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Contactless Payments in Travel and Tourism in Philippines: from a Technological Acceptance Model

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ABSTRACT

Technological advancement has made significant strides in bringing new developments to meet people's diverse needs and gratifications. With the arrival of wireless and communication technology, a slew of new payment and transaction possibilities dubbed "contactless payments" emerged and are now being adopted by most industries, including travel and tourism. Thus, the study examines the influencing factors for the acceptance of contactless payments in travel and tourism among residents of Pampanga, Philippines. The study employed a correlational design, and data were collected from 220 respondents using an online questionnaire employing convenience and snowball sampling. ANOVA and multiple linear regression were used to analyze the collected data. All of the influencing factors, namely perceived usefulness, perceived ease of use, perceived trust, and awareness of technology, were found to have a significant relationship with respondents' behavioral intention. This indicates that when making transactions in travel and tourism, contactless payment users are more influenced and encouraged to use contactless payment when they perceive that the system is easy to use, requires little effort, and is trustworthy.

INTRODUCTION

People currently live in a fast-changing, technologically advanced society where digital technology is integral to their daily lives. Allen (2019) indicated that through advances in technology, people have been able to interact, acquire information, and solve problems that are important to their lives in a much more convenient way. The increasing number of dependencies on technology has brought people new forms of innovations, one of which is the rise of wireless and communication technology. With the emergence of wireless and communication technology, many new payment and transaction options were introduced, which we know today as "contactless payments" (Hjelm & Brzoska, 2020).

Contactless payment, which some banks and retailers may also refer to as "tap-and-go" or "tap," was introduced as a result of the development of radio-frequency identification (RFID) and Near-Field Communications (NFC), which allow people to connect devices by waving or tapping them near connect and share data quickly (Xuan et al., 2018). Contactless payments are growing at the quickest rate compared to other payment methods, owing primarily to the rising use of smartphones in recent times (Kongaut & Lis, 2017; Karim et al., 2022). Applications such as Apple Pay, Samsung Pay, and others have been widely adopted and are now gradually replacing the use of cards and cash in the wallet. Moreover, Cristobal et al. (2018) stated that a cashless transaction would be one in which payment is performed using a smartphone method. Even though the technology is already available for more than a decade, mobile payment has only been widely embraced in a few countries, notably Japan, South Korea, Kenya, and the Philippines (Kongaut & Lis, 2017). Contactless payment was first launched in South Korea in

1995, called the UPass, used for the Seoul Bus Transport Association (Jones, 2020). This has paved the way for improved telecommunication technologies in recent years, making people aware of mobile banking and application-based mobile payment techniques, transformations, and innovations that ease routine economic transactions with fewer cash options (Passah & Kumar, 2019). Since then, it has spread out around the world, making other countries adopt the use of contactless payments for different modes of payment. However, in the Philippines, people were initially hesitant to adopt e-wallets and other contactless payment alternatives. It was not until the mid-2010s that usage began to change, especially with the introduction of PayMaya Philippines and GCash, which aided the use of Smart e-money in the country (Isles, 2020).

In many aspects, the innovation of digital and cashless economy generation has transformed the growth of the travel and tourism industry to experience a new boom in the booking and settlement of invoices through cashless methods (Bergareche, 2019). Tourism products and services such as accommodation, transportation, restaurants, shopping destinations, related industries, and other entertainment facilities for tourists are available at the lowest possible price through bank cards, mobile wallets, points of sale, online banking, and other mobile technologies. Given that mobile tourist consumers have quite different habits, with the majority preferring to book and pay via mobile phone or another wireless device, this suggests that they have viewed contactless payment as one of the quickest, easiest, and most secured payment methods available to consumers today (Square, 2018).

Wang & Lin (2018) stated that contactless payment is a game-changing advancement in transaction processing. People could indeed speak of a popular uprising in

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the distribution of tourism products, interaction with consumers and between business entities, creating a destination image, getting information, and reducing the rates of tourism products and transportation.

As Filipinos adopt health and safety measures under the new normal, a cashless transaction system is increasingly emerging as the preferred form of payment for consumers (Baidwan, 2021). When an epidemic struck, 52% of Filipinos shopped online for the first-time using apps and websites, and 43% made their first online purchase via social media platforms (Visa, 2019). When borders reopen, Filipinos expect to spend most of their money on travel. According to Visa Philippines (2019), 30% of Filipinos are looking forward to domestic travel, and 22% want to spend money on foreign travel after Covid-19.

