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FINTECH IN TOURISM: A STUDY ON MODERNIZING PAYMENTS FOR FRICTIONLESS TRAVEL

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Abstract: This paper retrospectively examines the differences in financial behavior among different age group tourists with regard to digital payments and to obtain an understanding of the consequences of increased digitalization of payments. To that end, the paper uses a sample of 122 respondents across different travel destinations of Kerala. The study characterizes individuals' stated preferences for cashless payment across the four domains of Bill payment, Hotel booking, Fund transfer and Purchase. The parameters of the resulting statistical survey are estimated within the SPSS Version.26.

Therefore, this study adapted one-way ANOVA model with individual difference variables like, age and level of education as core constructs in different hypothesis and extended the model with consumer related constructs such as Cost saving, Ease of Use, Usefulness and Trustworthiness. Empirical examination of the model among 122 tourists revealed Ease of Use, Usefulness and Trustworthiness as significant positive predictor of consumer use behavior towards mobile payment. Moreover, intention to use was significantly influenced by age difference, level of education and facilitating conditions. Overall, the findings provide support for evidence-based decision making by the tourism department on digitalizing payments.

Index Terms **- Mobile payment, Customer satisfaction, Ease of use, Usefulness, Trustworthiness**

I. INTRODUCTION

Kerala is one of the most sought-after tourist destinations in Asia, located on the south-western tip of India, enjoys unique geographical features. Tourism sector in Kerala is far ahead in terms of technological adoption too. As the study aims to identify the behaviour of tourists towards digital payment systems, proper data collection has been followed among the tourists of Southern Kerala. In the context of rapid changes and constant developments in the financial sector and the tourism sector, it is important to understand whether tourists are acquainted with adequate knowledge of digital transactions. Whether their age difference significantly affect the decision taken by them or not. And also, whether the level of education plays any significant role in managing finance for travelling. The study also investigates if there needed a proper technological education for the ease of use of digital payments.

Mobile payments are nowadays the common way to do financial transactions. As it provides a frictionless travel experience on account of bill payments, to book hotels, fund transfer etc. As the knowledge of technology differs among age groups, it is needed to know if there is significant difference among different age group tourists on digital payment. This study aims to identify differences in financial behaviour among different age group tourists with regard to digital payments. For the purpose of the study tourists from different travel destinations are surveyed on the basis of usage of mobile transactions. The study aims to identify differences in customer satisfaction on mobile payments among different age group tourists and also to find

out the difference of management of finance by the tourist having different level of education which implies the extend of financial literacy they possess.

Previous studies claims that the use of digital payments for the older population is more challenging because their access to digital world is limited and technological skill is also lacking. Another factor is that they are reluctant to moving away from cash(Klapper & Miller, 2021)

II. LITERATURE REVIEW

The motivation for this study was to acquire more knowledge about the consequences of the increase in use of new digital financial transaction services offered to tourists. Different types of digital payment solutions available to them includes solutions such Online payments (BHIM, Amazon pay) Mobile payment (Phone Pay, GPay, Paytm, WhatsApp pay) and contactless payments (by holding a payment card or smartphone over the terminal, e.g., Apple Pay, G Pay, Samsung Pay) has rapidly increased in recent years. Most of the authors mentioned earlier stress the importance of taking into consideration consumers of various products and services. To our knowledge however, no study has yet investigated the role of digitalisation in financial services in tourism area context. We aim to fill this gap in the literature and to address the objectives outlined in this study. From the available literatures in this field a bibliometric analysis is conducted using VOS viewer application from the Scopus data from the period of 2014 – 2023.

