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The Impact of Electronic Payment on service quality, Tourist Satisfaction, and Revisit Intention in Algeria's tourism industry

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Abstract

This research investigates the adoption of electronic payment technology by Algerian tourists at tourist destinations using PLS-SEM analysis. Data were collected from 300 tourists who use electronic payments. The findings reveal that the perceived ease of use positively impacts perceived service quality, which in turn enhances tourist satisfaction and increases revisit intention. The study underscores the role of electronic payment in improving tourist satisfaction and revisit intention, contributing to the understanding of its significance in tourism.

Keywords: Algeria, Electronic payment, Tourism, Service quality, Tourist satisfaction, Revisit intention.

Introduction

The world is witnessing a tremendous technological revolution that is affecting all aspects of life, including the tourism sector. The internet has become its gateway to development and change, providing immense possibilities for easy access to and dissemination of information, and opening up new horizons for communication and interaction.

E-tourism emerges as one of the most important manifestations of this development, as booking platforms and smart applications have become indispensable tools for travel planning and booking. In this context, e-payment plays a pivotal role in facilitating financial transactions and providing a seamless and secure experience for tourists

What are the benefits of e-payment in e-tourism? And how does it contribute to strengthening this vital sector?

Electronic payment, also known as e-payment, refers to the transfer of funds or the making of payments electronically over the internet. It has revolutionized the way we conduct financial transactions, offering a convenient, secure, and efficient alternative to traditional cash-based methods. In Algeria, e-payment is gaining traction as a preferred payment method for various sectors, including tourism, e-commerce, and retail.

The Algerian e-payment landscape encompasses various payment methods, each with its own characteristics and usage patterns:

Bank Transfers: Bank transfers are a traditional e-payment method involving the transfer of funds from one bank account to another. They are commonly used for high-value transactions and offer a

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high level of security, Cards: Debit and credit cards are widely used e-payment instruments in Algeria. They provide a convenient and secure way to make payments at physical stores and online, Digital Wallets: Digital wallets, such as **Edahabia** and **BaridPay**, are gaining popularity in Algeria. They allow users to store funds electronically and make payments using their smartphones, Cash-in/Cash-out: Cash-in/cash-out models involve converting cash into digital currency and vice versa. They are particularly useful in areas with limited access to traditional banking services, Other Methods: Other e-payment methods include mobile payments, QR code payments, and point-of-sale (POS) terminals.

Literature review

The Technology Acceptance Model (TAM) is a framework that explains and predicts individuals' behavior in adopting and using new information technologies. It was originally developed in 1986 by Fred Davis and Peter Warshaw to explain consumer behavior towards computer systems. (F. D. B. R. Davis and P. Warshaw,, 1989)

Effects on Behavior: TAM suggests that perceived usefulness and perceived ease of use are the two main factors that influence an individual's attitude towards a particular technology. A positive attitude, in turn, leads to an increase in the individual's intention to use the technology, which ultimately leads to an increase in their actual behavior in using it.

TAM has been successfully used to explain consumer behavior towards various information technologies, including:

E-commerce: where studies have found that perceived usefulness and perceived ease of use are among the most important factors that influence online purchasing decisions.

Enterprise systems: where studies have found that TAM can be used to explain why employees adopt new systems such as customer relationship management (CRM) and enterprise resource planning (ERP) systems.

E-learning: where studies have found that perceived usefulness and perceived ease of use are among the most important factors that influence students' willingness to use e-learning systems.

TAM has been extended and adapted to cover a wide range of contexts. Some of the major developments include: (F. D. B. R. Davis and P. Warshaw,, 1989)

The TAM2 model: This model adds new variables such as social influence and facilitating conditions to better explain individual behavior.

The Unified Theory of Acceptance and Use of Technology (UTAUT): This model integrates elements from TAM and other theories to explain technology acceptance more comprehensively.

Key Concepts:

Perceived Ease of Use: as part of the Technology Acceptance Model (TAM), refers to the extent to which a tourist believes that using a system will be easy and effortless (Puhan, et al., 2017). A study by (Sholikah & Sutirman, 2020) found that perceived ease of use in technology services significantly impacts perceived service quality. This indicates that users who feel comfortable adopting a technology are more likely to perceive the quality of the service provided to be high.