In line with its relevance to the trends and innovation in the travel and tourism sector, the researchers aimed to examine the level of acceptance of contactless payments in travel and tourism among residents of Pampanga, Philippines. Specifically, the study examined the perception of the respondents on the influencing factors (perceived usefulness, perceived ease of use, perceived trust, awareness of technology) of accepting contactless payments and determine if there is a significant relationship between the influencing factors in the acceptance of contactless payments and the respondents' behavioral intention.

LITERATURE REVIEW

This study is anchored on the Technology Acceptance Model (TAM). It enables researchers to make statements about the possible acceptance or rejection of new technology (Davis, 1989, as cited by Ozturen, 2018). Ahmad (2018) also stated that the TAM model went through several stages of development and was eventually expanded. As a result, Ozturen (2018) revised the original TAM model to include awareness of technology alongside PEOU (perceived ease of use), PU (perceived usefulness), and Trust as a variable that is affected directly by behavioral intention, which this study used.

Perceived Usefulness (PU)

The degree to which a person believes that using mobile payment will boost their performance in daily activities in their studies is characterized as perceived usefulness (PU). This also demonstrates how mobile payment services can assist customers in achieving task-related goals like efficiency and effectiveness (Mun et al., 2017). The use of a service that is believed to be helpful when conducting payment transactions is referred to as PU in the context of mobile payment service adoption. A consumer may believe that mobile payment services will allow them to pay using only a mobile phone, eliminating the need to carry cash. Liébana-Cabanillas et al. (2018) found that PU is a powerful predictor of behavioral intention to use mobile payment services in a recent study. PU was a substantial predictor of differences between adopters and non-adopters (Phonthanukitithaworn et al., 2016). Kasilingam (2020) stated that the acceptance

of information technology is based on its usefulness. Theoretically, this approach may be used for mobile shopping since perceived usefulness significantly impacts behavioral intentions toward mobile buying. Consumers are more inclined to adopt a shopping channel if they believe they would benefit from it. According to To & Trinh (2020), their impression of its utility heavily influences a consumer's intention to use a system. When customers find mobile services convenient for their transactions, they will utilize them more. Based on all the above inferences, the first hypothesis is worded accordingly.

Hypothesis 1 (H1)

There is a significant relationship between perceived usefulness and the respondents' behavioral intention.

Perceived Ease of Use (PEOU)

The perceived ease of use (PEOU) is a significant factor in a user's behavioral intention to embrace and employ technology; it has been demonstrated that PEOU is critical in influencing customers' purchasing intentions (Chawla & Joshi, 2020). According to Mun et al. (2017), the degree to which a person feels that utilizing the system will require no mental or physical effort is referred to as PEOU. Adopted from TAM (Technology Acceptance Model), the variable "perceived ease of use" has been extensively researched to identify its effects on customer attitudes (Mensah, 2020). Previous research investigations have found that PEOU has a substantial relationship with customers' intentions to utilize or accept technology items (Sinha et al., 2019). PEOU has a significant effect on consumer intention, and it is suggested that this is because of customers' pleasant experience with mobile social media, which directs them to utilize it readily for shopping activities (Leong et al., 2018). According to To & Trinh (2021), the perceived ease of use of digital payment resulted in a high degree of positive behavioral intention. This is also consistent with previous TAM research (Dwivedi et al., 2019; Liébana-Cabanillas et al., 2018). Therefore, PEOU is anticipated to affect the behavioral intention positively to accept or utilize contactless payment. The easier use of technology will make it the preferred payment method for customers to conduct transactions. Hence, the following hypothesis is deduced in this study:

Hypothesis 2 (H2):

There is a significant relationship between perceived ease of use and the respondents' behavioral intention.

