Adoption of Digital Payments for Travelers at Tourism Destinations

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Abstract

The provision of digital payments in tourism destinations has developed into a value-added service. This research seeks to uncover the phenomenon of the adoption of digital payment technology by tourists in tourist destinations associated with their attitudes regarding perceptions of service quality and return visit interest. PLS-SEM analyses TAM dimensions, service quality, and digital payment user satisfaction in return visits to tourism destinations. Using data from 212 respondents, the study found that perceived ease of use of digital payments significantly influenced the perception of service quality. These relations significantly affect satisfaction, an antecedent of consideration for return visits to tourism destinations. Practically, this research provides the fact that digital payments can be a factor that strengthens visits for tourists. Destination managers need to integrate their payment operations into the digital system thoroughly.

Keywords: digital payment; TAM; tourist; destination; intention

Introduction

The industrial revolution of era 4.0 has influenced global patterns of production and life (Phuong Hoa, 2021). Increasingly advanced technology has made life easier. Various industrial lines have adapted to the technology, including tourism. The need for new digital and interactive incentives in tourism is growing because the target group is millennials and improved services (Thees et al., 2021). One of the trending digitalization is digital payments in tourism destinations. This change impacts cash payments, the most insecure payment method, whereas digital payments are considered the safest (Almeida et al., 2019).

A study (Hung, 2021) shows that Internet users are increasing rapidly in Southeast Asia, whereby in 2020, there will be 40 million users. In Indonesia, the growth of internet users by 11% per year is driven by e-commerce and social media (Musyaffi et al., 2021). Data from the Indonesian Internet Service Providers Association-2018 found that 50.08% of the total population in Indonesia owns a smartphone. In comparison, pc/laptop ownership is found in

25.72% of Indonesians. The rapid development of technology caused many changes. One of which is the economic transaction system in payments that turns digital. Based on the IPSOS survey, in everyday life, Indonesians have done at least once a week using e-wallets, as many as 68% of Indonesians.

The development of digital payments in Indonesia began in 2007. Telkomsel released the first e-wallet, namely T-cash, followed by other provider companies such as Dompetku from Indosat, XL Tunai from XL Axiata, and various other e-wallets. In Indonesia, at least 38 digital payments or e-wallets have been spread throughout Indonesia officially by Bank Indonesia (Damayanti et al., 2021). The scope of technology in tourism and hospitality sharpens business viability and convenient service delivery. Travellers increase mobility and flexibility needs across travel and accommodation experiences (Verma et al., 2021). The provision of digital payments on transactions in tourist attractions, hotels, restaurants, and other tourism business lines has been implemented in many tourism destinations in Indonesia. Digital payment methods include debit/credit cards, e-wallets, QR Codes, internet banking, and mobile banking.

One of the essential parts of developing digital payment transactions for tourism destinations is service quality. In theory, service quality is used to assess consumer expectations to help determine managerial strategies and actions to improve the quality of service (Parasuraman et al., 1988). Another concept is evaluating a product's service quality based on the quality of service felt by customers (Xu & Lu, 2020). In the service sector such as tourism, quality is one of the essential elements in business development due to its positive relationship with profits, increased market share, and customer satisfaction. The quality of digital payment transaction usage services impacts the perception of satisfaction of use. It encourages visits back to tourist destinations (Xia et al., 2018). In the development of digital payment transactions, users certainly through the process of adapting technology, especially mobile-related services, so the Technology Acceptance Model is suitable for use in reviewing the phenomenon of digital transaction adoption from the point of view of perceived usefulness and perceived ease of use (Kar, 2020; Yan et al., 2021). Both become important as one of the service components in tourism destinations (Xia et al., 2018).

