

Fintech Integration in Tourism: How Mobile Wallets and E-Payment Platforms Influence Travel Consumption Patterns

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Abstract

The convergence of financial technology (FinTech) and tourism represents a transformative phase in the global digital economy. Mobile wallets and e-payment platforms have revolutionised how travellers plan, book, and spend throughout their journeys. This paper examines how recent FinTech developments are influencing travel consumption patterns, with a particular attention to the use of mobile wallets and the growth of e-payment ecosystems. It also examines the role these digital payment systems play in supporting inclusive and sustainable tourism development. Based on secondary data collected between 2020 and 2025, the study reviews adoption trends across key global regions, including Asia-Pacific, Africa, Europe, and the Americas. The analysis demonstrates that digital payment solutions are increasingly shaping consumer behaviour while enhancing the overall competitiveness of tourism destinations.

The findings reveal that travellers who regularly use mobile wallets tend to spend more frequently, interact more actively with tourism-related services, and report higher levels of satisfaction. These outcomes are largely attributed to the ease of use, speed, and security associated with digital payment methods. Additionally, FinTech innovations have contributed significantly to financial inclusion, especially for small and medium-sized enterprises (SMEs) in the tourism sector operating in developing economies. Despite these positive developments, several challenges remain. Concerns related to cybersecurity, fragmented regulatory frameworks, and uneven access to technological infrastructure continue to limit the full potential of digital payment systems within the tourism sector. The paper concludes by offering strategic recommendations for policymakers and industry stakeholders, emphasising the need to build digital trust, improve interoperability among payment platforms, and position FinTech as a key driver of long-term, sustainable tourism growth.

Index Terms

FinTech, Mobile Wallets, E-Payment Platforms, Tourism Consumption Patterns, Digital Payments, Financial Inclusion, Sustainable Tourism, Consumer Behaviour