A growing body of research highlights the positive influence of perceived ease of use on user satisfaction and continued technology adoption (Mahaboob Basha, Chenchu Reddy, Radha Krishna Murthy , Srivani, & Ankaiah, 2020) (Sinaga, Marpaung, Dewi , & Sudirman, 2021) (Subagio, Mugiono, & Hadiwidjojo, 2018) suggest that perceived ease of use fosters user trust in the technology or system. This aligns with (Barua, Aimin, & Hongyi, 2017) who found that users are more likely to continue using a technology they find both easy to use and useful. Furthermore, (Subagio, Mugiono, & Hadiwidjojo, 2018) demonstrate that perceived ease of use impacts perceived usefulness. In simpler terms, the easier a technology is to use, the more valuable users perceive it to be in their lives.

H1: There is an impact of the Expected ease of use of the electronic payment system on the Perceived of Usefulness for tourists from using the electronic payment system.

H2: There is an impact of the Expected ease of use of the electronic payment system on the Perceived Service Quality of the payment system.

Perceived of Usefulness: This is the benefit that the tourist believes he benefits from after using this system (Lucyanda, Fakultas, & Unisma, 2010), Tourists who use the electronic payment system will continue to use it if they understand the benefit of the product, Tourists who benefit from using the online payment service will have constructive behavior to continue using the service in the future.

H3: There is an impact of the Perceived of Usefulness for tourists from using the electronic payment system on the Perceived Service Quality.

Perceived Service Quality: The quality of electronic service is an evaluation Tourists Regarding the quality and excellence of the services provided (Wijiutami & Octavia, 2017).There are seven dimensions of electronic service quality, which are: 1) Efficiency. 2) Reliability. 3) Loyalty. 4) Privacy. 5) Response. 6) Compensation. 7) Communication**.** Tourists assess quality differently and may take into account certain elements, Based on this statement, electronic payment is embodied as a unit of physical and intangible services for its users.

H4: There is an impact of the Perceived Service Quality on the satisfaction of Algerian tourists with the electronic payment system.

Tourist satisfaction: One of the well-known topics in tourism is tourist satisfaction (Kozak, Bigne , & Andreu, 2003). Tourist satisfaction is a common variable that is always discussed in studies related to motivational factors. Usually, tourist motivation and satisfaction are correlated. This is because the fulfillment of travel needs is among the motivations. This is also supported by the study of Yoon & Uysal (Yoon & Uysal, 2005) **,** where there is always a significant relationship between destination attributes and tourists' overall satisfaction. However, overall satisfaction must be considered by a combination of all measures that can enhance the overall tourist experience during a destination visit . Also, from a marketing perspective, satisfaction is one of the key perspectives that can be used as a device to measure market execution and achieve advantage (Kozak, Bigne , & Andreu, 2003) . Tourist satisfaction is essential for the rapid and successful promotion of a destination (Yoon & Uysal, 2005) **,**(Žabkar, Brenčič, & Dmitrović, 2010). Increasing tourist

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satisfaction provides numerous advantages that can ultimately lead a business to achieve its goals, including profitability, favorable publicity, and word of mouth.

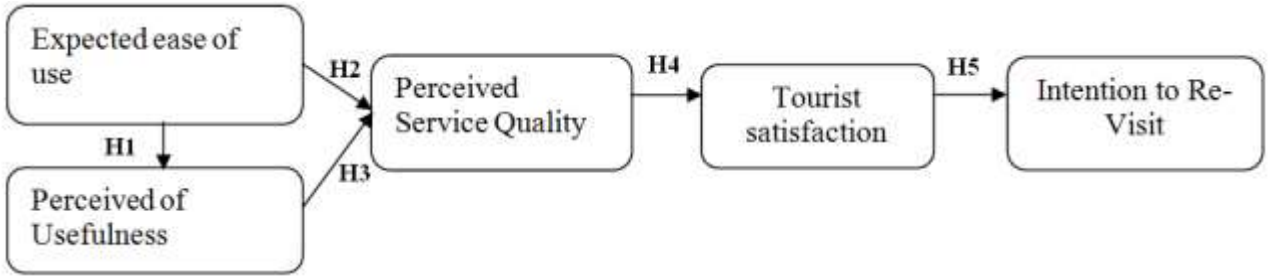
Intention to Re-Visit: Our desire to visit tourist destinations can be just as strong as our interest in buying manufactured goods (Albarq, 2013). Similar to brand loyalty, several studies show a close link between the desire to return to a destination and a traveler's overall impression and preferences for a particular place or type of experience (Martín-Consuegra, Faraoni, Díaz, & Ranfagni, 2018)**.** This interest acts as a motivator, driving both travel and purchase decisions. Positive feelings about a product or place generate enthusiasm and encourage repeat engagement. These positive feelings can be traced back to a key factor: satisfaction with a previous experience (Aji, Muslichah, & Seftyono , 2020)**.**