Several studies have paid attention to digital payment behaviour with a focus on performance expectations and trust in QR code payments (Lou et al., 2017; Musyaffi et al., 2021), risk and trust in e-payment (Nguyen, 2018), as well as the demographic impact on e-payment service preferences (Yaokumah et al., 2017). The research has revealed various effects of using digital payments. However, this phenomenon has not been linked to the intention of returning to tourist destinations. This research aims to examine aspects of digital payment technology adoption. The Technology Acceptance Model / TAM (Davis, 1989) concept was an antecedent service quality connected with the perception of satisfaction that impacts the intention of returning to the tourism destination. This research has the opportunity to close other research gaps that have not paid attention to service quality performance and adoption of digital payment technology. It is believed to enrich the study of the work system of existing tourism destinations.

Literature review
Perceived ease of use
Perceived ease of use as part of the Technology Acceptance Model (TAM) (Davis, 1989) refers to using a system easily and free of effort. Technology users believe that the ease of use of a technology system depends on its flexibility, how easily the technology is understood, and the ease of operating the technology system used without requiring more effort (Puhan et al., 2017). Regarding this concept, (Viswanath & Fred D, 1996) divide perceived ease of use into four

dimensions, including a) the interactions that occur between individuals with technological systems are clear and easy to understand; b) it does not take much mental effort to be able to use the technology; c) technology is easy to use, and; d) the technology is easy to operate as per the user's wishes.

Various studies show that Perceived Ease of Use has a positive influence and significantly encourages user satisfaction and use of related technologies continuously (Isaac et al., 2016; Mahaboob Basha et al., 2020; Sinaga et al., 2021; Sito Putri & Iriani, 2021; Subagio et al., 2018). The study results (Sito Putri & Iriani, 2021), Provide a view of how perceived ease of use affects a user's trust or trust in the technology or system he or she uses. This is in line with the study (Barua et al., 2017), Where users are confident to continue to use a technology product that they consider easy to use and useful. (Daud et al., 2018; Kaur & Malik, 2019; Subagio et al., 2018) found that Perceived Ease of Use impacts the Perceived Usefulness variable, which shows that the more accessible a technology is to use, the more valuable it is in the lives of its users.

A study (Sholikah & Sutirman, 2020) found that perceived ease of use in technology products significantly affects perceived service quality. This shows that users who feel at ease in adopting a technological object assess the quality of service provided.

H1: perceived ease of use has a significant effect on perceived usefulness
H2: perceived ease of use has a significant effect on perceived service quality

Perceived of usefulness

Perceived usefulness is defined as "the degree to which an individual believes that using a particular system would enhance his/her job performance" (Davis, 1989, p. 320). Individuals (*users*) will continue to use technology if they understand the usefulness of a product (Lucyanda et al., 2010); this includes digital payments. Users who benefit from using a digital payment service will have constructive behaviour to continue using the service in the future.

Previous studies have examined antecedent perceived usefulness in the form of expectation confirmatory (Rahi & Abd. Ghani, 2019), perceived enjoyment (Maharoesman & Wiratmadja, 2016), and perceived ease of use (Daud et al., 2018). Several other studies have found perceived usefulness to impact trust (Chinomona, 2013; Kumar, 2020) and user satisfaction (Daud et al., 2018; Haddad, 2018; Rahi & Abd. Ghani, 2019; Rawashdeh et al., 2021). In particular, perceived usefulness has also been shown to influence perceived service quality (Sholikah & Sutirman, 2020). This suggests that users who benefit from a technology product tend to assess the quality of service, or at least these benefits have partially met some of the expectations of the value of the services they have (Kumar, 2020).

H3: perceived usefulness has a significant effect on perceived service quality

Service quality

In most nations, digital payment has become the most frequent and prominent payment method (Kumar, 2020). As a product with a broad reach, the service quality aspect of digital payments has become a topic that has attracted many researchers to study. (Parasuraman et al., 1988) developed a service quality metric (SERVQUAL) based on five factors: reliability, tangibles, responsiveness, assurance, and empathy. Customers evaluate quality in various ways and may consider some elements. Based on this statement, digital payments are personified as a unit of physical and non-physical services for their users.

