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Fintech in Tourism Focuses on Facilitating Frictionless Payments for Travel

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Abstract

Digital payments are altering the way businesses manage business travel. It's no longer necessary to carry cash or wait for expense reimbursements. Employees can pay for flights, hotels, and meals with a few simple clicks, making travel easier and more efficient. This transition to electronic payments is about more than just convenience; it is changing how businesses manage travel, save money, and keep customers happy. Any payment made electronically is referred to as a digital payment. This includes credit and debit cards, mobile payments, and virtual cards. Instead of using cash or checks, online payments enable travelers to pay instantly via secure online platforms. Employees can book and pay for business travel expenses quickly and easily, eliminating the need to carry large sums of money or deal with paperwork. In the context of the digital economy and cultural integration, this paper examines the theoretical and practical effects of digital inclusive finance on cross-border tourism revenue. Cross-border tourism revenue is greatly increased by digital inclusive finance, and this effect holds true even after a number of sensitivity tests. Mechanism analysis shows that by promoting the creation of new digital infrastructure and boosting the effectiveness of information exchange, digital inclusive finance enhances the cross-border travel experience. Additionally, the moderating effect analysis demonstrates that while fiscal investment lessens the beneficial effects of digital inclusive finance, trade openness increases them. In recent decades, the development of the tourism business has been significantly impacted by technology. A key area of technological innovation is the cashless payment system. Cashless payment systems have been proposed as a way to improve tourism experiences and provide market places a competitive edge. In the tourism industry, governments are currently aggressively pushing for a cashless society. It is still uncommon to find research on travelers' acceptance of cashless payment methods in travel destinations.

Keywords: Financial Inclusion, Digital Meanscross-Border Travel, Trade Openness, Budgetary Investment

Introduction

Cashless payments are those that are made using electronic means rather than actual cash. Credit cards, debit cards, bank transfers, mobile wallets, and contact less technologies like tap to pay are all used to make these payments. Carrying large sums of cash is

no longer necessary for cashless transactions. This reduces the possibility of seeing theft or loss. Transactions are tamper-proof because they are encrypted. The cost of printing money is decreased by cashless transactions. Thanks to government initiatives and innovative digital payment methods, India has made good strides toward a cashless economy. However, problems remain, notably for Indian SME producers. The government must keep educating the public about digital payments and simplify internet banking. The decreased likelihood of theft and criminal activity is one of the main benefits of a cashless society. Businesses and individuals are less susceptible to robberies when there is no actual cash on hand, and personnel who handle money face less security risks. The objective is to develop a more effective financial ecosystem that benefits all citizens by lowering reliance on cash. In the end, these goals help create a more accountable and transparent economic system.

In recent decades, the development of the tourism business has been significantly impacted by technology. A key area of technological innovation is the cashless payment system. Cashless payment systems have been proposed as a way to improve tourism experiences and provide market places a competitive edge. In the tourism industry, governments are currently aggressively pushing for a cashless society. It is still uncommon to find research on travelers' acceptance of cashless payment methods in travel destinations.

Review of Literature

Dr.S.Praveenkumar (2020) determined that Tamil Nadu's tourism potential is enormous. However, there is still a lack of infrastructure related to tourism. The government must get ready to upgrade the infrastructure for tourists, and it should carry out a number of initiatives, like building clean, reasonably priced hotels for visitors, connecting World Heritage Sites and other tourist destinations with highways, and introducing special tourist trains.

Dr.J.Vasantha Arockiaselvi et al (2018) observed that Tourist security and tourist friendliness are the factors adding value to the State. Additionally, relatively few people take advantage of the tourism industry's potential to create jobs. Measures will be taken to train educated and unemployed youth in tourism-related fields in order to fully prepare and sensitize the next generation. In order to increase awareness among youth, the proposals will also be included in school and college curricula.

Ms.Mahalakshmi Venkatesh et al (2014), highlighted that these service industries include transportation services, such as airlines, cruise ships and taxicabs, hospitality services, such as accommodations, including hotels and resorts, and amusement venues, such as amusement parks, casinos, shopping malls, music venues and theatres. India is a very large and beautiful country. Therefore, tourism is also very important in our country's major regions.

Statement of the Problem

For all practical reasons, tourism is seen as a smoke-free industry. Enough support services should be offered to encourage visitors and establish a focal point for the tourism industry. Tourist satisfaction can be influenced by the terms of eminence tourism services and the requirements of sustainable services. An objective evaluation of visitor preferences and knowledge is necessary to promote and enhance quality tourism facilities. Tamil Nadu's industrial backwardness is more than made up for by the positive upward trend the tourism sector has reported over the years. However, a sizable portion of visitors to these tourist destinations are still unidentified. The district's nature themes are modestly related to the local flora, fauna, parks, scenic beauty, geology, and marine environment. In addition to cultural themes, music, dance, fine arts, theater, architecture, crafts, and archaeology are examples of traditional lifestyles that can be found here. The most important issue

facing the travel and tourism sector is competition and creative advertising campaigns. The facilities and tourist attractions are not very successful. Waste management, public space cleanliness, a shortage of tour guides, employment opportunities, transportation, and subpar lodging in the tourist destination are all issues that need to be addressed. This problem generated an unflagging rarity in the investigator's mind to board.

