUCTION

Digital transformation has become a major driver of change in the global business landscape, including in Indonesia's financial ecosystem. Digital payment innovations have proven to be an important catalyst for promoting financial inclusion and sustainable economic growth (Demirgüç-Kunt et al., n.d.; Ozili, 2023) This phenomenon has very high strategic relevance for the Micro, Small, and Medium Enterprises (MSME) sector, which is a fundamental pillar of the Indonesian economy. Data from the Central Statistics Agency (BPS, 2024) shows that MSMEs contribute more than 60% to Indonesia's Gross Domestic Product (GDP) and absorb 97% of the national workforce, making them an irreplaceable pillar of economic resilience (Nurul Aisyah Rachmawati et al., 2021). For MSMEs, adopting digital payments is not just a matter of modernization, but a strategy to improve operational efficiency, expand market reach through integration with e-commerce platforms, facilitate access to formal financial services, and improve financial accountability and transparency. (Jakhar, 2025; Lagna & Ravishankar, 2022) This effort has been aggressively supported through national policies such as QRIS (Quick Response Code Indonesian Standard) initiated by Bank Indonesia (2022) as an integrated digital payment standard (Hidayah & Iriani, 2025; Wulan Ayuandiani et al., 2021).

However, the implementation of digital payments at the micro level, especially in border and disadvantaged areas such as West Sulawesi, still faces complex and multidimensional challenges. Although the number of MSMEs in West Sulawesi has reached 117,750 units (West Sulawesi Cooperative and SME Agency, 2024), the adoption rate of digital payments is still relatively low. The main obstacles lie not only in limited technological infrastructure (such as uneven internet coverage) and low digital literacy (Nurmillah et al., 2024), but also socio-institutional factors that have not been adequately addressed. Geographical conditions dominated by mountains and remote coastal areas further exacerbate this gap, creating a digital paradox where enormous economic potential is not matched by the reality of widespread technology adoption.

Previous studies on technology adoption in MSMEs have mostly focused on technical-economic approaches and

Volume 09, Number 03, Page 2011-2017
e-ISSN: 2598-120X; p-ISSN: 2598-117X

technology acceptance models (such as TAM or UTAUT) that look at individual factors (Kontinen & Onali, 2017; Rezza et al., 2024). However, recent research has begun to identify that in many remote areas, technology adoption is actually driven more by social pressure, professional norms, and mimicry of successful business actors a phenomenon that has not been systematically explained in the Indonesian MSME literature (Purbowo & Trinugroho, 2025).

This is where the urgency and novelty of this research lies. This research proposes an institutional approach through Institutional Isomorphism Theory (Dimaggio & Powell, 1983) to address this gap. This theory explains three mechanisms of institutional pressure that encourage organisations to become similar:

1. **Coercive Isomorphism:** formal and informal pressure from entities that depend on it (such as the government and financial institutions) through regulations, policies, or incentives (Setyawan et al., 2023).
2. **Mimetic Isomorphism:** the tendency to imitate other organisations that are considered more successful or legitimate in conditions of uncertainty (Tri Siwi Nugrahani et al., 2023).
3. **Normative Isomorphism:** pressure stemming from professionalisation, such as training, certification, and professional associations that create shared standards of behaviour (Rihab Dibihantoro et al., 2024).

This study argues that in the context of West Sulawesi, which has limited infrastructure access and lax regulations, mimetic and normative mechanisms are more dominant in driving the adoption of digital payments, while coercive pressure from the government may be insignificant. Our preliminary findings confirm that MSMEs tend to adopt digital payments by imitating successful competitors and through the internalisation of professional values from training programmes, rather than due to regulatory coercion.

Based on this unique context and institutional argument, this qualitative study focuses on answering the central research question: How does the synergy of the three mechanisms of Institutional Isomorphism (Coercive, Mimetic, and Normative) influence innovation and the adoption of digital payments among

Micro, Small, and Medium Enterprises (MSMEs) in West Sulawesi, while identifying adaptive strategies for MSMEs and formulating policy implications?