Customers' needs, purchasing habits, and consumption patterns should all be taken into account by businesses. Service quality is considered as a set of competitive forces; since it improves

service performance, increases market share, and increases profits if it provides a long-term competitive advantage. Quality digital payment service is a condition where the entire transaction service is above the expectations of its users (AL-Qawasmi et al., 2020; Poerjoto et al., 2021). This condition was then significantly linked to user satisfaction (Jin & Lim, 2021).

H4: perceived service quality has a significant effect on user satisfaction

User satisfaction

User experience in tourism can be defined as the extent to which the needs and desires of the tourist can be met. During a trip or tourist activity, it occurs regarding the products and services provided to meet tourists' wishes, expectations, and needs related to the part of the trip (Aliman et al., 2016). As described by (Tribe & Snaith, 1998), tourist satisfaction is a benchmark to the extent to which the tourist's assessment of the attributes of the destination exceeds his expectations.

Satisfaction experience assessment *can* be said to vary significantly from concept to model. Each experience is different in each customer, encounter, and institution, supporting a new understanding of customer satisfaction within the industry (Sukiman et al., 2013). In more detail, tourist satisfaction in this study is used to describe the emotional state of tourists after experiencing digital contrasting experiences in the elements of tourism destinations (Baker & Crompton, 2000; Mathison, 2013).

Satisfaction (Sukiman et al., 2013) is influenced by the quality of goods and services and customer feelings in the form of accumulative perceptions that will influence the decision to make a buyback. The early part of this theory is supported by several theories of its predecessors, who also stated that satisfaction and service quality are very closely related. By increasing service quality, satisfaction will increase (Bitner, 1990; Bolton & Drew, 1991). The condition of tourists' satisfaction with services in tourism destinations, including digital payment transactions, has influenced visiting interest (Afshardoost & Eshaghi, 2020; Amorim et al., 2019; Llopis-Amorós et al., 2018).

H5: User satisfaction has a significant effect on visiting interest

Intention to revisit

The intention to visit a tourist destination can be analogous to the interest in buying a manufactured product (Albarq, 2013). Several other studies confirm that the interest in return visits is closely related to attitudes and preferences towards the brand or type of product (Kim & Ko, 2012; Martín-Consuegra et al., 2018). Interest as encouragement, both visiting and buying, is a stimulus from the potential personal consumer that gives rise to a drive influenced by positive feelings towards the product that motivates the action to re-interact. These positive feelings can be attributed to previous variables, namely satisfaction experience (Aji et al., 2020; Semrad & Rivera, 2018).

Methods

This research seeks to examine the quality of service in the use of digital payments in tourist destinations to the satisfaction experience and interests of visiting tourists. Measurement items were adopted from the literature and modified for the study. Based on these considerations, the research hypothesis will be determined. The research framework was developed in thirty-one assessment items divided into nine dimensions: five dimensions for Service Quality; a two-dimensional Technology Acceptance Model; and two dimensions that measure User Satisfaction. Service Quality attributes adapt theory (Parasuraman et al., 1988). It measures

