

Digital Transformation Readiness And Micro-Enterprise Business Sustainability In Academic Environments: Cross-Country Study Of Indonesia And Malaysia

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Abstract

The acceleration of retail payment system digitalization in Southeast Asia has created significant adaptation pressures for the micro-enterprise sector, particularly those operating within academic community ecosystems. This study aims to comprehensively analyze how digital transformation readiness affects the business sustainability of micro-entrepreneurs through a cross-country perspective in Indonesia and Malaysia. Employing a qualitative approach with a multi-case study design, data collection was conducted online through an open-ended questionnaire instrument administered to two clusters of micro-enterprises in higher education zones in Malaysia (Kedah) and Indonesia (Makassar). The acquired data were analyzed using the qualitative content analysis method of the Miles, Huberman, and Saldaña model. The results reveal identical universal patterns across both countries; operational convenience and asset security serve as the primary drivers of digital readiness among entrepreneurs. Conversely, the main systemic inhibitors in both nations center on the instability of public wireless network infrastructures and technical latencies in financial applications. Despite facing these structural constraints, the adoption of digital payments is proven to be a fundamental instrument for micro-enterprises in maintaining turnover stability and operational resilience to respond to the digital consumption behavior of the modern academic community.

Keywords: *Academic Ecosystem; Cross-Country Study; Digital Transformation; Micro-Enterprise Sustainability; Technology Readiness*

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Introduction

The rapid expansion of the digital economy in Southeast Asia has reshaped the way Micro, Small, and Medium Enterprises (MSMEs) conduct daily business operations. Indonesia and Malaysia have both accelerated the development of digital payment ecosystems, as reflected in the expansion of the Quick Response Code Indonesian Standard (QRIS) in Indonesia (Bank Indonesia, 2023) and the continued development of DuitNow QR within Malaysia's broader digital economy agenda (Bank Negara Malaysia, 2024). These developments have extended beyond formal business sectors and increasingly affected micro-enterprises operating within localized economic environments, including university campuses. In such settings, micro-enterprises serve consumers who are predominantly young, digitally literate, and increasingly accustomed to fast and cashless transactions. Consequently, campus-based micro-enterprises face

growing pressure to integrate digital payment technologies into their routine operations.

The adoption of digital payment systems, however, does not automatically indicate that micro-enterprises are fully prepared for digital transformation. Although platforms such as QRIS and DuitNow QR may facilitate transactions, their effective use depends on the readiness of business owners, the availability of supporting infrastructure, and the ability of enterprises to adapt their operating practices. For micro-enterprises with limited financial, technological, and human resources, digital adoption may therefore generate both opportunities and new operational challenges. Infrastructure instability, differences in digital literacy, difficulties in monitoring digital transactions, and limited technological capabilities may constrain the benefits expected from digitalization. These conditions make digital transformation readiness particularly important for understanding whether micro-enterprises can sustain their operations in increasingly digitalized academic environments.

Existing literature provides important insights into digital transformation among small businesses, although several streams of research remain relatively fragmented. One stream emphasizes internal organizational factors, including digital leadership, organizational capabilities, skill limitations, and owner-manager orientation in shaping readiness for digital transformation (Gyamerah et al., 2025). Another stream examines how external disruptions encourage technology adoption, strategic adjustment, and organizational resilience among micro and small enterprises (Astuty et al., 2024; Ye & Wang, 2025). Studies have also highlighted the importance of digital ecosystems and dynamic capabilities in enabling small firms to adapt to technological change (Hafeez et al., 2025). At the same time, digital maturity research has attempted to explain different stages of transformation among micro-enterprises in developing economies (Sukrat & Leeraphong, 2024).

Despite these contributions, several limitations remain. Much of the existing literature treats micro, small, and medium enterprises as a relatively homogeneous category, even though micro-enterprises often operate under more severe resource constraints and possess more limited technological and managerial capabilities (Chen et al., 2021). Existing studies also tend to examine digital transformation at the organizational, national, or general SME level, while relatively limited attention has been given to micro-enterprises operating within highly localized ecosystems such as university campuses. Such environments are distinctive because they combine concentrated digital consumer demand with infrastructure constraints, institutional influence, and rapid changes in payment behavior. Moreover, cross-country evidence comparing how micro-enterprises

respond to similar digitalization pressures within academic environments in Indonesia and Malaysia remains limited.

This study addresses this gap by examining digital transformation readiness and business sustainability among campus-based micro-enterprises in Indonesia and Malaysia. Rather than assessing which country demonstrates superior digital adoption, the study focuses on identifying common patterns, contextual differences, adaptation mechanisms, and structural barriers experienced by micro-entrepreneurs in both settings. Specifically, the study aims to explore how digital transformation readiness is reflected in the adoption and utilization of digital payment technologies and how such readiness relates to the ability of micro-enterprises to maintain operational continuity and business sustainability within academic micro-ecosystems.