H5: There is an effect of Algerian tourists' satisfaction with the electronic payment system on their Intention to Re-Visit destinations

Methods

Study model

Figure No.1. The proposed model



Source : (Tang, 2021)

study approach: The study followed the descriptive and analytical approach due to its suitability for the nature of the study and its use by many previous studies.

Community and Sample Study: The study community was represented by e-payment tourists in the tourism sector, where the study was limited to a random sample of 300 tourists.

study tool: To achieve the study's objectives, a questionnaire was designed with two main sections:

section One: It includes a number of questions that show the characteristics of tourists who use electronic payment in the field of tourism, such as gender, age, educational level, profession, and monthly income in order to provide information that indicates the suitability of the respondents to achieving the research objectives.

Section two: Includes a set of associated phrases that help measure the study model, consisting of 21 phrases divided into five dimensions that measure (Expected ease of use, Perceived of Usefulness, Perceived Service Quality, tourist satisfaction, Intention to Re-Visit) based on the latest and amended version of the technology acceptance model (V, VENKATESH & DAVIS, F. D, 2000, p. 204).

View and analyze personal data: The statistical analysis software (Spss26) was used to analyze the personal data of tourists using electronic payment.

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Table 1: Percentage Distribution

	Type	**percentage %**
sex	Male	%57,3
	Famel	%42,7
Age	Less than 20 years	%0,3
	(20 years - 40 years)	%79,0
	Above 41 years	%20,7
Educational level	below average	%0
	middle	%0,3
	secondary	%9,7
	University	%90,0
Occupation	unemployed	%13,3
	student	%19,0
	employée	%48,7
	Spécial operator	%18,0
	retired	%1,0
Monthly income	Less than 18,000 DZD	%33,0
	From 18,000 DZD to 36,000 DZD	%16,0
	From 37,000 DZD to 55,000 DZD	%38,3
	More than 55,000 DZD	%12,7
total	**300**	**100%**

Source: Prepared by the two researchers based on the outputs spss

The table shows that **57.3%** of the sample's members are male and **42.7%** female. The youth group accounts for the largest proportion in the age groups, representing **79%.** (20 to 40 years) this category is considered the most mobility and user of electronic payment, followed by a category (over 41 years) by 20.7%, and finally category (under 20 years) by **0.3%.** The majority of the study members are from the university level at **90%,** and then the secondary level class at **9.7%,** in line with the use of electronic payment. The largest percentage in occupational status is **48.7%.** This is followed by an estimated **19%** student class, followed by an **18%** unemployment class. And finally, we find the category of retirees at an estimated 1%, in terms of income level, 38.3 members of the sample have income ranging from **37000dz** to **55000dz** and **33%** of their income is less than **18000dz**, while **16%** of their income is between **18000dz** and **36000dz** in the latter **12.7%** of their income is greater than **55000dz.**

Results

Measurement model

The partial least squares model (PLS) to analyze the results of the study, PLS It is a technique used to find path coefficients in structural models. (Hair, JF, Risher, JJ, Sarstedt, M. & Ringle, C.M, 2018), is an alternative method used to learn about the relationship between complex variables by explaining the relationship between independent variables and dependent variables. (Hair, 2014)We used a model PLS using an application Smart-Pls4 To determine significance levels and path