Perceived Trust (TRUST)

According to Wong & Mo (2019), perceived trust is the hypothesis between perceived security and perceived risk. Furthermore, to have a good perception of mobile payment, the study determines the connection between customer intentions of using mobile payment in Hong Kong. Customers are usually concerned about the level of security and privacy when making transactions, especially when conducting payment through a mobile phone or the internet; they see trust as secured and free of worry where their personal information will not be hacked or shared

with unauthorized parties (To & Trinh 2021). Therefore, there should be security improvements to impact trust in mobile payment systems (Wong & Mo 2019). Moreover, Perceived trust is crucial in intensifying the consumers' purchasing decisions because once consumers begin trusting a system or a service provider, they will continually use the application to purchase products (Yang et al., 2021). It is similar to the previous research by Wilson (2019) stating that perceived trust had a positive impact on repurchase intention in the Indonesian E-Commerce Industry. Furthermore, the study of Eneizan et al. (2020) stated that trust influences the attitudes of consumers and their perception when visiting a website confirming that trust in the website has a positive impact on consumers' attitudes toward their online shopping decisions. Based on the following depictions, the researchers proposed the following hypothesis.

Hypothesis 3 (H3)

There is a significant relationship between perceived trust and the respondents' behavioral intention.

Awareness in Technology (AWARE)

Kammerzelt (2018) stated that technology is frequently

associated with advancements in the sphere of communications. Technology is defined as applying scientific understanding to achieve a specific goal, whether in the industry or in our daily life. Individuals familiar with the features and functions of diverse payment methods or technological innovations are more inclined to adapt to the new developments in payment methods (Boden et al., 2020). The capacity to utilize a particular technology is characterized as a mix of the individual's experience, training, and understanding of the technology. A higher level of confidence in one's capability of using technology will result in a higher level of personal drive to use it. Users must, however, have technological skills, a smartphone, and the availability of technology. Thailand promotes e-payment on how easy it is to use, saving money and effort. The public must also be educated on the advantages and disadvantages of cashless transactions (Yakean, 2020). Based on these prior study findings, the researchers suggested the following hypothesis.

Hypothesis 4 (H4)

There is a significant relationship between awareness of technology and the respondents' behavioral intention.

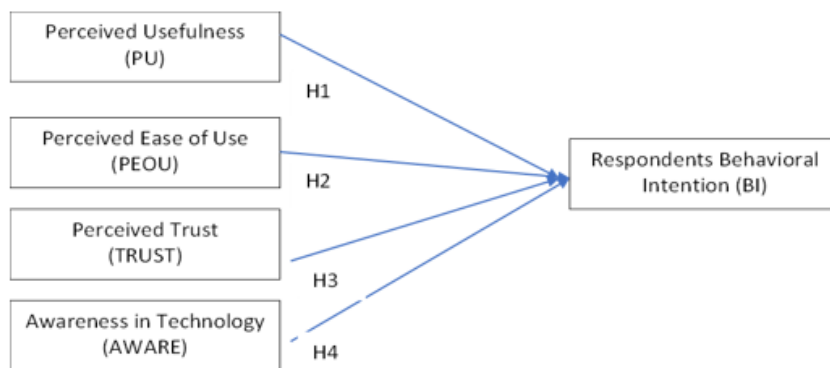


Figure 1: Theoretical Model.

MATERIALS AND METHODS

Research Design

Correlational research is used as the study's design. According to Curtis et al. (2016), correlational research attempts to discover connections among two or more variables. Defined, it explores if an increase or decrease in one variable correlates to an increase or decrease in another (Bhandari, 2021). This method was used to examine if there is a significant relationship between the influencing factors in the acceptance of contactless payment and the respondents' behavioral intention.

Study Participants

The study included 220 participants who are contactless payment users who are at least 21 years old and are currently residing in the province of Pampanga. To ensure that respondents are qualified to answer, a filter question was asked at the start of the questionnaire. (please see appendix A for the profile of the respondents)

Sample Size

The sample size was determined using the G Power since the population for the study is unknown. With an effect

size of 0.5, a margin of error of 0.05, and a power of 0.80, the researchers acquired a minimum sample of 128 participants. However, a total of 220 respondents participated in the study. Due to the limited recordings of the economic capabilities and population of contactless transaction users in Pampanga in travel and tourism, it was impossible to draw the exact sampling frame in this study's population. Nevertheless, to ensure that the sample data are represented and robust enough to analyze, Roscoe (1975, as cited by Wachyuni & Kusumaningrum, 2020; Mun et al., 2017) stated that for most research, the appropriate rule of thumb for sample size should be greater than 30 and smaller than 500. Additionally, Hjelm & Brzoska (2020) also articulated that there are no restrictions and grand rules in designing a perfect sample size, researchers could be flexible with their desired structure, but a larger sample size allows a study to get more accurate responses, as stated in the central limit theorem.

