

Affiliate Marketing and Payment Gateway Adoption Among Bandung MSMEs

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Abstract

This article develops a qualitative framework for examining affiliate marketing and payment gateway adoption among micro, small, and medium enterprises in Bandung City, Indonesia. The proposed method combines nonparticipant observation of payment routines with netnography of online referral discussions. Purposive sampling will follow identifiable episodes from promotional exposure through registration, use, or rejection. The conceptual analysis identifies affiliate credibility, practical education, incentive transparency, and operational fit as candidate mechanisms, while considering attribution uncertainty and selective online visibility. These are propositions for field investigation, not empirical findings. The contribution is an episode-based protocol for comparing online promises with observable business practices. Fieldwork is required before conclusions about adoption outcomes or affiliate effectiveness can be established.

Abstrak

Artikel ini mengembangkan kerangka kualitatif untuk mengkaji affiliate marketing dan adopsi payment gateway pada usaha mikro, kecil, dan menengah di Kota Bandung, Indonesia. Metode yang dirancang menggabungkan observasi nonpartisipan terhadap rutinitas pembayaran dengan netnografi diskusi rujukan daring. Pemilihan subjek secara purposif akan menelusuri episode dari paparan promosi hingga pendaftaran, penggunaan, atau penolakan. Analisis konseptual mengidentifikasi kredibilitas afiliasi, edukasi praktis, transparansi insentif, dan kesesuaian operasional sebagai mekanisme yang perlu diuji, dengan mempertimbangkan ketidakpastian atribusi dan keterbatasan visibilitas daring. Mekanisme tersebut merupakan proposisi penelitian, bukan temuan empiris. Kontribusinya adalah protokol berbasis episode untuk membandingkan janji promosi daring dengan praktik usaha yang teramati. Penelitian lapangan diperlukan sebelum menyimpulkan hasil adopsi atau efektivitas afiliasi.



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INTRODUCTION

Payment gateway adoption involves more than adding a payment option to a sales channel. A merchant must understand registration requirements, confirm successful payments, reconcile

receipts, and anticipate when funds become available. Affiliate marketing offers a possible route for explaining these tasks through people or organizations already visible to business owners. The central question is how a compensated referral becomes a service that a micro, small, or medium enterprise (MSME) can use consistently. This article examines that question within a proposed qualitative study of MSMEs operating inside the administrative boundaries of Bandung City, Indonesia.

Affiliate marketing is a performance-based arrangement in which a promoter receives compensation for an agreed referral outcome. Dwivedi et al. (2017) review its development and identify customer acquisition, tracking, and relationships between advertisers and affiliates as relevant research concerns. For the present study, the payment gateway provider is the advertiser, the affiliate is the compensated promoter, and the MSME is the potential business customer. The word merchant therefore refers to the MSME receiving payments, avoiding confusion with literature that uses merchant to mean the advertiser.

This scope concerns affiliates promoting payment gateway services to MSMEs. An MSME recruiting affiliates to sell its own products and then receiving customer payments through a gateway represents a different arrangement. Such cases enter the study only when they illuminate adoption of the gateway itself. A referral is classified as affiliate marketing only when a documented incentive or performance arrangement exists. An unpaid recommendation, a conventional sales visit, or a paid endorsement without a referral outcome is recorded separately.

Bank Indonesia (n.d.) describes a payment gateway as an electronic service enabling merchants to process payments through several instruments or channels. A gateway must also be distinguished from a digital wallet and from the Quick Response Code Indonesian Standard (QRIS), which standardizes QR-code payments. A merchant displaying QRIS is not automatically evidence of gateway adoption. The study will identify the actual service and provider relationship before treating a payment practice as part of the research case.

Bandung provides a relevant institutional setting because its MSME development agenda includes digitalization and marketing. A municipal communication published on the West Java provincial portal identifies digitalization, collaboration, and business support among priorities for 2026 (Diskominfo Kota Bandung, 2025). This establishes policy relevance, not the prevalence of affiliate programs or the success of payment gateways among Bandung enterprises. Those matters require local evidence. Businesses in Bandung Regency, West Bandung Regency, or Cimahi will not be treated as Bandung City cases solely because they use Bandung in promotional descriptions.

The conceptual foundation combines technology acceptance with trust. Davis (1989) identifies perceived usefulness and ease of use as central acceptance constructs. Gefen et al. (2003) integrate trust with technology acceptance in online shopping. These concepts guide attention to how merchants evaluate usefulness, effort, and credibility, but findings from consumer shopping cannot establish how Bandung business owners behave. The study therefore treats the concepts as sensitizing ideas that can be revised through field evidence.