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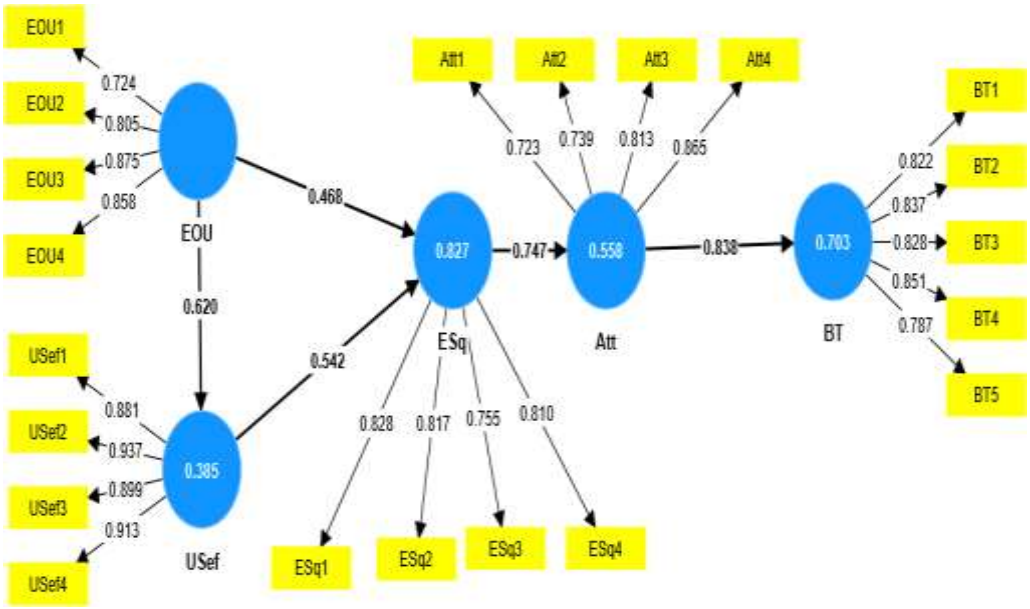
coefficients, derive hypotheses, and then use fanaticism (Q^2) to determine the validity of the research hypotheses.

Figure No.2. Model Path Coefficient Output



Source: program outputs Smart plus4

Table 2. Valid and Reliability

Dimensions Item Indicators	Loading Weihts	CR composite reliability	Cronbach Alpha	AVE
Expected ease of use (EOU)		0.889	0.836	0.668
EOU1 EOU2 EOU3 EOU4	0.724 0.805 0.875 0.858			
Perceived of Usefulness (Usef)		0.949	0.929	0.824
Usef1 Usef2 Usef3 Usef4	0.881 0.937 0.899 0.913			
Perceived Service Quality (ESQ)		0.879	0.821	0.645
ESq1 ESq2 ESq3 ESq4	0.828 0.817 0.755 0.810			

Tourist satisfaction (Att)		0.866	0.793	0.619
Att1	0.723			
Att2	0.739			
Att3	0.813			
Att4	0.865			
Intention to Re-Visit (Bt)		0.914	0.884	0.681
Bt1	0.822			
Bt2	0.837			
Bt3	0.828			
Bt4	0.851			
Bt5	0.787			

Source: program outputs Smart plus4

Validity and reliability are analyzed In the partial least squares model through the asymptotic validation of , the extracted mean variance (AVE), mutual loading, and composite reliability (CR), and Cronbach's alpha coefficient (CA), so that must be a value AVE greater than 0.5, the differentiation validity (cross-loading) should be greater than 0.7 and the composite reliability (CR) is greater than 0.6, (Sarstedt, 2021), and Cronbach's alpha coefficient must be greater than 0.7.

The results from the above table show that all indicators are valid and acceptable **AVE** between **0.619** and **0.824** which is greater than **0.5**, and is reliable with composite reliability values (**CR**) between **0.866** to **0.949**, which has high reliability, the value of Cronbach's alpha coefficients (**CA**) from **0.793** to **0.929** which is greater than **0.7**, thus these values achieve internal consistency of validity and reliability.