Study Instrument

The study utilized questionnaires as a research instrument. The questionnaire was adapted from Ozturen's (2018) study titled "Acceptance of Mobile Payment Technologies

by The Travelers Visiting North Cyprus”. The researchers sought permission from the author. The questionnaire was modified to suit the current locale of the study by including questions about the spending habits of the respondents in making contactless transactions in travel and tourism, as well as modifying the items in each influencing factor to fit the study’s objectives best.

A pre-testing was conducted to examine the questionnaire’s construct’s reliability and validity. The pre-testing was carried out on 30 respondents wherein their responses to the initial construct were collated, carefully tabulated, and examined using Cronbach’s α reliability measure. Cronbach’s alpha (CA) is used in testing construct reliability and internal consistency of data (Yang et al., 2021). In assessing the Cronbach’s Alpha, the criterion is that all items must appear to have a value equal to or higher than the proposed cut-off of 0.70 to indicate adequate reliability of the construct (Alzubi et al., 2017; Gupta et al., 2021). As presented in Table 2, Cronbach’s α values in each construct exceed the recommended threshold of 0.70, which were between 0.804 as the lowest and 0.924 as the highest, thus confirming that all the values of composite reliability satisfied the criterion, indicating that all factors in the study were highly reliable, adequate and consistent.

Table 1: Construct Test of Reliability

Construct	Cronbach’s Alpha	Number of Items
Perceived Usefulness (PU)	0.917	4
Perceived Ease of Use (PEOU)	0.924	3
Perceived Trust (TRUST)	0.881	5
Awareness in Technology (AWARE)	0.804	2
Behavioral Intention (BI)	0.862	3

Due to the current protocol and face-to-face restrictions, the researchers conducted an online survey to obtain data. The questionnaire was disseminated through email

Table 2: Respondents’ Usage of Contactless Payment

Question Items and Options	Frequency	Rank
What contactless payment platforms do you prefer for travel and tourism transactions?		
Gcash	171	1st
Credit/Debit Card	143	2nd
Mobile banking	97	3rd
Paymaya	64	4th
Paypal	39	5th
What types of travel and tourism products and services do you typically buy using contactless payment?		
Restaurants and other food establishments	130	1st
Transportation	122	2nd
Accommodations	98	3rd
Shopping Center or souvenir outlets	80	4th
Others (Incidentals)	42	5th
Entertainment Facilities	38	6th

Source: Data from respondents

and other online platforms. The questionnaire was divided into three parts. The first part was dedicated to the demographic profile of the respondents, the second part was the respondents’ experience with the use of contactless platforms, and the third part was the respondents’ perception of the factors influencing the acceptance of contactless payment in travel and tourism.

Sampling technique

The researchers employed snowball and convenience sampling as the study’s sampling technique. According to Kirchherr & Charles (2018), these two sampling techniques help the researchers to have adequate data to examine and reach conclusive results. Convenience sampling is among the most frequent types of non-probabilistic sampling, which is used to collect samples that are conveniently available at a particular location or through internet service (Edgar & Manz, 2017), while the snowball sampling technique is used to establish a pool of respondents for a research study by referring to individuals who share certain features of interest in research with the sample population (Frey, 2018). These sampling techniques are suitable for the study and allow the researchers to reach the target audience as it is purely based on referrals and availability.

Statistical Analysis of Data

The data were treated using inferential statistics, specifically Multiple regression and Analysis of Variance (ANOVA). These two statistical treatments were used because of their essential roles in the data analysis.

RESULT AND DISCUSSION

This study sought to examine the influencing factors for the acceptance of contactless payments in travel and tourism among residents of Pampanga, Philippines, particularly the significant relationship between the influencing factors, namely, awareness of contactless payment technology, perceived usefulness, perceived ease of use, and perceived trust to the respondents’ behavioral intention.

Table 3 details the respondents’ use of contactless

payment technologies in travel and tourism. For these questions, the respondents were required to give multiple responses. The study revealed that Gcash is the mostly used contactless payment platform, followed by credit/debit cards. Moreover, the study shows the most common travel and tourism products and services typically availed by the respondents using contactless payments.