The research problem is the potential mismatch between referral messages and the practical work of accepting payments. A promotional post may emphasize convenience while leaving settlement procedures or reconciliation unclear. Conversely, an affiliate may provide useful guidance that helps a merchant understand a service. Neither possibility can be inferred from engagement counts. A linked observational and netnographic design can examine what is promised online and what subsequently becomes observable in business practice.

The study asks how affiliates present gateway services to Bandung MSMEs, how merchants respond to those presentations, and how credibility, incentives, and operational conditions relate to adoption or nonadoption. Its objective is to explain these processes through situated evidence rather than estimate a conversion rate. The proposed contribution is to follow adoption episodes across online interaction and offline payment routines. This article presents the analytical framework and executable research protocol; it does not report completed fieldwork or assert that the proposed mechanisms have been demonstrated.

RESEARCH METHOD

The proposed research uses an interpretive qualitative design combining nonparticipant observation and netnography. The bounded case is affiliate-mediated consideration and use of payment gateway services by MSMEs operating in Bandung City. The unit of analysis is an adoption episode: a traceable sequence involving referral exposure, merchant evaluation, registration or rejection, initial use, and any observable continuation or abandonment. A single business may contribute several episodes when it evaluates different providers, while repeated posts about the same decision will not be counted as separate adoption cases.

Fieldwork is planned as an eight-week period beginning after site access and applicable institutional ethics clearance are secured. Calendar dates must be entered from the actual research log in the empirical manuscript. The first two weeks will establish access, map communities, and pilot recording instruments. Weeks three to six will combine repeated merchant visits with online

observation. The final two weeks will revisit unresolved episodes and review preliminary interpretations. An extension will be considered when evidence is insufficient; the proposed duration is not a claim that adequate data or saturation has already been obtained.

Purposive sampling will initially seek approximately eight to twelve MSMEs across food and beverage, fashion, and small retail or service businesses. This is a recruitment target, not an achieved sample. Eligible businesses must operate in Bandung City, have an owner or manager able to authorize observation, and have a verifiable encounter with a gateway referral. Variation will be sought among active users, businesses still considering registration, and businesses that reject or discontinue the service. Business scale will be documented using the applicable classification and participant-provided business information without inferring scale from social media visibility.

Affiliates and online communities will be selected through their links to these episodes. Initial mapping may consider public Instagram or TikTok discussions, public Facebook groups, and other forums addressing business payments. Platform names identify possible settings rather than an already collected corpus. Closed messaging groups will be considered only with authorized access and appropriate participant consent. A community must contain recurring interaction relevant to MSME payment decisions; a collection of isolated advertising posts will be treated as promotional documents, not sufficient netnographic evidence (Ramdan,2026).

Nonparticipant observation will follow routine payment activity during two or three visits to each participating business, with a provisional visit length of sixty to ninety minutes. The researcher will record how staff offer payment options, check payment status, handle discrepancies, and reconcile receipts when these activities are accessible. Onboarding demonstrations or settlement checks will be observed separately when authorized. Observation will not require a purchase, a test transaction, or access to an account. Where a process is not visible, the record will state that limitation rather than infer completion.

The observation instrument will record an anonymized business code, date, time, location, episode identifier, people present by role, relevant actions, and contextual conditions. Descriptive notes will be separated from analytical memos. A payment confirmation will be documented as an action and its visible outcome without recording customer names, account numbers, passwords, or payment identifiers. A posted QR code or a screenshot of an application will not by itself establish successful settlement. Account information will be reviewed only when explicitly authorized and only to the extent needed to understand a process.

Netnography will involve community entry, repeated observation of interaction, contextual field notes, and interpretation of shared meanings, following the orientation developed by Kozinets (2002). The researcher will record the thread context, platform affordances, affiliate disclosure, questions raised by merchants, responses, follow-up, and community norms. Observation will attend to how people discuss credibility and operational problems over time. When interaction with community members is necessary, the researcher will disclose the research role. Promotional materials will be retained separately from participant discussion to prevent advertising claims from becoming presumed user experiences.

An online item will be eligible when it addresses a gateway referral, onboarding experience, or relevant payment practice within the defined community and study period. The capture log will include an item code, collection date, posting date where available, source location, access conditions, and its relation to an adoption episode. Duplicate reposts will be linked to the originating item when identifiable. Spam and unrelated promotions will be excluded with reasons recorded. Deleted or inaccessible material will be marked as missing; it will not be reconstructed from memory. A Bandung connection will be confirmed rather than inferred from a hashtag.