digital payment performances through five dimensions: reliability, empathy, responsiveness, assurance, and Tangibility. Atribut Technology Acceptance Model (TAM) adapts (Davis, 1989; Yan et al., 2021) used to assess digital payment adoption in tourist destinations. Atribut User Satisfaction adapts theory (Sun et al., 2021) was used to determine the effect of ServQual and TAM on the satisfaction and intention of visits, as presented in Figure 1.
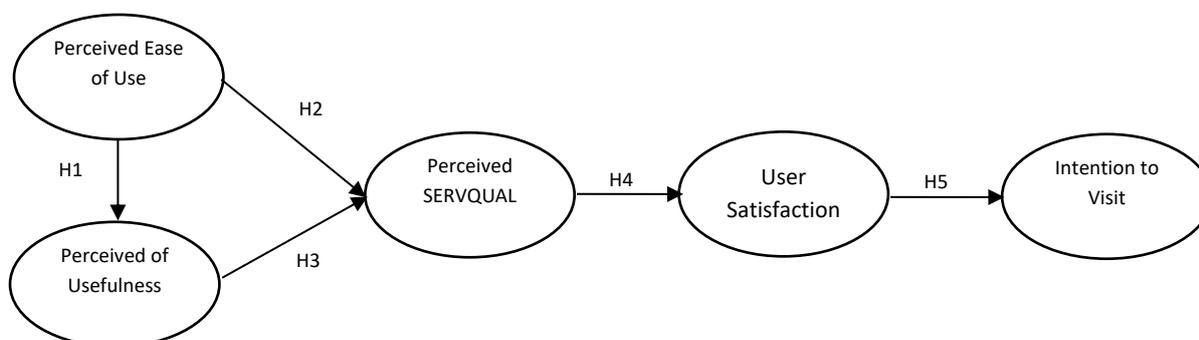

Figure 1. Proposed model
Source: Adaptation from (Davis, 1989; Parasuraman et al., 1988; Sun et al., 2021; Tang et al., 2021)

The survey was conducted by distributing an online questionnaire at the end of 2021 with a selection question: whether respondents had made digital payment transactions in tourist destinations for the past year. Of these activities, 256 responses were received, but only 212 data could be processed later. To avoid measurement errors, multi-measurement items are used in a 5-point Likert scale with points 1 indicating very disagree and five indicating strongly agree.

Descriptive statistics are used to describe the demographic characteristics of respondents. Of the 212 data received, 45% of respondents were male, and 55% of respondents were women. Based on the age of respondents, 62% of respondents aged 16 - 20 years, 28% of respondents aged 21 - 25 years, 7% of respondents aged 26 - 30 years, 2% of respondents aged 31 - 35 years, and 1% of respondents aged 36 - 40 years. Based on monthly income it is known that 77% of respondents have income < Rp 3,000,000, 14% of respondents have income > Rp 3,000,000 - Rp 6,000,000, 4% of respondents have an income of > Rp 6,000,000 – Rp 9,000,000, 1% of respondents have income > Rp 9,000,000 – Rp 12,000,000, 2% of respondents have > income of Rp 12,000,000 – Rp 15,000,000, and 2% of respondents have > income of Rp 15,000,000. Then, for the level of education it is known that 71% of high school graduates, 28% hold Bachelor's degrees, and 1% have graduate degrees.

Partial Least Squares (PLS) are used to analyze the construction of research frameworks. PLS is a well-known technique for finding route coefficients in structural models. Its popularity has expanded in social research due to its ability to represent latent components under non-normal situations with small to medium sample sizes (Hair et al., 2018). We used the PLS approach to establish the significance levels for the loadings, weights, and route coefficients. We then used the bootstrapping technique to derive the hypothesis. Finally, blindfolding procedures were employed to determine and examine the validity of the research hypothesis.

Results

Measurement model

The reflective factorial modelling revealed significant reliability and convergent validity of all constructs of the measurement model. As measured by factor loadings, Cronbach's alpha, composite reliability (CR), and average variance explained (AVE). Each component had a load of more than 0.60; Cronbach's alpha (a) values for all constructs were larger than 0.86; all CR values were greater than 0.91; and all AVEs were greater than 0.72 (Hair et al., 2018). Discriminant validity was confirmed by calculating the Heterotrat-Monotrait ratio of correlations (HTMT$_{0.85}$) (Fornell, C., & Larcker, 1981). All calculations have fulfilled the requirements presented in Table 1 and Table 2.