Table 5 shows the respondents' perceptions of the influencing factors on the acceptance of contactless payments in travel and tourism. For this purpose, respondents were asked to indicate their level of agreement or disagreement on the different influencing factors mentioned, with 6 being the highest (strongly agree), and 1 being the lowest (strongly disagree). The range of weighted means for the six-point Likert scale and its interpretation is presented in table 4 below. It was used in identifying and describing the collected data for the present study regarding the factors influencing the level of acceptance of contactless payments. The ranges of the weighted means and their interpretation were adapted from the study of Vate-U-Lan and Masouras (2018) titled "Thriving social network for communication

Table 3: Range of weighted means and interpretation

Scale value	Range of weighted means	Interpretation
1	1.00 – 1.82	Strongly Disagree (SD)
2	1.83 – 2.66	Disagree (D)
3	2.67 – 3.50	Disagree to a certain extent (DCE)
4	3.51 – 4.32	Agree to a certain extent (ACE)
5	4.33 – 5.16	Agree (A)
6	5.17 – 6.00	Strongly Agree (SA)

on e-learning: Exploring gender differences in attitudes.” The study’s findings revealed that overall awareness of technology has a mean score of 5.58, perceived usefulness is 5.60, and perceived ease of use is 5.45, with a descriptive rating of strongly agree. With a descriptive rating of agree, perceived trust gets an overall mean score of 4.88. Respondents perceived contactless payments as useful in traveling and purchasing tourism products and

Table 4: Respondents' Perception of the Factors Influencing the Acceptance of Contactless Payment in Travel and Tourism

	Mean	Standard Deviation
Perceived Usefulness (Pu)		
Using contactless payment is useful in traveling and purchasing tourism products and services.	5.62	0.734
Using contactless payment helps improve my travel experience.	5.57	0.760
Using contactless payment enhances the effectiveness of my travel transactions, especially in terms of convenience, accessibility, and keeping digital receipts.	5.60	0.755
Using contactless payment in traveling provides a useful service to me.	5.62	0.747
Perceived Ease of Use (Peou)		
I find the contactless payment system clear and understandable.	5.49	0.775
I find a contactless payment system easy to use when traveling and purchasing tourism products and services	5.49	0.781
Using contactless transactions in travel and tourism does not require a lot of mental effort.	5.38	0.867
Perceived Trust (Trust)		
The risk of an unauthorized third party overseeing the contactless transaction process in travel and tourism is low.	4.78	1.12
I am willing to pay extra charges when making contactless transactions in travel and tourism.	4.93	1.03
The risk of unauthorized usage of information (e.g, personal information, payment amount) is minimal when using contactless transactions in traveling.	4.74	1.09
The risk of unauthorized billing of information when traveling or purchasing tourism products and services (e.g, credit card numbers, bank account data) is low when using contactless payment systems.	4.82	1.11
I trust the contactless payment system in traveling and conducting tourism payment transactions.	5.10	0.920
Awareness In Technology (Aware)		
I am aware that I can use contactless transactions in traveling and purchasing tourism products and services.	5.60	0.745
I am aware of the functions and capabilities of contactless payment systems when making transactions in my travel.	5.55	0.773
Behavioral Intention		

I intend to transact with Tourism-Related establishments, retailers, or merchants that accept contactless transactions when traveling.	5.30	0.819
I intend to use a contactless payment system as much as possible when traveling	5.29	0.851
I recommend others to use contactless payment technology in their travel and tourism service and product purchases.	5.38	0.819

Source: Data from Respondents

services. Another objective of this study is to determine if the influencing factors on the acceptance of contactless payments are significant to respondents' behavioral intention. Using the analysis of variance (ANOVA), $F = 89.445$ with $p\text{-value} = 0.000$, results showed a significant

relationship. Therefore, since the $p\text{-value}$ is less than the significance level of 0.05, it can be concluded that there is a significant relationship between the various variables (AWARE, PU, PEOU, and TRUST) and the behavioral intention of the respondents. A second statistical test was