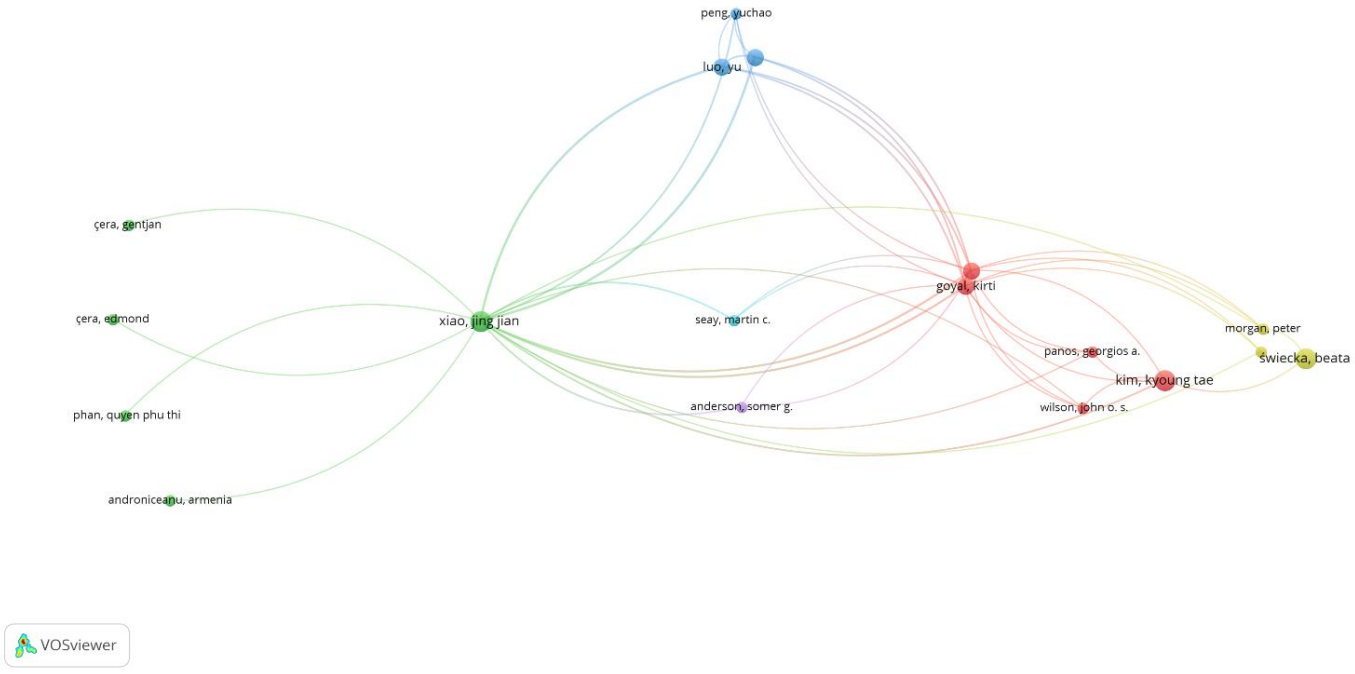

Figure.1 Bibliometric mapping

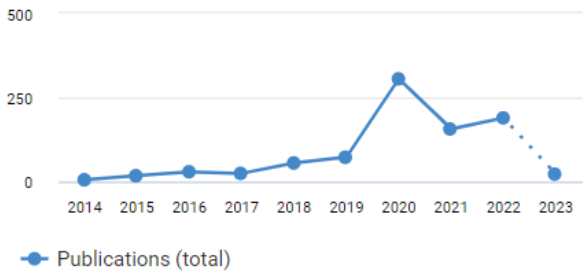

Figure. 2 Trend of publications in time

Figure 2 illustrates the progression of publications available in the Scopus data on mobile payments in the period 2014–2023. There has been an upsurge in publications, from just one article published in 2014 to more than 250 articles in 2020. Research on mobile payments has seen a sudden spurt from 2020 as cashless payments increased during the Covid-19 period all over the world.

2.1Mobile payment

This paper builds on the research call and suggestions from the referenced studies, with the objective to bridge the highlighted gap in the digital payment literature, and also provide a holistic view on society's role in the digital payment innovation process in tourism sector. Individuals with both debit card and credit card ownership had consistently higher likelihoods of adopting cashless payments. With regard to fund access, people who saves for emergency needs has higher likelihood of adopting cashless payments(Niankara & Traoret, 2023) Financially inexperienced users may not be able to benefit from account ownership if they do not understand how to use financial services in a way that optimizes benefits and avoids consumer protection risks(Demirgüç-Kunt et al., 2022). Mobile Banking would be an effective technology-enabled financial service thereby empowering the customers because it can overcome all the barriers to entry in the traditional banking system(Maureen Nelloh et al., 2019) Financial institutions are increasingly adopting technology to provide new products and services to consumers thus in the present scenario, tourism sector also provides digitalisation in various tourism services(Ray et al., 2022)