Offline and online records will be linked only when the relationship can be verified and linkage is ethically appropriate. The researcher will use a pseudonymized episode identifier and maintain the identity key separately. An observable decision will be assigned to an affiliate pathway only when evidence supports the referral sequence. If exposure is known but its influence is unclear, the episode will retain an attribution-uncertain status. Provider advertising, bank offers, customer requests, or recommendations from friends will remain possible alternative influences (Jusuf, Ramdan, 2024). The study will not assume that the last visible referral caused adoption.

Thematic analysis will proceed through familiarization, coding, candidate theme development, theme review, definition, and writing, drawing on Braun and Clarke (2006). Initial codes will address credibility, practical education, incentive transparency, operational fit, and attribution. Inductive codes will be added when records reveal concerns outside this framework. Each episode will be summarized chronologically before comparison across businesses. Coding decisions and revisions will be documented in analytical memos so that a reader can understand how interpretations were reached.

Credibility will be strengthened through repeated visits, comparison of online accounts with observed routines, and deliberate examination of cases that challenge emerging explanations. Divergence will be retained as an analytical issue. For example, a service described as easy online

may still require assistance during actual use. With consent, participants may review the factual episode summary to identify recording errors; their review will not be represented as proof of a unique interpretation. A reflexive journal will record the researcher's expectations, access limitations, and any relationships with providers or affiliates. Sampling adequacy will be justified through the richness and variation of documented episodes.

Internet research ethics require attention to context and potential harm throughout the research process (franzke et al., 2020). Public visibility will not be treated as unrestricted permission to reproduce personal content. The protocol will use pseudonyms, minimize collection of financial information, and paraphrase searchable user statements where necessary. Direct quotations will require an appropriate consent and risk assessment. Data access and retention will follow the approved institutional plan. Participation will not be tied to referral commissions, and the researcher will not register businesses under an affiliate code. No ethics approval, consent, or access permission is claimed in this manuscript.

RESULTS AND DISCUSSION

The results presented here are an analytical framework derived from the research problem and supporting literature. They are not themes extracted from Bandung observation notes or a netnographic corpus. No participant quotations, sample characteristics, conversion figures, or transaction outcomes are reported. The framework specifies what future field evidence would need to demonstrate and how competing explanations will be considered.

Results

The first analytical proposition concerns affiliate credibility. A merchant may give greater attention to a recommendation when the promoter demonstrates relevant knowledge and explains the commercial relationship. The episode record will examine whether questions about the provider, fees, or assistance receive specific responses and whether merchants return to the same source for clarification. A visually polished post, a large follower count, or enthusiastic comments cannot independently establish credibility. Evidence must show how the merchant engages with the recommendation and how that engagement relates to the subsequent decision.

The second proposition concerns practical education. Affiliates may translate a service description into tasks that a small business can understand, including registration, payment confirmation, and settlement checks. The proposed mechanism is a reduction in uncertainty about

using the service. Supporting evidence would connect a documented explanation with a subsequently observed ability to complete a relevant task. If the merchant still depends on provider support, or acquires the relevant knowledge elsewhere, the contribution of the affiliate must be qualified. Educational value and promotional exposure will therefore be coded separately.

The third proposition concerns transparent incentives. Performance compensation may encourage outreach, but it can also direct attention toward registration rather than continuing use. The analysis will compare disclosed commission conditions with the assistance visible after onboarding. A registration reward does not prove that the affiliate abandons merchants, and continued help does not establish an absence of commercial motivation. These are questions to investigate. Referral terms will be recorded only from verifiable materials or authorized documentation, without assigning commission rates or eligibility rules to providers whose terms have not been examined.

The fourth proposition concerns operational fit. A gateway may be useful when its procedures match the merchant's sales channels, staffing, payment confirmation needs, and cash-flow routines. An interested merchant may still postpone adoption when the tasks demand unavailable time or resources. Evidence will compare promotional claims with observed practices and identify where a service solves a practical problem or creates additional work. Perceived usefulness and ease of use will be interpreted in relation to those tasks rather than reduced to a generic positive or negative attitude.

The framework also separates successive decision states. Awareness indicates an encounter with the service; evaluation indicates observable consideration; registration indicates that an account or application process has been completed when verified. Initial use requires evidence of a relevant payment activity, while continued use requires repeated evidence across visits or authorized records. Rejection and discontinuation remain meaningful outcomes. These states prevent a clicked referral link, a posted QR code, or an account registration from being reported as sustained adoption.