Assessment of the structural model

After confirming the measurement model and the appropriate quality, the following plan is to assess the results of the structural model by studying predictive capabilities and testing the presumed relationships in the structural model through the adoption of **R^2** and **Q^2** standards using Bootstrapping's Smart-pls4 software technology as shown in the following table:

Table 3. Rate resultsR^2 and Q^2

Endogenous constructs	Q^2	R^2
Perceived of Usefulness (Usef)	**0.377**	**0.383**
Perceived Service Quality (ESq)	**0.645**	**0.826**
Tourist satisfaction (ATT)	**0.333**	**0.556**
Intention to Re-Visit (BT)	**0.269**	**0.702**

Source: program outputs Smart plus4

The results shown in table 3 refer to the predictive variable's interpretative capabilities over the structure concerned. The Expected ease of use explains **38%** of the Perceived of Usefulness. In contrast, the Expected ease of use explains the interaction with the Perceived of Usefulness of **83%** of the Perceived Service Quality. Tourist satisfaction is expected at **56%** through the Perceived

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Service Quality. Tourist satisfaction explains **70%** of the Intention to Re-Visit to tourist destinations. In terms of model validity, (Chin, 2008) classified internal latent variables as large or medium R^2 value ranging from 0 to 1 where levels refer to $\mathbf{R^2 = 0.25}$ weak values, $\mathbf{R^2 = 0.5}$ medium values, $\mathbf{R^2 = 0.75}$ good values respectively. Accordingly, the Perceived of Usefulness **(R^2 = 0.383**) is average, the Perceived Service Quality **(R^2 = 0.826),** which is a good value, while the tourist's satisfaction **(R^2 = 0.556),** the Intention to Re-Visit **(R^2 = 0.702)** is medium values.

use Researchers approach predictive sampling reuse **(Q^2)** as a criterion of predictive significance in addition to volume R, $\mathbf{Q^2}$ It measures the ability of the independent variable to predict the dependent variable (Chin, 2008). $\mathbf{Q^2}$ It must be greater than 0 for the model to be predictively suitable. Perceived of Usefulness, Perceived Service Quality, tourist satisfaction, and Intention to Re-Visit visit are **0.377, 0.645, 0.333, 0.269**, respectively as shown in the above table, which indicates an acceptable predictive significance.

Evaluation of the statistical significance of pathway factors for relationships in the structural model of research and hypothesis testing:

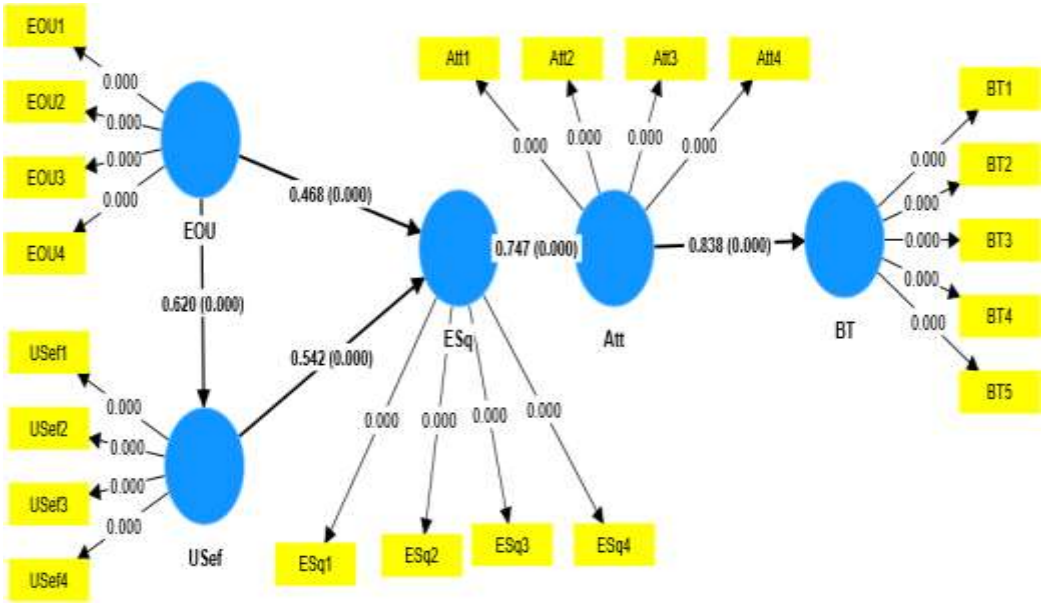
Table 4. Evaluation of the statistical significance of pathway factors for relationships in the structural model of research and hypothesis testing