Methods

This study employed a descriptive qualitative approach using a cross-country multiple-case study design to examine digital transformation readiness and business sustainability among micro-enterprises operating within academic ecosystems in Indonesia and Malaysia. The cross-country design was not intended to rank or determine which country demonstrates a higher level of digital adoption. Instead, it was used to identify convergent and context-specific patterns in how micro-enterprises adopt digital payment technologies, respond to operational challenges, and sustain their business activities within university-based commercial environments. This design enabled the study to develop a contextual understanding of the relationship between digital readiness and business sustainability while interpreting the findings in relation to relevant theoretical perspectives.

The study was conducted in two academic micro-ecosystems representing different national contexts. The Malaysian case was located within a university cluster in Kedah, focusing on commercial and culinary areas serving the campus community. The Indonesian case was located within a university cluster in Makassar, with the study focusing on micro-enterprises operating within integrated campus canteen and commercial areas. These settings were selected purposively because both represent localized academic economies in which digital payment systems have become increasingly embedded in everyday transactions. The two settings also provide an appropriate basis for examining whether micro-enterprises operating under different national digital payment systems experience similar or context-specific patterns of technological adaptation.

The unit of analysis was the individual micro-enterprise operating within the selected academic ecosystem. The study involved micro-businesses in the food,

beverage, and small-scale retail sectors. Informants were selected using purposive sampling based on several inclusion criteria. Eligible participants were required to be the owner or manager directly involved in the daily operation of the business, operate within the designated academic ecosystem, and actively use digital payment channels in routine transactions. In the Indonesian case, the commonly used digital payment system included QRIS, whereas the Malaysian case included DuitNow QR and other relevant digital payment channels. The final dataset consisted of seven informants, comprising four micro-enterprise informants from Kedah and three from Makassar.

Primary data were collected using an open-ended questionnaire administered online in both study settings. The use of open-ended questions allowed informants to describe their experiences, motivations, perceived benefits, operational constraints, and adaptation strategies related to digital payment adoption in their own words. To maintain procedural consistency across the two cases, comparable questions and thematic domains were used in both instruments, while the language was adapted to the respective national contexts. The Malaysian questionnaire was administered in Malay and distributed through relevant campus-based merchant communication networks, whereas the Indonesian questionnaire was administered in Indonesian and distributed directly to eligible micro-enterprise operators.

The qualitative data were analyzed using the interactive analytical procedures proposed by Miles et al. (2014). The analysis involved four interconnected stages. First, the responses were reviewed and reduced by identifying information relevant to digital transformation readiness, digital payment utilization, operational constraints, and business sustainability. Second, the data were coded and grouped into recurring themes, including operational convenience, transaction security, digital literacy, infrastructure limitations, transaction latency, and business continuity. Third, the coded findings were organized into a cross-case matrix to facilitate systematic comparison between the Indonesian and Malaysian cases. Finally, conclusions were developed and verified by examining recurring patterns, differences between cases, and their consistency with the theoretical and empirical literature.

The study maintained participant confidentiality by anonymizing all identifying information and assigning codes to each informant. Because the study relied on qualitative responses from a relatively small and purposively selected group of micro-enterprise operators, the findings are intended to provide analytical and contextual insights rather than statistical generalization. Procedural consistency in data collection, transparent inclusion criteria, systematic coding, and cross-case comparison were used to strengthen the credibility and traceability of the analytical process.

Result and Discussion

The study involved seven micro-enterprise informants from two academic ecosystems, consisting of four informants from the Kedah cluster in Malaysia and three informants from the Makassar cluster in Indonesia. All informants were directly involved in the operation of their businesses and had experience using digital payment systems in their daily transactions. To protect confidentiality, individual identities were anonymized and replaced with case codes, where “MY” represents the Malaysian cluster and “ID” represents the Indonesian cluster.

Table 1 Profiles of Cross-Country Micro-Enterprise Informants

Informant	Regional Cluster	Business Operating Period	Digital Payment Channels Used
MY-01	Kedah, Malaysia	< 1 year	DuitNow QR; Touch 'n Go eWallet
MY-02	Kedah, Malaysia	> 3 years	DuitNow QR
MY-03	Kedah, Malaysia	1–3 years	DuitNow QR; Touch 'n Go eWallet; bank transfer
MY-04	Kedah, Malaysia	> 3 years	DuitNow QR; eWallet; bank transfer; debit card
ID-01	Makassar, Indonesia	1–3 years	Instant bank transfer
ID-02	Makassar, Indonesia	< 1 year	QRIS
ID-03	Makassar, Indonesia	< 1 year	QRIS

Source: Primary data, processed by the authors (2026).