Thus, This Study Not Only Addresses The Urgency Of The Digital Divide In Border Areas, But Also Makes An Original Theoretical Contribution By Proving That In The Context Of The Global South, Social Legitimacy And Professional Norms Are Often Stronger Than Formal Regulations As The Main Drivers Of Technology Adoption. In Practical Terms, The Findings Of This Study Are Expected To Form The Basis For The Formulation Of More Adaptive And Contextual Msme Digitalisation Policies

II. RESEARCH METODS

This study adopts a qualitative approach with a case study design to examine the dynamics of digital payment innovation adoption among micro, small, and medium enterprises (MSMEs) in West Sulawesi, grounded in Institutional Isomorphism Theory (DiMaggio & Powell, 1983). This framework enables an understanding of organizational change not merely as a rational-economic response, but as an outcome of coercive, mimetic, and normative pressures that shape legitimacy within specific socio-institutional contexts. A qualitative case study was selected to provide narrative depth and contextual sensitivity that cannot be adequately captured through quantitative methods (Creswell & Creswell, 2018; Yin, n.d.). The research was conducted in four districts—Mamuju, Majene, Polewali Mandar, and Pasangkayu—chosen for their geographical representativeness, variation in digital payment adoption levels, accessibility of informants, and their contribution of approximately 73% of the province's total MSMEs. The sample comprised eight MSME actors (two per district) and one representative from the Provincial Cooperative and SME Office, selected through purposive sampling based on business longevity, sectoral diversity, and levels of digital payment usage, thereby ensuring maximum variation and heterogeneity of experiences (Greenwood et al., 2002).

Data were collected through methodological triangulation to enhance the credibility of the findings, including semi-structured in-depth interviews, participatory observation, and document review. Interviews lasting 60–90 minutes explored informants' motivations, experiences, and perceptions across the three dimensions of isomorphism, were audio-recorded with informed consent, transcribed verbatim, and anonymized in accordance with research ethics. Participatory observations were conducted over 3–5 days at each business site to capture actual transaction practices, customer interactions, and supporting infrastructure, with detailed field notes documenting contextual and non-verbal elements. Secondary data from official reports and institutional publications were reviewed to contextualize and corroborate primary findings. All data were analyzed using NVivo 16 through a systematic and iterative thematic analysis process involving data familiarization, open coding, axial coding, and selective coding (Braun & Clarke, 2006). The trustworthiness of the analysis was ensured through source and method triangulation, member checking with key informants, and comprehensive documentation of analytical decisions. Ethical standards were upheld through informed consent, confidentiality, the right to withdraw, and sensitivity to local cultural contexts.

III. RESULT AND DISCUSSION

Data Analysis

This qualitative research with a case study design was conducted in four districts representing West Sulawesi

Province: Mamuju District, Polewali Mandar District, Majene District, and Pasangkayu District. The focus of the locations was based on considerations of geographical representativeness and variations in the level of digital payment adoption in the region. Although visits were made to Central Mamuju and Mamasa Regencies, data from these areas were not included in the analysis because the criteria for key informants relevant to the research theme were not met.

No	Informant	Informant Code	Informant's Name	Number (of people)
1	MSME actors in Mamuju Regency	I1	Angga	1
2	MSME actors in Mamuju Regency	I2	Inda	1
3	MSME actors in Majene Regency	I3	Rezki	1
4	MSME actors in Majene Regency	I4	Fikri	1
5	MSME actors in Mamuju Regency	I5	Anto	1
6	MSME actors in Polman Regency	I6	Muhammad Ali	1
7	MSME actors in Pasangkayu Regency	I7	Fitrah	1
8	MSME actors in Pasangkayu Regency	I8	Anggie	1
9	West Sulawesi Provincial Cooperative, Micro, Small and Medium Enterprises, Industry and Trade Agency	I9	Employees of the Cooperative and SME Agency, Industry and Trade of West Sulawesi Province	1
Total Informants				9

The informants in this study consisted of nine people (eight MSME actors from four districts and one representative from the West Sulawesi Provincial Office of Cooperatives, MSMEs, Industry and Trade). The data collected from in-depth interviews was then transcribed verbatim and analysed using NVivo 16 software. Thematic analysis was conducted by mapping the informants' narratives into an Institutional Isomorphism framework, which served as nodes and clusters of findings, to ensure the internal validity of the findings through context analysis and citation frequency.

Thematic coding analysis using NVivo 16 identified that the adoption of digital payments by MSMEs in West Sulawesi was driven by the synergy of three mechanisms of institutional isomorphism. The findings indicate a hierarchy of pressures, in which mimetic and normative factors play a dominant role, while coercive factors are the main facilitators.