Objectives of the Study

- To research Tamil Nadu's tourism and economic expansion.
- To investigate the various types of tourism in India.
- To know-how the current status in tourism sector in Tamil Nadu.

Methodology of the Study

The method gathers and analyzes secondary data from publications of the Government of Tamil Nadu and the Government of India, as well as related records, newspapers, and periodicals.

Tamilnadu's Tourism and Economic Growth

The tourism department needs to set up a number of information booths at bus stops, shopping centers, and busy business complexes. Appropriate people with the appropriate mindset are hired to interact with guests. Maintaining the tourist office open around-the-clock is crucial. In order to provide the guests with their best services, awareness workshops can focus on data based on websites, waiters, and taxi drivers who have direct contact with the visitors. Since the various economic sectors are already experiencing the winds of privatization, tourism can also be tested. To facilitate the collection of tourist data, information about accommodations in hotels, lodges, clubs, resort hotels, train stations, airports, bus stations, and tariffs should be displayed. This will enable guests to choose the lodging that best suits their needs. In every region, the tourism sector is vital to achieving socioeconomic development. Tamil Nadu's tourism sector has grown significantly over the years as a result of the region's exceptional natural and scenic beauty as well as its historical significance to the country's development. The growth record and the impact of the tourism industry on Tamil Nadu's social and political circumstances as well as its financial history have been extremely motivating. Due to Tamil Nadu's poor track record in terms of developed growth, the constantly expanding tourism industry has brought about some changes.

India's Tourism Types

Adventure Tourism

Adventure TravellIndia's diverse topography allows for a wide variety of adventure tourism. These will assist you in reducing the monotony of your city life. One of the most significant types of tourism is adventure tourism. For these daring excursions, many Indian travel packages are designed.

Wildlife Tourism

India is a wildlife lover in addition to being a diverse nation. Ninety forests are national government parks, and 482 are wildlife sanctuaries, making up about 4% of India's total land area. India is home to 60–70% of the world's biodiversity, according to statistics. Asian elephants, Asiatic lions, Royal Bengal tigers, Indolence bears, Indian rhinos, leopards, and more can be found in these forests. Numerous bird species can be found in jungles and sanctuaries. These locations emerged as the top bird-watching destinations for tourists.

Eco-Tourism

India, a country with a diverse topography, has many tourist spots that can help you decompress and rejuvenate. The Himalayas, North-East India, Kerala, the Andaman and Nicobar Islands, and the Lakshadweep Islands are just a few of the places where you can enjoy the natural beauty in a religious way. We refer to it as nature-based tourism.

Medical Tourism

Travelers from around the world come to our nation for medical care. They visit tourist attractions in that city or state in the interim. India is seeing a sharp rise in foreign travel. Medical tourism has been a huge boon to private hospitals in recent years. They raise their overall employment, transportation, etc. as a result of this demand. Travelers have requested medical services, including complicated surgeries.

Wellness Tourism

One of the best places in the world for wellness is India. As more people attempt to adopt healthier lifestyles, popularity rises. We have put together a list of the best wellness locations in India that you should visit if you want to reduce anxiety and rekindle your emotions.

India's Heritage and Cultural Tourism

India is the world's motherland in terms of culture and religion. The nation's numerous world heritage sites contribute to its distinctive cultural vibrancy. It is also significant historically. Travelers from all over the world are drawn to those things.

Religious Tourism / Pilgrimage Tourism

India is called a 'country of faith.' You can find a spiritual environment all over the country. Dharma generates this situation; Karma carries and forgives. India is a worldly country with several religions. We live here in eventual peace and sufficiency. For that reason, religious tourism has a vital role in tourism improvement. The presence of many temples, mosques, gurdwaras, churches, and monasteries in India motivates travellers to come here.

Travel for Business

Business tourism is playing a unique role in India, just like other travel destinations. The potential of Indian business tourism is demonstrated by the nonstop flights from many foreign nations. As a result, businesses favor India for expanding meetings and business. New Delhi, Hyderabad, Kolkata, Gurgaon, Pune, Mumbai, Ahmedabad, Bangalore, and other cities are among the places where foreign businesses wish to expand.

Cruise Tourism

Cruise travel is a developing niche travel offering in India. It promotes and draws travelers with particular interests. In order to boost cruise tourism in India, the Ministry of Tourism and state governments are building infrastructure. Cruise passengers may be interested in India's virgin forests and long, pleasant coastline.