The cross-case analysis revealed several recurring patterns in the adoption of digital payment technologies. The first theme concerns operational convenience. Informants in both countries perceived digital payments as a practical solution for simplifying everyday transactions, particularly by reducing dependence on cash and minimizing difficulties associated with providing change. Indonesian informants ID-02 and ID-03, for example, described digital transactions as easier because merchants no longer needed to prepare cash change for customers. These responses suggest that digital readiness at the micro-enterprise level is partly shaped by the immediate operational benefits that business owners experience in routine transactions.

A second driver relates to transaction security and changing customer expectations. In the Malaysian case, informant MY-04 associated digital payment adoption with student demand, encouragement from campus management, greater convenience, and reduced exposure to cash-related risks. The informant explained that adoption was influenced by “*demand from students, directives or encouragement from management, [and because] it's easier and safer to reduce the risk of cash theft.*” This indicates that digital

adoption is not driven solely by individual technological preferences. It also reflects adaptation to changes in the surrounding academic ecosystem, particularly the increasing preference of students for cashless transactions and the institutional environment supporting digital payment practices.

Despite the perceived benefits, the findings also identified infrastructure-related barriers across the two cases. The most frequently reported difficulty concerned unstable internet or wireless connectivity within campus commercial areas. Such problems created delays in transaction processing and uncertainty regarding whether payments had been successfully completed. Informant MY-02 described this difficulty by stating that *"internet access/line (signal) issues are slow in the area, the application system is sometimes disrupted, and it is difficult to monitor whether students have actually paid or not."* Similar transaction delays and application-related disruptions were reported by ID-02 and ID-03 in the Makassar cluster. These findings suggest that the effectiveness of digital payment adoption remains dependent on the reliability of supporting digital infrastructure.

In addition to infrastructure limitations, the Malaysian case revealed a digital literacy challenge associated with differences in merchant age and technological familiarity. Informant MY-03 noted that the technology could be *"difficult for older merchants to understand."* This finding indicates that digital readiness involves more than access to payment technology itself. The ability of business owners to understand, operate, and troubleshoot digital systems also shapes the effectiveness of technology utilization in daily business activities.

Notwithstanding these constraints, all seven informants reported perceiving digital payment systems as beneficial to their business operations. The perceived benefits extended beyond transaction convenience to include easier monitoring of payments, improved cash-flow tracking, and greater alignment with customers' digital payment preferences. However, given the qualitative design and limited number of informants, these findings should be interpreted as recurring perceptions within the two cases rather than as evidence of universal adoption behavior among micro-enterprises in Indonesia and Malaysia.

Overall, the cross-case findings indicate three interconnected patterns. First, digital payment adoption is encouraged by operational convenience, perceived security, and customer demand. Second, the ability to obtain these benefits is constrained by internet instability, transaction latency, and differences in digital literacy. Third, despite these barriers, informants generally viewed digital payment adoption as an important mechanism for maintaining transaction continuity and responding to increasingly digitalized consumer behavior within academic environments.

Discussion

The findings suggest that digital transformation readiness among campus-based micro-enterprises is shaped by the interaction between individual perceptions of technology benefits and the conditions of the surrounding digital ecosystem. From the perspective of the Technology Readiness Index (TRI), the perceived convenience, efficiency, and security associated with digital payments are broadly consistent with the dimension of optimism, which reflects a positive belief that technology can provide greater control, flexibility, and efficiency in everyday activities. Previous studies have similarly shown that positive perceptions of technological usefulness and convenience can encourage technology acceptance and utilization among business users (Bağiran Özşeker et al., 2022; Lestari et al., 2025; Syamfithriani et al., 2021). In the present study, this tendency was reflected in informants' perceptions that digital payments simplified transactions, reduced the need to prepare cash change, facilitated payment monitoring, and responded more effectively to customers' increasingly cashless preferences.

However, the findings also indicate that technology readiness should not be interpreted solely as an individual psychological disposition. Although TRI highlights individual enablers and inhibitors such as optimism, innovativeness, discomfort, and insecurity, the cross-case evidence demonstrates that the effectiveness of digital payment adoption is also strongly dependent on external facilitating conditions. Informants in both Kedah and Makassar reported unstable internet connectivity, transaction delays, and difficulties in confirming successful payments. These constraints are consistent with previous studies identifying infrastructure limitations, uneven digital capabilities, and ecosystem-level support as persistent challenges to MSME digital transformation in developing economies (Aminullah et al., 2024; Anatan & Nur, 2023; Muis, 2025; Purnomo et al., 2024). The findings therefore indicate that willingness to use technology does not necessarily translate into seamless digital operations when the supporting infrastructure remains unreliable.

