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Adapting tourism through fintech: Towards Sustainable and Inclusive Travel in Morocco and Spain

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ABSTRACT

Recently the financial have known a rapid advancement through technology and it is reshaping tourism management by improving and optimizing monetary transactions, enhancing accessibility. In both developed and emerging markets, Fintech solutions including digital payments, blockchain and crowdfunding are reforming the interaction manners of tourism businesses and travelers financially. This research explores the impact of Fintech on tourism management in Morocco and Spain, as they will co-host the 2030 world cup, notably in the leading touristic cities while also examining how fintech innovations optimize the Service quality, and tourism sustainability through financial operations .We hypothesize that fintech adoption enhances transaction security, improves financial inclusion, and contributes to a more resilient tourism sector by employing a mixed-methods approach, while the quantitative analysis includes the collection and analysis of secondary data on Fintech adoption trends, by using descriptive statistics and correlation analysis to examine their effects on tourism operations, meanwhile the qualitative component consists of semi-structured interviews with key stakeholders including tourism business owners, fintech experts, policy makers to gather the insights into the practical challenges and benefits of Fintech in the tourism sector. The study finds that fintech improves financial accessibility, and transparent touristic operations, however it concerns regarding cybersecurity, data privacy, regulatory gaps, and infrastructure limitations need to be addressed for equitable Fintech adoption and the best touristic experiences.

Keywords: Digital operations, Eco-friendly, Fin-Tech inclusion, international transactions, Smart tourism