Table 5: Test of Significant Relationship using ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	82.213	4	20.553	89.445	0.000a
Residual	49.404	215	0.230		
Total	131.617	219			

a. Predictors: (Constant), Perceived Trust, Technological Awareness, Perceived Ease of Use, Perceived Usefulness

b. Dependent Variable: Behavioral Intention

Correlation is significant at 0.05

conducted to confirm the significant relationship between the variables. Table 7 shows the result of the relationship between the influencing factors and respondents' behavioral intention using Multiple Regression analysis. Results revealed that perceived usefulness ($t = 3.081$, $p = 0.002$), perceived ease of use ($t = 2.760$, $p = 0.006$), perceived trust ($t = 6.168$, $p = 0.000$), and technological awareness ($t = 2.410$, $p = 0.017$), have significant relationship to behavioral intention at 0.05 significance

level. Thus, as perceived usefulness, perceived ease of use, perceived trust, and technological awareness increase, the respondents' behavioral intention likewise increases. Another test was conducted using regression analysis to validate the strength of significance. Table 8 shows that $R = 0.790$ is with adjusted R-square = 0.618. Thus, 61.8% of the behavioral intention is described by influencing factors in the acceptance of contactless payments.

Table 6: Test of Significant Relationship among Variables using Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients	F	Sig.
	B	Std. Error	Beta		
(Constant)	0.371	0.272		1.361	0.175
Perceived Usefulness	0.265	0.086	0.242	3.081	0.002
Perceived Ease of Use	0.215	0.078	0.207	2.760	0.006
Perceived Trust	0.255	0.041	0.311	6.168	0.000
Awareness in Technology	0.188	0.078	0.178	2.410	0.017

a. Dependent Variable: Behavioral Intention

Correlation is significant at 0.05 level

Table 7: Strength of Relationship

Model	R	R Square	Adjusted R Square	Std. error of the Estimate
1	0.790a	0.625	0.618	0.47936

a. Predictors: (Constant), Perceived Trust, Technological Awareness, Perceived Ease of Use, Perceived Usefulness

DISCUSSION

The acceptance of contactless payment systems in travel and tourism among residents of Pampanga is investigated in this study. Contactless payment is accepted by people if they are aware of using it, the system is beneficial, easy to use, and they trust it. If contactless payment is permitted, travelers are more likely to spend more (The World Travel and Tourism Council, 2019). Perceived usefulness (PU), is

significantly associated with the respondents' behavioral intention. Several previous studies have found perceived usefulness to be a key influencing factor in mobile payment adoption (Oliveira et al., 2016). According to Bailey et al. (2017), the perceived usefulness of contactless payments relates to how much a customer feels he or she would gain if they pay with their smartphone in the same way they do with other payment methods. The degree to which

customers think that utilizing mobile internet stores improves their purchasing task performance is described by usefulness perceptions. Hence, increasing perceived usefulness might lead to higher behavioral intention and adoption of the technology (Abdullah et al., 2016).

Likewise, perceived ease of use (PEOU) is significantly associated with respondents' behavioral intention. The finding is supported by Ly and Han (2018) who stated that the perception of ease of use comprises three main elements: effortless, simple, and simple to handle. It is one of the most critical factors in a user's decision to adopt new technology (Al-amri et al., 2018). Furthermore, ease of use is linked to attitude and intent to use, the simplicity of use has a two-fold effect on attitude and utility (Kumar et al., 2018). According to Abdullah et al. (2016), the digital payments experience has a remarkable impact on consumers' way of purchasing and has been reported as easy to use by many consumers. Similarly, Yang et al. (2021) mentioned that perceived ease of use reflects how technology makes accessing a website for online purchases easier.

Furthermore, analysis of data revealed that perceived trust (TRUST) is significantly associated with respondents' behavioral intention. This shows that when consumers gain confidence in a system or service provider, they are more likely to use the application to make purchases in the future. Hossain (2019) mentioned that trust became the primary motivation of online payment, counteracting risk perceptions. It can be argued that customer satisfaction has a strong antecedent on perceived trust, and that customer satisfaction is a prerequisite for customer loyalty.

Additionally, technological awareness (AWARE) is significantly associated with respondents' behavioral intention. This is true with the study of Boden et al. (2020), who identified that individuals familiar with the features and functions of diverse payment methods or technological innovations are more inclined to adapt to the new developments in payment methods. Chawla & Joshi (2020) mentioned that awareness in technology is a skill of being mindful and aware of what is becoming popular in mobile payment and is widely acknowledged in the tourism market. Likewise, Thirupathi et al. (2019) mentioned that consumers benefit from mobile payment application systems if they are informed of the technologies and platforms used.