Two rival explanations remain central. Attribution uncertainty arises when several sources influence the same decision and the affiliate pathway cannot be isolated. Selective visibility arises when online communities foreground promotional successes or complaints while ordinary experiences remain unseen. Comparing linked episodes can clarify these issues, but it cannot provide a population conversion rate. The analytical contribution is a disciplined way to identify referral pathways and operational consequences while preserving unresolved relationships.

Discussion

The framework places affiliate marketing within the work of service adoption. A referral establishes a possible connection between a provider and a business, while adoption requires the business to manage new payment tasks. This distinction extends the customer-acquisition perspective discussed by Dwivedi et al. (2017) into a proposed study of post-referral practices. The extension is conceptual: it does not demonstrate that educational affiliates outperform other acquisition channels or that gateway use improves MSME revenue.

Technology acceptance provides an interpretive starting point for assessing whether the service is useful and manageable (Davis, 1989). Trust adds attention to the source making the recommendation and the organization delivering the service (Gefen et al., 2003). In this setting, confidence in an affiliate and confidence in a provider need separate examination. A merchant could trust a familiar promoter yet remain uncertain about settlement procedures. Conversely, a provider's reputation could matter more than the promoter's identity. Qualitative episodes can examine these possibilities without forcing every decision into a predetermined model.

Combining observation with netnography allows the researcher to inspect different parts of the same process. Online interaction can reveal how payment services acquire meaning within a community, consistent with Kozinets (2002). Observation can examine actions that are seldom visible in promotional threads, such as checking receipts at the end of a sales period. When the two sources disagree, the discrepancy may reflect different contexts or incomplete evidence. The study will explain such divergence rather than describe all source agreement as automatic validation.

For Bandung's MSME support ecosystem, the proposed framework offers a basis for examining whether gateway promotion is accompanied by usable guidance. The city's digitalization agenda gives this inquiry practical relevance (Diskominfo Kota Bandung, 2025), but local relevance does not justify a claim of citywide representativeness. Sector, location, owner involvement, and existing payment practices may shape the episodes accessible to the researcher. Findings should therefore be reported with sufficient contextual description to support transferability judgments by readers.

If field evidence supports the proposed mechanisms, providers could consider evaluating affiliates on the quality of merchant guidance and verifiable continuing use alongside eligible referrals. Affiliates could improve explanations of commercial relationships and direct unresolved payment issues to provider support. MSME assistance programs could use observed points of confusion to design relevant instruction. These are conditional implications, not evidence that a

particular incentive model is effective. Any operational recommendation would require attention to provider capabilities and actual program terms.

The design has several limits. Purposive access may favor enterprises willing to discuss digital payments. Short observation periods may miss infrequent settlement or dispute events. Private discussions may remain inaccessible, and the presence of a researcher may alter visible behavior. Netnographic engagement metrics do not identify all merchants exposed to content. The design cannot estimate causal marketing effects, compare profitability across providers, or generalize statistically to all Bandung MSMEs (Ramdan,2026). Its value depends on transparent case boundaries and evidence-rich explanations of actual episodes.

The empirical version should report actual collection dates, recruitment outcomes, corpus boundaries, observation duration, and the evidence supporting each final theme. It should distinguish participant interpretations from researcher explanations and include discrepant cases. The candidate mechanisms may be retained, revised, or rejected. Conclusions about affiliate effectiveness should follow the completed analysis, especially when a referral produces registration without recurring use or when continuing use cannot be attributed to the affiliate.

CONCLUSION

Affiliate marketing for payment gateway services can be studied as a process connecting promotional encounters with MSME payment routines. This article proposes an episode-based qualitative approach in Bandung City that combines nonparticipant observation with netnography. Affiliate credibility, practical education, transparent incentives, and operational fit provide candidate explanations, while attribution uncertainty and selective online visibility constrain interpretation. The contribution is a framework and research protocol for tracing these relationships, not evidence of completed adoption outcomes.

The research questions can be answered empirically only after authorized fieldwork and analysis are completed. The next step is to document actual referral encounters, follow merchant decisions, and compare online representations with observable practices. Sustained gateway use must be distinguished from exposure and registration. Any final claim about the effectiveness of affiliate marketing among Bandung MSMEs should remain proportional to the episode-level evidence and the limits of the sample.

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