Culinary Tourism

Indian food is now well-known throughout the world for its unique flavor and spice. This is one of the niche tourist products on entry due to the growth of the Indian tourism industry. Regional subgroups such as Rajasthani, Chettinad, Bengali, Punjabi, Sindhi, Gujarati, Hyderabad, Mughal, Kashmiri, and Bengali can be distinguished within it.

Dark Tourism

India's numerous tourist destinations fall under the umbrella of "dark tourism." It is a brand-new kind of travel. Locations that have seen death, suffering, and mystery are associated with dark tourism. For those who are interested in history and wish to uncover dark, untold tales from the past, it is acceptable. Despite being deadly and terrifying, the location gains popularity due to its typical surroundings and experiences.

Film Tourism

Remedial tourism, adventure tourism, eco-tourism, cultural tourism, and film tourism are just a few of the various tourism categories that India is known for. With more than 1800 films produced annually, the nation is the largest film producer in the world. Indian cinema is referred to as Bollywood. By the next year, we anticipate that one million film tourists will visit India. "Filming destination or film tourism" is the term used when a viewer is convinced to go to a watchful location after watching a film.

Sports Sightseeing

India's rich cultural legacy, cuisine, and architectural marvels consistently draw tourists. However, a few years ago, no one thought that sports could draw in foreign visitors as well. Sports and sightseeing have emerged as the most important tourism service sector globally. It eventually became widespread throughout the nation and even caused a stir in India. According to the Ministry of Tourism, adventure sports tourism is currently growing at a rate of around 12%. Analysts predict that this multi-trillion dollar industry will grow significantly in the years to come. In India, the tourism sector evolved into a service-generating industry. They focus on the infrastructure development of India's evolving tourism industries.

Educational Tourism

India is a great destination for educational travel. Students in our nation have access to a wide range of opportunities and subjects. The Taj Mahal, Rajasthani forts and palaces, mausoleums and mosques, stunning temples associated with various Indian religions, and historic churches are just a few of the breathtaking and awe-inspiring landmarks that can be found here. In a similar vein, touring rustic villages that date back thousands of years, along with their homes, castles, and life stories, would provide amazing information. Thus, an educational tour in India will astonish students and provide them with a comprehensive understanding of the subject matter.

Yoga school and recoil Tourism in India

Yoga is a healthy habit for everyday life. Now everybody wants to habit this exercise. Yoga san has been practised in India since ancient times. It's also mentioned in many Biblical books. So many yoga practitioners journey to India to be familiar with and preparation it correctly. Some embrace it at the top of the bucket list. The southern city of Mysore has lodgings for several schools that educate Kayakalpa yoga, Ashtanga yoga, and yoga ashrams are found all over India.

Recreation Tourism

Human intellectual and physical renewal is one of the main objectives of activity tourism. Recreational tourism is a common way for people to spend their holidays. Travelers embrace physical activity, sports, educational events, touring museums, castles, wine tastings, and more. A few locations for entertaining visitors to India's sites of interest.

Tourist Visits to Tamil Nadu

Many domestic and foreign tourists travel to Tamil Nadu to visit various tourist destinations. The United States, the United Kingdom, Canada, Australia, Russia, Germany, China, Malaysia, Singapore, Japan, Italy, France, Sri Lanka, Oman, and Bangladesh are the nations that account for the majority of tourists.

Table 1 Domestic and Foreign Tourist Visits in Tamil Nadu

Year	Domestic	Foreign	Total
(in Lakhs)			
2015	3334.59	46.85	3381.44
2016	3438.10	47.20	3485.30
2017	3450.61	48.60	3499.21
2018	3859.09	60.73	3919.82

Source: www.tamilnadutourism.org

Conclusion

Tamil Nadu has more tourism potential than any other district. However, there is still a lack of infrastructure related to tourism. The government needs to get ready to enhance the infrastructure for tourists, and it should start a number of initiatives, like building clean, affordable hotels for visitors, connecting World Heritage Sites and other tourist destinations with highways, and introducing special tourist trains. The tourism department must set up a sizable number of information booths at bus stops, shopping centers, and bustling business complexes. Appropriate people with the appropriate mindset are hired to interact with guests. Maintaining the tourist office open around-the-clock is crucial. In order to give the guests the best service possible, awareness workshops can be held to educate the porters, waiters, and taxi drivers who interact directly with the guests. Tourism can also be tested since the winds of privatization are already blowing through the various economic sectors. Information about lodging in hotels, lodges, clubs, resort hotels, train stations, airports, bus stations, and tariffs should be displayed for the convenience of tourists. This will enable guests to pick the lodging option that best suits their needs. To attain socioeconomic development in any area, the tourism. Tamil Nadu's tourism sector has grown significantly over the years as a result of the region's exceptional natural and scenic beauty as well as its historical significance to the country. The tourism industry has had a very impressive growth record and impact on Tamil Nadu's social and political climate as well as its economic history. The constantly expanding tourism sector has undergone some changes because Tamil Nadu has a poor history of industrial growth.

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