2.2Customer satisfaction

In the context of the current study, customer satisfaction on using digital payments is assessed through taking opinion on the cost saving they experienced from using digital transaction during travelling, ease of use, usefulness and trust in digital payments. Willingness to use the digital payment methods is affected by the complexity of financial decisions which leads to consumer confusion and raises the risk that people make poor choices which impact on their financial decisions(Choice & Behaviour, 2022). Companies focuses on building long relationships with customers and the analyse customers' digital experiences thereby providing customers a value using digital means thus enhancing their performance(Al-Ayed & Al-Tit, 2024). Mobile banking requires no physical existence or staffing so that banks focus exclusively on the customer experience, which takes place entirely on the customer's mobile device(Krishnan, n.d.) For the purpose of attaining higher levels of customer satisfaction and loyalty, digital transactions are employed as it provides 24X7 services and bankers will benefit further from reduced administrative expenses, lower handling charges, lesser number of branches thus results in better service to the customers. Furthermore, it is important to compare differences in the compatibility of mobile payment across different customers(Mittal et al., 2023). It is important to understand the risk perceived by the consumers in order to identify the barriers of consumer's adoption and eliminate them and consumers' trust needs to be formed and retained in the long run(Bureshaid, 2021).

III. RESEARCH METHODOLOGY

We propose using a statistical methodology which is recommended to explore customer behavior among tourists and to gain novel understanding of the outcomes of digitalisation of travel and tourism sector with special reference taken from Southern Kerala. The information was gathered from 122 respondents from different travel destinations which include both Indian as well as foreign tourists. For the purpose of the study, two major hypotheses are framed as under:

Hypothesis 1:

H_0: There is no significant difference in customer satisfaction among different age group tourists on digital payment.

H_1: There is significant difference in customer satisfaction among different age group tourists on digital payment.

Hypothesis 2:

H_0: There is no significant difference in management of finance by using mobile payment among tourists having different level of education.

H_1: There is significant difference in management of finance by using mobile payment among tourists having different level of education.

3.1Population and Sample

This study was conducted in various tourist destinations of South Kerala. Population of the study is the tourists of various travel destinations of Southern part of Kerala, a state in India. Tourists who are using digital payment methods are only considered for the study thus the sample size is limited to 121. The questionnaire was distributed to 122 tourists who participated in our survey.

3.2 Data and Sources of Data

For the purpose of the study the entire population is divided into tourists from three destinations i.e., Trekking spots, Beaches and Heritage cites and the data were obtained from June 2023 to January 2024. Direct observation of the respondents was carried out throughout the survey conducted in the selected travel destinations i.e. two places each from the travel destination. From the genre of trekking spots, Thenmala and Agastyarkoodam were selected. From the locations of beaches, Varkala beach and Kovalam beach were selected. From the list of places famous for heritage tourism on the Southern part of Kerala, Padmanabhapuram palace and Azhimala Siva temple are considered for the data collection.

3.3 Theoretical framework

Variables of the study contains dependent and independent variable. The study used pre-specified method for the selection of variables. For the purpose of data analysis, SPSS Version.26 is used for one-way ANOVA analysis that generates descriptive statistics, including the mean, standard deviation and 95% confidence intervals for the variables concerned. ANOVA is an acronym for analysis of variance. It checks the impact of various factors by comparing groups with mean. In the study, two objectives are stated and in the first objective, one-way ANOVA tests the null hypothesis that, there is no significant difference in customer satisfaction among different age group tourists on digital payment against the alternative hypothesis that there is significant difference. Whereas the second objective aims to identify the significant difference between management of finance by using mobile payment among tourists having different level of education. Considering the financial behavior of respondents, consideration is given to the Financial management Behavioral scale which measures sound financial management behaviors(Dew & Xiao, 2011)

Reliability statistics of Cronbach's Alpha method is also used for measuring the internal consistency of variables. For data processing, we have employed encoding, analysis, interpretation, generalization and elaboration. Theoretical methods, which comprise descriptive, logical and comparative analyses as well as inductive reasoning for the interviews with tourists and have been employed for data analysis. The aim was to investigate the possibilities and barriers which travelers might encounter while doing digital payments at the time of their travel. There is a possibility that the conclusions that derived from the ANOVA test may have limitations. Simultaneously, a Post Hoc test is conducted to identify which groups differed from each other(Anesthesiol, 2017). Financial capability of respondents is also taken into consideration which is closely related but a wider concept than financial literacy.