Mimetic pressure has been identified as the most dominant and reactive factor driving adoption among MSMEs. This pattern arises from high market uncertainty, which encourages MSMEs to imitate the digital payment practices of MSMEs or competitors that are considered successful in an effort to reduce risk. This adoption serves as a signal of legitimacy in the eyes of modern consumers, who now expect cashless transactions. This perception is clearly reflected in the statement made by Informant Angga (MSME actor, Mamuju), who sees adoption as a competitive necessity: "After seeing the neighbouring shop's turnover increase because it accepted QRIS, I immediately looked into it. Not because the bank told me to, but because I didn't want to lose out to the competition". Similarly, adoption is driven by a direct response to changes in consumer demand, as emphasised by Informant Fitrah (MSME actor, Pasangkayu), who stated that, "The motivation is because many consumers ask for it and sometimes don't carry cash, so we have to provide it."

Coercive pressure in West Sulawesi is found in the form of facilitation and soft coercion, rather than mandatory regulations. This pressure arises from the dependence of MSMEs on entities with resources, such as banks and the government. Involvement in official activities is the main trigger, where the adoption of digital payments is a requirement for accessing incentives or participating in MSME exhibitions.

Informant Rezki (MSME actor, Majene) validated the role of this pressure in his decision-making: "One of the requirements for participating in the exhibition event was to have QRIS as a digital payment method, so we had to create it immediately". This pressure served as a legitimising mechanism that provided a sense of security for MSMEs to try digital innovations. Informant 9 (Cooperative and SME Agency) confirmed that provincial-level policies focus on socialisation, training, and mentoring, emphasising their soft nature.

Normative isomorphism has been identified as the mechanism responsible for fundamentally transforming the behaviour of MSMEs, stemming from the process of professionalisation and internalisation of industry standards. This pressure is disseminated through training and mentoring organised by the Cooperative and Banking Agency, which gradually shapes a collective understanding that digital payments are the modern operational standard for MSMEs.

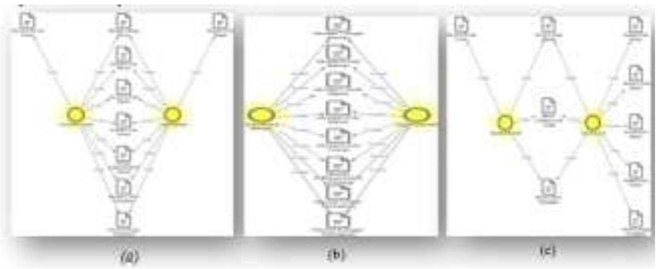
Informant Muhammad Ali (MSME actor, Polman) stated that "Using QRIS has now become a mindset. If we still use cash, we will be considered an MSME that is not serious or behind the times". This statement shows that the norms of professionalism disseminated through socialisation and education have been successfully internalised. In addition, the findings indicate that there are independent initiatives from MSMEs to conduct internal training for employees, reflecting agency in responding to this pressure.

Key Data Visualisation and Validity of Findings (NVivo 16)

A preliminary analysis of the textual interview data (transcripts) was conducted using the Word Cloud feature in NVivo 16 software. This visualisation technique serves to represent the frequency of occurrence of the most dominant keywords spoken by all informants, where the larger the size of a word, the higher its thematic significance. The display in Figure 2 visually confirms that the central issues of the study had the highest frequency, namely “payment”,”digital”, and “MSMEs”.

The presence of these words in the largest size reinforces the initial validity that the main focus of the study has been empirically confirmed, centred on the adoption of digital payment innovations by micro, small and medium enterprises. An in-depth analysis of supporting words that have a significant size provides a rich contextual dimension to the findings. Words such as “customers”, “transactions”, and “cash” appear with high frequency, indicating that shifts in consumer behaviour and the need for transaction efficiency in the market are variables that are frequently discussed by MSMEs.

In addition, the prominent frequency of the words “government” and “bank” indicates the significant influence of external institutional dimensions in the adoption narrative. Collectively, Word Cloud serves as a thematic map that proves that the discourse on digital payment adoption in West Sulawesi is influenced by various parties and conditions, which underlies the need for in-depth thematic analysis using source triangulation techniques



Based on the results of the Source Triangulation Connection Map visualisation presented in Figure 3 above, a validity test was conducted to ensure data rigour through a comparison of narratives between informant groups. This Connection Map, generated using NVivo 16 software, graphically shows the relationship between data sources and the isomorphism mechanisms they convey. A detailed analysis of the connection configuration reveals significant differences in the sources of adoption pressure. In the Coercive Isomorphism panel (a), the visualisation shows connections between MSME Informants and Institutional Informants (Cooperative Office), validating that coercive external pressure is recognised by both the pressured parties and the institutional parties. Conversely, in the Mimetic Isomorphism panel (b), the diagram shows strong and centralised relationships only among all MSME informants. This homogeneous horizontal interconnection provides visual evidence that the Mimetic driver is an active and widespread peer-to-peer phenomenon, proving that this pressure is mediated by market competition among business actors themselves.