On the other hand, behavioral intention (BI) with an overall weighted mean of 5.32 and a descriptive rating of "strongly agree" shows that the respondents strongly agreed that they intend to transact with tourism-related establishments, retailers, or merchants that accept contactless transactions when traveling. They plan to use contactless payment systems as much as possible when traveling, and they would recommend others to use contactless payment technology in their travel and tourism service and product purchases. As supported by Kaewratsameekul (2018), the behavioral intention of contactless payment users is mainly driven by their overall

satisfaction with its huge impact of influence when it comes to usage. Moreover, Brzoska and Hjelm (2020), mentioned that the consumers acquired confidence in cashless payment systems, which resulted in a positive purchase process. Therefore, people embrace contactless payment if they know its benefits, find it simple to use, and trust it.

CONCLUSION

Findings of the study revealed that the influencing factors for the acceptance of contactless payments in travel and tourism, perceived usefulness (PU), perceived ease of use (PEOU), perceived trust (TRUST), and awareness of technology (AWARE), have a significant relationship on respondents' behavioral intention. This indicates that as technological awareness, usefulness, ease of use, and trust increase, the respondents' behavioral intention likewise increases. As a result of this, when people become more aware of the functions and capabilities of contactless payment technology and find the system to be beneficial, easy to use, and trustworthy, the more they will be inclined to make use of it. Contactless payments will continue to exist. While the recent COVID-19 outbreak may have highlighted their current importance, this technology is set to make digital "waves" far into the future. The advantages of such an approach are undeniable, and the chances are high that wireless transactions will soon become the norm in the travel industry.

Implications of the Study, Future Research Directions, and Limitations of the Study

One of the most noticeable trends in the hospitality industry was contactless payment methods. This study provides a deeper understanding of the influencing factors on the acceptance level of contactless payments in travel and tourism among the residents of Pampanga, which the travel and tourism sectors in the province may consider as one integral component in their marketing strategy. Embracing these options sooner instead of later is an excellent way to ensure that these sectors remain well ahead of the competition.

The study's findings also serve as a foundation for future research on contactless payment acceptance, which may help future researchers develop and refine contactless tourism payment research models. Other researchers faced comparable limitations; similarly, this study had some limitations that can direct future researchers. Given that the study was conducted during the pandemic, the survey was conducted online, which has potential issues with the validity of the participants' responses because they may not always take the items seriously without the researchers' guidance or immediate clarification in cases of confusion or misinterpretation. Moreover, this study used convenience and snowball sampling techniques to acquire respondents. The limitation of utilizing convenience sampling is that it results in a sample that is unlikely to be typical of the community being examined, limiting researchers' capacity to generalize the findings to a larger group. Despite these limitations, the findings of

this study are substantial and can be valuable to academics as well as future studies. Further study using another technique and statistical treatment is recommended to validate the result of this study. Future researchers may also consider using other variables of the TAM model which were not included in this study.

All sectors in the travel industry, including hotels, airlines, cafés, restaurants, and even individual lodging providers, must stay up with and react to changing trends. Contactless payments are being used by the tourism and travel sectors because they allow travel businesses to process payments considerably faster, even when clients do not have access to cash, credit, or debit cards. It can also improve the client's experience by saving time.

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Appendix A: Respondents' Demographic Profile

Profile	Frequency (n=220)	Percentage	
Age	21-28	140	63.64%
	29-36	42	19.10%
	37-44	22	10.00%
	45 and above	16	7.27%
Gender	Male	100	45.45%
	Female	120	54.55%
Marital Status	Single	155	70.45%
	Married	56	25.45%
	Others: (Separated, Divorced, Widowed)	9	4.10%
Employment Status	Private Employee	127	57.73%
	Government Employee	30	13.64%
	Self-employed	32	14.55%
	Unemployed	8	3.64%
	Others (freelancers, working students, retired OFW)	23	10.45%
Monthly income	less than ₱15,000	61	27.73%
	₱ 15,001-₱ 30,000	88	40.00%
	₱ 30,001-₱ 45,000	35	15.91%
	₱ 45,001-₱ 60,000	15	6.82%
	₱ 60,001 and above	14	6.36%

Source: Data from respondents