3.4 Descriptive characteristics of respondents

Among the respondents, 64.8% is male and 35.2% is from the female gender which implies that digital payments are mostly adopted by male category. And 36.1% of the respondents using digital payments belongs to the age group of 20-30 i.e., youngsters tend to have more knowledge in financial technologies. Considering the type of mobile money transactions, 67.2% of travelers use mobile for purchase during travel which shows the ease of use of mobile payments. Characteristics of the respondents are presented in the table1.

Variable	*Group*	*Frequency*	*Percentage*	*Cumulative percent*
Gender	Male	79	64.8	64.8
	Female	43	35.2	100.0
Age (Years)	20-30	44	36.1	36.1
	31-40	33	27.0	63.1
	41-50	25	20.5	83.6
	51-60	10	8.2	91.8
	Above 60	10	8.2	100.0
Nationality	Indian	114	93.4	93.4
	Non-Indian	8	6.6	100.0
Level of Education	SSLC	32	26.2	26.2
	Plus-two	48	39.3	65.6
	Graduate	36	29.5	95.1
	Post graduate	6	4.9	100.0
Travel Destination	Trekking spots	41	33.6	33.6
	Beaches	38	31.1	64.8
	Heritage cites	43	35.2	100.0
Type of mobile money transactions currently make	Bill payment	7	5.7	5.7
	Hotel booking	23	18.9	24.6
	Fund transfer	10	8.2	32.8
	Purchase	82	67.2	100.0
Type of payment methods	Mobile payment- PhonePay, GPay, Paytm, WhatsApp pay	51	41.8	41.8
	Contactless pay	22	18.0	59.8
	Cash	49	40.2	100.0
Frequency of mobile transaction	Frequently	78	63.9	63.9
	Often	36	29.5	93.4
	Rarely	8	6.6	100.0
Savings for future travelling	Below 20000	46	37.7	37.7
	21000-40000	70	57.4	95.1
	41000-60000	6	4.9	100.0
	Above 60000	0		
Travelling expenses of Mobile payment users	Below 20000	111	91.9	91.0
	21000-40000	11	9.0	100.0
	41000-60000			
	Above 60000			

Table 3.1: Descriptive characteristics of respondents

IV. RESULTS AND DISCUSSION

4.1 Research Measures

Variables	Code	Items	Cronbach's Alpha
Cost saving	CS1 CS2 CS3	-Mobile banking creates spending habits for a traveller -Monthly statement in mobile transaction helps to control expenses -Mobile transaction helps in cost saving on my travel	0.747
Ease of Use	EU1 EU2 EU3	-Mobile payment is compatible with travelling -It is easy to make a payment, transfer money and to make a balance enquiry -Mobile payment has 24 hours access	0.932
Usefulness	UF1 UF2 UF3	-Mobile banking saves time as no need to go to bank or ATM -Have experienced a delay in payment through mobile payment thereby faced a bitter experience. -Customer service in bank is effective with regard to any complaint in mobile transaction problems.	0.721
Trustworthiness	TW1 TW2 TW3	-Have trust on bank and mobile banking technology -Have experienced a scam or fraud from mobile transaction -Trust the password protection in mobile payment applications.	0.807

Table 4.1: Research Measures

4.2 Objective-1

H_0: There is no significant difference in customer satisfaction among different age group tourists on digital payment.

H_1: There is significant difference in customer satisfaction among different age group tourists on digital payment.

4.2.1 Reliability statistics

Table 4.1 shows that Cronbach's Alpha is more than 0.7 which indicates a high level of internal consistency for the scale.