Hypotheses	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P* Values	Results
H1 Perceived Ease of Use → Perceived of Usefulness	0.620	0.618	0.045	11.390	0.000	accepted
H2 Perceived Ease of Use → Perceived Service Quality	0.468	0.468	0.040	11.665	0.000	accepted
H3 Perceived of Usefulness → Perceived Service Quality	0542	0.543	0.034	16.037	0.000	accepted
H4 Perceived	0.747	0.747	0.035	21.314	0.000	accepted

Service Quality → tourist Satisfaction						
H5 tourist Satisfaction → Intention to Re-Visit	0.838	0.839	0.025	33.565	0.000	accepted
To estimate the statistical significance of the route transactions, it is possible to rely on the interpretation of (t) values and compare them with the scheduled (t) value estimated at 1.96 at the level of 0.05, or the p error probability value and compare them with 0.05. If the (t) value is greater than the scheduled (t) value and also the (p) value below 0.05, we conclude that the track factor has a statistical significance at the level of 5% and therefore accept the hypothesis.						

Source: program outputs Smart plus4

Figure No.3. Path Coefficient & t-test value of Model



Source: program output Smart plus4

- **Discussion**

- The world is witnessing a remarkable transformation in how financial transactions are managed, driven by rapid technological advancements, growing financial awareness, and evolving societal needs. E-payments stand out as a key driver of this change, particularly in the tourism sector, where they have become an essential element in facilitating operations and providing a seamless experience for travelers.

Streamlining booking and payments: E-payments enable tourists to book their flights, hotels, and experiences easily and securely from anywhere in the world, without the need to carry cash or worry about exchange rates.

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Expediting transactions: E-payments contribute to accelerating transaction speed across various tourism service providers, such as hotels, restaurants, and transportation, thereby reducing wait times and enhancing the tourist experience

Promoting transparency: E-payments allow for accurate tracking of financial transactions, which promotes transparency and reduces the risk of fraud.

- Expanding customer base: E-payments enable the attraction of a wider range of tourists, especially those who rely on e-payments in their daily lives.
- E-payments Tourists' First Encounter with Financial Technology Providing e-payment services in tourism establishments often serves as tourists' first interaction with financial technology. Therefore, the ease of use and effectiveness of these services directly impact their impressions and overall assessment of their travel experience.
- Just like ease of use is a key factor in adopting digital E-payments tourists' perception of service quality significantly impacts their satisfaction and desire to revisit a destination. (Balakrishnan, 2021) (Susanto, Solikin, & Purnomo, 2022) In other words, a destination's success hinges on offering services that are not only convenient but also meet tourist expectations. This reformulation highlights the parallel between digital E-payments adoption and tourist satisfaction in a destination. It emphasizes the importance of user-friendliness (ease of use).
- The study found that perceived ease of use is a strong antecedent of e-payment service quality. This is consistent with previous studies (Sholikah & Sutirman, 2020), which suggest that users tend to evaluate the quality of e-payment services based on their perceived ease of use, The effectiveness of e-payment services, in terms of both the tangible and intangible features offered by tourism service providers, is assessed by their ease of use for tourists, In the next stage, e-payment service quality will influence tourist satisfaction.
- The study highlights a significant shift in tourist behavior today, where easy access to technology and its high quality have become essential features that distinguish a tourism business unit from others. The study remarkably points out that tourists' satisfaction with the digital payment experience is a key factor in their decision to return to the same unit, Therefore, these findings represent a golden opportunity for tourism business unit managers to enhance the attractiveness of their establishments by providing more digital payment options, which will encourage tourists to return again in the future.

Conclusions

E-payment is transforming the financial landscape in Algeria, offering a secure, convenient, and efficient alternative to traditional cash-based transactions. As the country continues to embrace digitalization, e-payment is expected to play an increasingly significant role in driving economic growth and enhancing the overall financial experience for individuals and businesses alike.

This study highlights the importance of transforming traditional payments to digital ones in tourist destinations. Destination Management Organizations (DMOs) need to seriously integrate transaction services within their areas into digital systems. Investment in digital payment technology should be seen as an effort to achieve better business performance. Stakeholders need to work together to support internet and electricity infrastructure, considering the broad scope of operations in tourist destinations, which extend beyond just urban areas.

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