Furthermore, in the Normative Isomorphism panel (c), the visualisation shows a consistent relationship between MSME informants and Institutional Informants. This validates that Normative pressure related to professionalisation and internalisation of standards is disseminated through interactions involving institutional authorities, confirming that training and mentoring efforts by institutions create a new professional identity for MSME actors. Overall, the analysis of this Connection Map visualisation achieves high source triangulation validity, demonstrating narrative consistency among various informant groups. This process convincingly supports the thematic findings presented in the previous sub-chapter and provides a solid and verified empirical basis for analytical interpretation in the next sub-chapter

This section presents an analytical interpretation of the empirical findings presented earlier. Focusing on the causal relationships and mechanisms found, this discussion links the coding results, informant quotes, and visualisation data with the Institutional Isomorphism Theory framework. Through extensive comparison with scientific literature, this analysis aims to comprehensively answer the research questions and provide theoretical contributions regarding the adoption of digital innovations among MSMEs, by integrating interview data and field observations.

Forms of Pressure, Isomorphism and Drivers of Digital Adoption

Pressure Form Analysis: Coding analysis confirms that Mimetic Isomorphism is the most dominant trigger for adoption, followed by Normative, while Coercive functions as a soft facilitator, operating within a dynamic hierarchy influenced by the context of West Sulawesi. Mimetic pressure (imitation) triggers reactive and rapid adoption decisions due to the high market uncertainty faced by MSMEs in regions with uneven infrastructure. This pattern is clearly evident in the data, where all MSME informants show connections to the Mimetic node. This was confirmed by informant Angga, who transparently revealed his motivation for adoption as competition: "After seeing the neighbouring shop's turnover increase because it accepted QRIS, I immediately looked into it. Not because the bank told me to, but because I didn't want to lose out to the competition" .This quote strongly supports the view that market legitimacy gained from imitating the practices of successful competitors has a greater driving force than internal efficiency arguments alone.

Elaboration of Coercion as Soft Coercion: Coercive pressure in the context of MSMEs in West Sulawesi is a crucial finding that modifies traditional views (Dimaggio & Powell, 1983) about coercive. This pressure arises as institutionalised facilitation (soft coercion), whereby state institutions use power imbalances to create positive incentives rather than sanctions. This mechanism is evident when informant Rezki admits that adoption occurred because of the requirements for accessing incentives or exhibitions: “One of the requirements for participating in the exhibition was to have QRIS for digital payments, so we had to set it up immediately”.

This shows that MSMEs respond to institutional expectations to gain access to resources, in line with a study (Lent et al., 2019) on the role of government in creating a conducive ecosystem. Meanwhile, Normative Isomorphism, which works through professionalisation processes (training and mentoring), is the most fundamental in transforming the

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e-ISSN: 2598-120X; p-ISSN: 2598-117X

behaviour of MSMEs, shaping the mindset that digital payments are the professional standard.

The Impact of Isomorphism on Decision-Making Patterns in MSMEs

The impact of isomorphism on SME decision-making is the creation of polarised adoption behaviour between symbolic adoption and substantive adoption. Decisions driven by reactive mimetic and coercive factors are prone to decoupling, a phenomenon in which SMEs adopt formal structures to gain legitimacy but fail to fully integrate them into their operational practices. The risk of decoupling is particularly evident in West Sulawesi due to infrastructure limitations. This is reinforced by informant Anto, who states: 'If the signal is poor, we just use cash. We only use QRIS when someone asks for it or when we are at an exhibition.' This statement is supported by field observations that show that SMEs with unstable internet access passively encourage customers to return to cash transactions.

Normative Power on Capacity: In contrast to reactive pressure, Normative Isomorphism has a more profound impact on capacity and sustainability of adoption. Normative power enhances the knowledge and competence of MSMEs, which is a vital prerequisite for the integration of digital payment adoption into financial recording and management systems. This impact ensures that adoption moves from mere formalities (symbolic) to strategic managerial tools (substantive), thereby contributing more to long-term business performance. These findings are in line with a study (Yu et al., 2023) which shows that Normative Isomorphism results in long-term operational changes.