4.2.2 ANALYSIS

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Ease of use	Between Groups	73.618	4	18.404	31.386	.000
	Within Groups	68.609	117	.586		
	Total	142.227	121			
Usefulness	Between Groups	32.103	4	8.026	15.853	.000
	Within Groups	59.234	117	.506		
	Total	91.337	121			
Trustworthiness	Between Groups	45.228	4	11.307	18.723	.000

	Within Groups	70.660	117	.604		
	Total	115.888	121			

Table 4.2: ANOVA TABLE

From the results so far, we know that there are statistically significant differences between the groups as a whole because the significance value is less than 0.05 in all cases. There was a statistically significant difference between groups as determined by one-way ANOVA (F (4,117) = 31.386, p = 0.000) on the ease of use of mobile payments by the tourists. And about the usefulness of digital transaction at the time of travelling is also significantly different among travelers as determined by (F (4,117) = 15.853, p = 0.000). Likewise, the opinion about the trust vested in mobile payments differ between different age group tourists i.e., (F (4.117) = 18.723, p = 0.000). Post Hoc test is conducted to identify which groups differed from each other. The Tukey post hoc test is generally the preferred test for conducting post hoc tests on a one-way ANOVA, thus it is used in the analysis.

4.2.3 Post Hoc Tests

Dependent variable	Test	*p*-value (Sig.)	Inference
Ease of use	20-30 Vs 31-40	.956	Not significant
	20-30 Vs 41-50	.000	Significant
	20-30 Vs 51-60	.176	Not significant
	20-30 Vs Above 60	.000	Significant
	31-40 Vs 41-50	.000	Significant
	31-40 Vs 51-60	.427	Not significant
	31-40 Vs Above 60	.000	Significant
	41-50 Vs 51-60	.210	Not significant
	41-50 Vs Above 60	.000	Significant
	51-60 Vs Above 60	.000	Significant
Usefulness	20-30 Vs 31-40	1.000	Not significant
	20-30 Vs 41-50	.004	Significant
	20-30 Vs 51-60	.422	Not significant
	20-30 Vs Above 60	.000	Significant
	31-40 Vs 41-50	.005	Significant
	31-40 Vs 51-60	.382	Not significant
	31-40 Vs Above 60	.000	Significant
	41-50 Vs 51-60	.930	Not significant
	41-50 Vs Above 60	.000	Significant
	51-60 Vs Above 60	.001	Significant
Trustworthiness	20-30 Vs 31-40	.980	Not significant
	20-30 Vs 41-50	.000	Significant
	20-30 Vs 51-60	.527	Not significant
	20-30 Vs Above 60	.000	Significant
	31-40 Vs 41-50	.001	Significant
	31-40 Vs 51-60	.778	Not significant
	31-40 Vs Above 60	.000	Significant
	41-50 Vs 51-60	.440	Not significant
	41-50 Vs Above 60	.001	Significant
	51-60 Vs Above 60	.000	Significant

*The mean difference is significant at the 0.05 level. Table 4.3: Multiple comparisons table

A Tukey post hoc test revealed that the point of agreeing taken from travelers on 'Ease of use' of digital payment was statistically significantly lower after taking the opinion of age group of 41-50(3.38± 0.98, p=0.000) and above 60(1.96± 0.33, p = 0.000) compared to the of age 20-30 yrs. (4.59 ± 0.68) and that of age 31-40 yrs. (4.47 ±0.50) (as per the values of descriptive statistics done). Considering the age group comparison, it is revealed that opinion was statistically significantly higher after taking the opinion of age

group of 41-50 (3.38± 0.98, p=0.000) and 51-60(4.00± 1.32, p=0.000) compared to the of age above 60(1.96± 0.33, p=0.000).

There was no statistically significant difference between the age group of 20-30 yrs. and 31-40 yrs. (p value= 0.956). Likewise, the cases of 20-30 Vs 51-60 (p = 0.176); 31-40 Vs 51-60 (p = 0.427); 41-50 Vs 51-60 (p =0.210). The opinion taken from travelers on 'Usefulness' of digital payment was statistically significantly lower agree rate after taking the opinion of age group of 41-50(3.05± 1.07, p= 0.004) and above 60(1.93± 0.14, p=0.000) compared to the of age 20-30 yrs. (3.69± 0.57). The opinion was statistically significantly lower after taking the opinion of age group of 41-50 (3.05± 1.07, p=0.005) and above 60 (1.93± 0.14, p=0.000) compared to the of age 31-40 yrs. (3.72± 0.42). The opinion was statistically significantly higher after taking the opinion of age group of 41-50 (3.05± 1.07, p=0.005) and 51-60(3.26± 1.11, p=0.01) compared to the of age above 60(1.93± 0.14). There was no statistically significant difference between the age group of 20-30 yrs. and 31-40 yrs. (p value= 1.000). Likewise, the cases of 20-30 Vs 51-60 (p = 0.422); 31-40 Vs 51-60 (p = 0.382); 41-50 Vs 51-60 (p =0.930). i.e., 20-30 Vs 41-50, p value is 0.00(sig.); 20-30 Vs Above 60, p value is 0.00(sig.); 41-50 above 50, p value is 0.00(sig.).