Table 1. Validity and reliability for constructs

Constructs & Items	Loadings	AVE	CR
Perceived Ease of Use (PEU) – *Cronbach's alpha = 0.9191*		*0.8061*	*0.9432*
PEU1: Digital payment services in tourism businesses are easy to use.	0.8515		
PEU2: Digital payment services in tourism businesses are easy to understand.	0.9079		
PEU3: The procedure of digital payment services in tourism businesses does not make it difficult.	0.8733		
PEU4: Digital payment services in tourism businesses are easy to learn.	0.9552		
Perceived of Usefulness (POU) – *Cronbach's alpha = 0.9242*		*0.8142*	*0.9460*
POU1: I would argue that digital payment services in tourism businesses provide benefits.	0.8938		
POU2: Digital payment services provide convenience in visiting tourism businesses.	0.8903		
POU3: Digital payment services must continue to be widely provided in tourism businesses.	0.9074		
POU4: Digital payment services give the impression of a smart and modern tourism business.	0.9176		
Perceived Service Quality (SER) – *Cronbach's alpha = 0.9520*		0.6184	0.9575
SER1: Security of digital payment transactions in tourism businesses can be relied upon.	0.8411		
SER2: Employees who provide digital payment services serve politely and consistently.	0.8819		
SER3: Employees seek to understand the needs and conditions of users of digital payment services.	0.7922		
SER4: Employees provide equal service to all users.	0.7150		
SER5: Employees are sympathetic in providing digital payment services.	0.7451		
SER6: Employees pay good attention when constraints on digital payment transactions.	0.7649		
SER7: Digital payment transactions in tourism businesses are completed on time.	0.7534		
SER8: Digital payment transactions in tourism businesses are always reliable.	0.7820		
SER9: In the event of obstacles, digital payment services are correctly repaired.	0.7420		
SER10: Digital payment facilities are available at the payment service desk/counter.	0.7073		
SER11: There are several digital payment options at the payment service counter.	0.7294		
SER12: Digital payment facilities are physically in good condition.	0.7288		
SER13: Employees can provide digital payment services when I request.	0.9150		
SER14: Employees can provide digital payment services without the help of others.	0.8734		
User Satisfaction (SAT) – *Cronbach's alpha = 0.8618*		*0.7085*	*0.9063*
SAT1: I am satisfied with digital payment services in the tourism business.	0.7338		
SAT2: Digital payment services add to the satisfaction of the visiting experience in the tourism business.	0.8865		
SAT3: No complaints about digital payment services at the tourism businesses I visited.	0.8608		
SAT4: Tourism businesses that provide digital payment services have a positive value in my mind.	0.8767		
Intention to Re-Visit (ITV) – *Cronbach's alpha = 0.8638*		*0.6924*	*0.8999*
ITV1: Tourism businesses that provide attractive digital payment services to revisit.	0.8792		
ITV2: Digital payment services tourism business becomes an interesting consideration for my visit in the future.	0.8078		
ITV3: Tourism business digital payment services facilitate the following visit plans.	0.8275		
ITV4: I will still use digital payment services on my next visit.	0.8120		

Table 2. Discriminant validity

	ITV	PEU	POU	SAT	SER
Intention to Re-Visit (**ITV**)	**0.8321**				
Perceived Ease of Use (**PEU**)	0.4676	**0.8978**			
Perceived of Usefulness (**POU**)	0.3033	0.5476	**0.9023**		
User Satisfaction (**SAT**)	0.6833	0.5661	0.4733	**0.8417**	
Perceived Service Quality (**SER**)	0.5378	0.7386	0.4871	0.7623	**0.7864**

The square root of AVE of every multi-item construct (first-order and second-order) is shown on the main diagonal

Structural model
SmartPLS 3.2.9 was used to test this investigation's structural model and assumptions. The statistical significance of the weights of sub-constructs and the path coefficients was investigated using a bootstrapping approach with 5000 iterations (Chin et al., 2008). R^2 is the primary approach to evaluate the model's explanatory capacity because PLS does not offer overall goodness-of-fit indices. (Tenenhaus et al., 2005), on the other hand, proposed the goodness-of-fit (GoF) index as a diagnostic tool for evaluating model fit. The geometric mean of average communality and average R^2 are used in the GoF measure (for endogenous constructs). To evaluate the GoF analysis findings, (Hoffmann & Birnbrich, 2012) published the following cut-off values: GoF small = 0.1, GoF medium = 0.25, and GoF large = 0.36. A GoF value of 0.573 was estimated for the model employed in this investigation, indicating a satisfactory model fit.