Adaptive Strategies (Agency) of MSMEs in Responding to Institutional Pressures

MSMEs in West Sulawesi demonstrate complex agency or adaptive strategies, classified as Adaptive Imitation, to balance external demands and internal capabilities. This strategy is manifested in MSMEs' efforts to transform Normative/Coercive pressures into explorable resources. Instead of simply complying, they proactively seek technical support and assistance. Negotiation under Pressure: This strategy was demonstrated by Informant Fitrah, who proactively sought support: "The government often issues appeals... I also usually receive assistance from banks, especially Bank BRI, because I ask for assistance." This quote proves the agency in which MSMEs not only receive support but also actively capitalise on existing institutional support to overcome their technical obstacles, a strategy of mimicry with modification. This strategy is reinforced by field observations which found that MSMEs that adopt through assistance programmes tend to be more proactive in requesting further technical assistance. This analysis reinforces the view (Spanuth & Urbano, 2024) that institutional pressure always leaves room for local agency, allowing MSMEs to engage in institutional manoeuvring to balance market legitimacy demands with operational efficiency needs.

Implications of Isomorphism-Based Policies for Digital Transformation

The findings of this study have profound policy implications, emphasising the need for government intervention that strategically utilises every mechanism of isomorphism to achieve sustainable adoption:

a) Utilising Mimetic Isomorphism (Formal Role Model Development): Given that mimicry is a key driver of reactive adoption, policies should explicitly facilitate peer learning and create easily accessible and credible showcases of successful SMEs. A study (Balzano et al., 2025) supports that government-supported best practice sharing initiatives effectively encourage technology adoption through mimetic isomorphism in other sectors.
b) Managing Coercive Isomorphism (Structured Incentives and Prerequisites): Coercive regulation must shift from appeals to structured incentives that target financial benefits (e.g., ease of access to capital) for MSMEs that adopt it substantially. This is a crucial step to reduce the risk of decoupling. More importantly, coercive policies must be preceded by the strengthening of equitable digital infrastructure. Without reliable connectivity, coercion will only result in symbolic adoption.

Strengthening Normative Isomorphism (Knowledge Infrastructure and Certification): The government needs to invest in the development of knowledge infrastructure through massive and sustainable digital training and certification. This aims to build sustainable professional standards and trust, ensuring that the adoption of digital payments is fully integrated into MSME management standards. This is in line with the findings (Saka et al., 2024) which emphasises that enhancing collective capacity is key to supporting digital transformation driven by industry norms

IV. CONCLUSIONS

Based on an analysis of qualitative data and the Institutional Isomorphism Theory framework, this study concludes that the adoption of digital payments by MSMEs in West Sulawesi is not only driven by economic or technical motives alone, but by a complex synergy of three institutional pressures. Coercive isomorphism manifests in the form of institutional facilitation and soft coercion from the government and banks, which encourage adoption through positive incentives and requirements for accessing resources (such as SME exhibitions) rather than mandatory regulations. Simultaneously, mimetic isomorphism acts as an adaptive response to high market uncertainty, where SMEs reactively imitate the successful practices of competitors that are considered legitimate. This is reinforced by the normative isomorphism that has developed from education and training programmes, which have successfully instilled new standards of professionalism and changed the mindset that digital payments are an operational necessity for modern MSMEs. The unique combination of these three pressures effectively drives behavioural change in adoption beyond rational expectations alone. These findings contribute theoretically by proving the relevance of isomorphism theory to explain technology adoption in developing countries, particularly in border regions, where digital transformation is triggered by socio-institutional pressures rather than top-down instructions. Practically, the implication of these findings is that digitalisation strategies must create a holistic and supportive ecosystem. Policies should focus on strengthening the peer-to-peer learning ecosystem (mimetic) and professional legitimacy (normative), rather than imposing regulations. Interventions should be designed to reduce the risk of decoupling, a phenomenon whereby MSMEs only adopt symbolically without integrating substantively. This study suggests several proactive steps, such as strengthening synergies with the private sector and designing more comprehensive education programmes that focus not only on technical features but also on relevant managerial benefits narratives. However, this study has limitations in the nature of its qualitative methodology with a limited number of informants, making it difficult to generalise the findings. Therefore, future research is recommended to expand the scope with a quantitative approach for larger-scale validation, as well as to explore other relevant external variables.

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