Cronbach's Alpha	No. of Items
0.747	3

On the 'Trustworthiness' of mobile payment method, there was statistically significantly lower agree rate after taking the opinion of age group of 41-50(3.98± 0.51, p= 0.000) and above 60(2.00± 0.00, p=0.000) compared to the of age 20-30 yrs. (4.09± 0.66). The opinion was statistically significantly lower after taking the opinion of age group of 41-50 (3.17± 1.17, p=0.001) and above 60 (2.00± 0.00, p=0.000) compared to the of age 31-40 yrs. (3.98± 0.51). The opinion was statistically significantly higher after taking the opinion of age group of 41-50 (3.17± 1.17, p=0.001) and 51-60(3.66± 1.07, p=0.00) compared to the of age above 60(2.00± 0.00). There was no statistically significant difference between the age group of 20-30 yrs. and 31-40 yrs. (p value= 1.000). Likewise, the cases of 20-30 Vs 51-60 (p = 0.422); 31-40 Vs 51-60 (p = 0.382); 41-50 Vs 51-60 (p =0.930). i.e., 20-30 Vs 41-50, p value is 0.00(sig.); 20-30 Vs Above 60, p value is 0.00(sig.); 41-50 above 50, p value is 0.00(sig.). Tourists of age group 20-30 is overall satisfied with the ease of use, usefulness and trust in mobile payments as compared to the people above 60 yrs. of age. This difference may be due to the knowledge in mobile technology and willingness to use it.

4.3 Objective-2

H_0: There is no significant difference in management of finance by using mobile payment among tourists having different level of education.

H_1: There is significant difference in management of finance by using mobile payment among tourists having different level of education.

4.3.1 Reliability Statistics

Cronbach's Alpha is 0.747 which indicates a high level of internal consistency for the scale.

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Mobile banking creates spending habits for a traveller	Between Groups	10.046	3	3.349	5.462	.001
	Within Groups	72.347	118	.613		
Monthly statement in mobile transaction helps to control expenses	Between Groups	1.655	3	.552	.953	.418
	Within Groups	68.312	118	.579		
Mobile transaction helps in cost saving on my travel	Between Groups	17.249	3	5.750	6.416	.000
	Within Groups	105.743	118	.896		

Table 4.4: ANOVA Table

From the results so far, we know that there are statistically significant differences between the opinion of tourists having different level of education on 'Mobile banking creates spending habits for a traveler' and on the statement, 'Mobile transaction helps in cost saving on my travel'. There was a statistically significant difference between groups as determined by one-way ANOVA (F (3,118) = 5.462, p = 0.001) on the opinion of 'Mobile banking creates spending habits for a traveler use of mobile payments by the tourists. And about the opinion on 'Mobile transaction helps in cost saving on my travel' is also significantly different among travelers as determined by (F (3,118) = 6.416, p = 0.000). There is no significant difference on the opinion of 'Monthly statement in mobile transaction helps to control expenses' (p value is 0.418 which is greater than 0.05). Tukey Post Hoc test is conducted to identify which groups differed from each other.