This distinction is particularly important for micro-enterprises because their limited financial and managerial resources may reduce their capacity to absorb technology-related disruptions. Unlike larger firms, micro-businesses generally have fewer alternative systems, limited technical support, and lower capacity to manage prolonged transaction failures. Previous research has shown that micro-enterprises often remain at relatively early stages of digital transformation because adoption is constrained not only by internal readiness but also by resource availability and the quality of the surrounding digital ecosystem (Sukrat & Leeraphong, 2024; Tambunan & Busnetti, 2024). The present findings extend this argument by showing that even micro-enterprises that already use digital

payment technologies may continue to experience a form of post-adoption vulnerability. In other words, adoption does not necessarily imply digital maturity.

The academic environment further shapes this readiness process. University campuses constitute distinctive micro-economic ecosystems in which a large proportion of consumers are students who are familiar with digital technologies and increasingly expect fast, convenient, and cashless transactions. Previous research has demonstrated that Generation Z's adoption of digital payments is influenced by perceived convenience, security, social influence, and compatibility with everyday consumption practices (Al-Qudah et al., 2024; Rahadi et al., 2022). Evidence from university settings also indicates strong acceptance of QR-based payments among student consumers (Andriyani F et al., 2025). The findings of the present study are consistent with this pattern, particularly because several informants described student demand and institutional encouragement as important reasons for maintaining digital payment options. Consequently, digital payment adoption within academic ecosystems appears to be shaped not only by the entrepreneur's technological orientation but also by market expectations and institutional pressures.

The findings also provide a more nuanced understanding of the relationship between digital readiness and business sustainability. Digital payment systems were perceived by informants as supporting transaction continuity, easier cash-flow monitoring, and continued relevance to digitally oriented customers. These benefits are consistent with prior studies suggesting that digitalization can enhance the resilience and continuity of micro and small enterprises by maintaining market access and enabling operational adaptation during changing business conditions (Astuty et al., 2024; Bai et al., 2021; Ye & Wang, 2025). Nevertheless, the present study does not establish that digital payment adoption alone guarantees long-term business sustainability. Rather, the evidence suggests that digital readiness functions as an enabling condition that helps micro-enterprises maintain operational continuity when it is supported by reliable infrastructure, adequate digital literacy, and a responsive business ecosystem.

Taken together, the Indonesian and Malaysian cases reveal a similar underlying mechanism. Perceived operational benefits encourage digital adoption, ecosystem pressures make adoption increasingly necessary, while infrastructure and literacy limitations constrain the value that micro-enterprises can obtain from digital technologies. This finding contributes to the digital transformation literature by showing that readiness at the micro-enterprise level should be understood as a combination of individual technology readiness and ecosystem readiness, rather than as an individual attitude alone. Within academic micro-ecosystems, sustainable digital transformation therefore

depends not only on whether micro-entrepreneurs are willing to adopt digital payment systems, but also on whether the surrounding technological and institutional environment enables them to use those systems reliably and continuously.

Conclusion

This study concludes that digital transformation readiness among micro-enterprises inside campus micro-ecosystems in Indonesia and Malaysia stands at a highly proactive and positive level, driven fundamentally by operational efficiency, asset security, and demographic market pressures from Generation Z consumers. A universal convergence pattern across both nations reveals that despite facing persistent macro-structural inhibitors—specifically public wireless network instability and financial application transaction latencies—the operational drivers remain dominant in securing micro-business sustainability. Ultimately, this research answers its objective by demonstrating that financial technology integration acts as an irreplaceable operational shield that stabilizes sales turnover and maintains commercial relevance within the modern digital economy.

To maximize the macro-economic benefits mapped in this study, university zone management authorities and local infrastructure providers in both nations must allocate strategic investments toward upgrading public wireless broadband networks within campus commercial clusters to eradicate real-time transaction latencies that threaten micro-merchant revenue cycles. Furthermore, future academic exploration should expand upon these qualitative insights by deploying quantitative frameworks, such as Structural Equation Modeling (SEM) with a larger sample size of small-scale vendors, to statistically measure and validate the precise structural weight of technology readiness dimensions across a wider economic landscape.

Generative AI Use Statement

The authors used generative AI only for language editing, sentence refinement, and improving readability. AI was not used to collect or generate data, alter informant quotations, conduct the main analysis, or produce research findings and conclusions. All content was reviewed and verified by the authors, who take full responsibility for the manuscript.

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