## World Academy of Science, Engineering and Technology International Journal of Computer and Information Engineering Vol:16, No:12, 2022

## Appropriation of Cryptocurrencies as a Payment Method by South African Retailers

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Abstract: Purpose - Using an integrated Technology-Organization-Environment (TOE) framework and the model of technology appropriation (MTA) as a theoretical lens, this interpretive qualitative study seeks to understand and explain the factors that influence the appropriation, non-appropriation, and disappropriation of bitcoin as a payment method by South African retailers. Design/methodology/approach -The study adopts the interpretivist philosophical paradigm. Multiple case studies will be adopted as a research strategy. For data collection, the study follows a qualitative approach. Qualitative data will be collected from the six retailers in various industries. Semi-structured interviews and documents will be used as the data collection techniques. Purposive and snowballing sampling techniques will be used to identify participants within the organizations. Data will be analyzed using thematic analysis. Originality/value - Using the deduction approach, the study seeks to provide a descriptive and explanatory contribution to theory. The study contributes to theory development by integrating the MTA and TOE frameworks as a means to understand technology adoption behaviors of organizations, in this case, retailers. This is also the first study that looks at an integrated approach of the Technology-Organization-Environment (TOE) framework and the MTA framework to understand the adoption and use of a payment method. South Africa is ranked amongst the top ten countries in the world on cryptocurrency adoption. There is, however, still a dearth of literature on the current state of adoption and usage of bitcoin as a payment method in South Africa. The study will contribute to the existing literature as bitcoin cryptocurrency is gaining popularity as an alternative payment method across the globe.

**Keywords:** cryptocurrency, bitcoin, payment methods, blockchain, appropriation, online retailers, TOE framework, disappropriation, non-appropriation

Conference Title: ICAIS 2022: International Conference on Advances in Information Systems

Conference Location: Istanbul, Türkiye Conference Dates: December 20-21, 2022