Following the measurement model and goodness of fit, the hypothesized relationships in the structural model were tested. Fig. 2 shows the results of the analysis. The corrected R^2 refers to the predictor variable's explanatory power (s) on the respective construct. Perceived ease of use explains 28% of perceived usefulness. In contrast, perceived ease of use interaction with perceived usefulness explains 53% of perceived service quality. User satisfaction is predicted 57% by perceived service quality, and user satisfaction explains 45% of intention to revisit tourism destinations. Regarding model validity, (Chin et al., 2008) classified the endogenous latent variables as substantial, moderate, or weak, based on the R^2 values of 0.67, 0.33, or 0.19, respectively. Accordingly, perceived usefulness (R^2=0.278), perceived service quality (R^2=0.526), user satisfaction (R^2=0.568), and intention to revisit (R^2=0.450) are moderate, as portrayed in Table 3.

The researchers used the predictive sample reuse approach (Q^2) as a criterion for predictive relevance in addition to the size of R^2 (Chin et al., 2008). Q^2 demonstrates how effectively the obtained data can be reconstructed empirically with the help of the model and the PLS parameters, based on the blindfolding technique. The researchers used cross-validated redundancy procedures to produce Q^2 for this investigation, as suggested by (Chin et al., 2008). A Q^2 greater than 0 indicates that the model is predictively relevant, whereas a Q^2 less than 0 indicates that the model is not. Perceived usefulness, perceived service quality, user satisfaction, and intention to revisit are 0.1857, 0.3104, 0.3952, and 0.2388, respectively, as shown in Table 3, suggesting acceptable predictive relevance.

Table 3. Results of R2 and Q2 values

Endogenous constructs	R^2	Q^2
Intention to Revisit	0.4502	0.2388
Perceived of Usefulness	0.2780	0.1857
User Satisfaction	0.5681	0.3952
Perceived Service Quality	0.5266	0.3104

The structural model and hypotheses testing results are presented in Table 4 and Figure 2. Four hypotheses were supported, and one hypothesis was rejected. Indicating that perceived ease of use significantly influences perceived usefulness. Perceived ease of use significantly influences perceived service quality, but perceived usefulness did not significantly affect perceived service quality. The researchers also observed that perceived service quality influences user satisfaction significantly. Finally, digital payment user satisfaction significantly influences the intention to revisit tourism destinations.

Table 4. Structural estimates (hypothesis testing)

|	Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P* Values	Results
H1	Perceived Ease of Use → Perceived of Usefulness	0.5476	0.5631	0.1212	45.170	0.0000	Supported
H2	Perceived Ease of Use → Perceived Service Quality	0.6740	0.6701	0.1614	41.760	0.0000	Supported
H3	Perceived of Usefulness → Perceived Service Quality	0.1180	0.1278	0.1808	0.6530	0.5138	Not Supported
H4	Perceived Service Quality → User Satisfaction	0.7623	0.7632	0.0827	92.188	0.0000	Supported
H5	User Satisfaction → Intention to Revisit	0.6833	0.7451	0.0766	89.258	0.0000	Supported