4.3.2 Post Hoc Tests

Dependent variable	Test	*p*-value (Sig.)	Inference
Mobile banking creates spending habits for a traveller	SSLC Vs Plus two	.576	Not Significant
	SSLC Vs Graduate	.074	Not Significant
	SSLC Vs Post graduate	.991	Not Significant
	Plus two Vs Graduate	.001	Significant
	Plus two Vs Post graduate	.759	Not Significant
	Graduate Vs Post graduate	.723	Not Significant
Monthly statement in mobile transaction helps to control expenses	SSLC Vs Plus two	.835	Not Significant
	SSLC Vs Graduate	.395	Not Significant
	SSLC Vs Post graduate	.999	Not Significant
	Plus two Vs Graduate	.821	Not Significant
	Plus two Vs Post graduate	.941	Not Significant
	Graduate Vs Post graduate	.753	Not Significant
Mobile transaction helps in cost saving on my travel	SSLC Vs Plus two	.007	Significant
	SSLC Vs Graduate	.000	Significant
	SSLC Vs Post graduate	.948	Not Significant
	Plus two Vs Graduate	.650	Not Significant
	Plus two Vs Post graduate	.648	Not Significant
	Graduate Vs Post graduate	.313	Not Significant

*The mean difference is significant at the 0.05 level.

A Tukey post hoc test revealed that the point of agreeing taken from travelers on level of education of Plus two (1.83±0.72, p value= 0.001) on Mobile banking creates spending habits for a traveler was statistically significantly lower after taking the opinion of graduates (2.52± 0.87, p=0.001). There is no significant difference on the opinion of tourists having different level of education on the statement, 'Monthly statement in mobile transaction helps to control expenses' (p value is 0.418 which is greater than 0.05). Considering the level of education comparison, it is revealed that opinion on 'Mobile transaction helps in cost saving on my travel' was statistically significantly higher after taking the opinion of Plus two (2.14± 0.77, p=0.007) and Graduates (2.38± 1.37, p=0.000) compared to SSLC (1.43± 0.56). Thus, participants with higher level of education which implies high financial as well as technological knowledge were less likely to find it difficult to pay their bills digitally and were more likely to have saved up enough money to cover their travelling expenses. This relationship indicates that having a basic understanding of financial literacy is helpful to manage personal finances(Seldal & Nyhus, 2022).

CONCLUSION

Considering the analysis results of two hypothesis framed, there was a statistically significant difference between groups as determined by one-way ANOVA as the significance value is less than 0.05 in most of the cases. By analysing the difference in customer satisfaction among different age group tourists on digital payment, opinion taken on the 'ease of use of mobile payments' by the tourists significantly different. And about the usefulness of digital transaction at the time of travelling is also significantly different among

travelers. Likewise, the opinion about the trust vested in mobile payments also opinions differ between different age group tourists.

To conclude, we can say that tourists of age group 20-30 is overall satisfied with the ease of use, usefulness and trust in mobile payments as compared to the people above 60 yrs. of age. This difference may be due to the knowledge in mobile technology and willingness to use it. In the second objective, where difference of opinion on management of finance by using mobile payment among tourists having different level of education is measured, Mobile banking creates spending habits for a traveler and Mobile transaction helps in cost saving on my travel have significant differences in opinion where tourists having high level of education tends to believe that digitizing transactions enables overall management of finance. Whereas all the group agree that periodic statement accessible through mobile phones helps them to control expenses on their travel. Previous studies have emphasised that financial education results in financial knowledge and despite of this, the ways to translate this financial knowledge into financial behaviour is yet to be learned. The effectiveness of traditional financial education like high school courses, seminars need to be advanced(Goyal & Kumar, 2021)

LIMITATIONS

It is appropriate to mention the limitations of this study. First, the sample size is small so that cannot be used to describe the whole population of tourists in Kerala as the study covered selected tourist destinations only. For future research, sampling should be done in many tourist destinations in Kerala. This research was only conducted in tourist sector, so that many sectors where mobile users present have not been included in this study. We would argue that any further research must increase the sample size, to allow representation from each sector, so we can examine the technology readiness of all business sectors. Secondly, another limitation in our study is that the study was done on a group with different educational backgrounds including tourists qualified SSLC to Post graduates. Whereas people who are uneducated also enjoys travelling.

But for the purpose of the study initial question asked was whether they use mobile technology or not. And from the tourists interviewed, responses were collected only from those who use digital payments. Most likely people who possess basic education can only knowledgeable to these technologies. In addition, many tourists were reluctant to co-operate as they were only interested in enjoyment. The differences in income levels and educational backgrounds may influence users against new technologies. Further research on a more diversified sample size could generate a more detailed insight into the technology readiness among tourists.

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