*$P < 0.05$
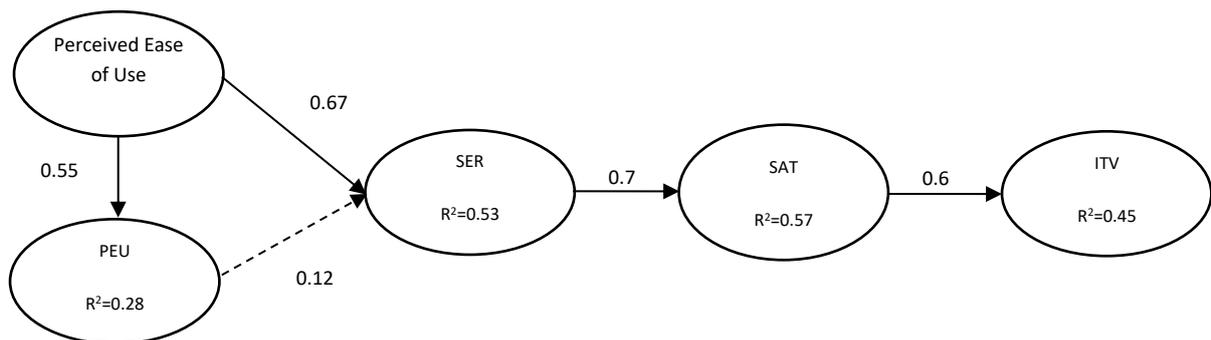
Figure 2. Structural Model Results
Source: Authors

Discussion

Digital payments have become a common phenomenon in changing financial transactions in the global community, motivated by advances in information technology, financial literacy, and societal needs. The development of digital payments is often associated with purchasing e-tickets and e-vouchers for the benefit of travel. Similarly, in the development of tourism destinations, digital payment has become one of the services considered to accelerate transactions in business units of tourist attractions, hotels, restaurants, and transportation services. In this context, the provision of digital payments in tourism business units often becomes the first encounter of tourists with financial technology.

The study examined the process of digital payment adoption. It linked it to the perception of service quality that impacts the satisfaction and desire to return to the tourism destination for tourists post-experience. Based on the construction of calculated models, it is known that ease of use is a major driver of the adoption of digital payment technology, as found in the study (Balakrishnan, 2021; Patil et al., 2017; Singh et al., 2019; Susanto et al., 2022). In the technology adoption cycle, useful digital payments are easy to use. Digital payment service providers need to consider the ease of use aspect as the main consideration of their services.

The study found that perceived ease of use is an antecedent of the service quality of digital payment. This strengthens the study (Patil et al., 2017; Sholikah & Sutirman, 2020), where users tend to assess the quality of digital payment services on the pre-terms of ease of use. Digital payment services, from the physical and non-physical aspects provided by tourism business unit managers, are perceptually assessed by the ease of use of these services for tourists. In the next cycle, the quality of digital payment services will impact satisfaction.

This study has confirmed that there is a change in the attitude of tourists today where the availability of easy and quality technology becomes a plus for a tourism business unit. Uniquely, this study found that tourists' satisfaction with the digital payment experience will influence the decision to return to the tourism business unit. Tourism business unit managers should see this as an opportunity to provide more payment technology alternatives as an additional attraction for tourists to return to visit in the future.

Conclusions

The development of digital payments in tourism destinations has become a fact of service innovation. Digital transactions are considered to provide added value to the payment experience in tourist destinations. In developing countries, the adoption of digital payments is related to the image of the advancement of technology access in a region. Destinations with digital payment service capabilities are considered smart tourist destinations and are more effective in motivating visits (Novianti et al., 2022; Rafdinal et al., 2021; Susanto et al., 2020). This study has found facts supporting this phenomenon where aspects of technology adoption are significantly related to service quality. The successful use of digital payments for tourists is considered an added value for tourist destination services. This relationship is related to visit satisfaction that triggers future visit intentions. Theoretically, this study enriches a constructive model of visitation initiated by the ease of use of digital payment technology.

Practically, this study provides an overview of the importance of transforming conventional payments to digital in tourism destinations. Destination management organizations need to seriously integrate transaction services in their area into the digital system. Investment in digital payment technology needs to be assessed as an effort to achieve better business operating performance. Support for internet and electricity infrastructure needs to be synergized by stakeholders, considering the character of tourism destinations with a broad scope of operations, not only in urban areas.

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