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# The Role of Cryptocurrencies in Shaping Tourist Behavior toward Heritage Site Visits

Jaroslava Gburová [1], Daniela Matušíková [2], Michal Lukáč [1]

[1] *Institute of Management, University of Ss. Cyril and Methodius in Trnava, Nám. J. Herdu 2, Trnava, Slovakia*
[2] *Faculty of Management and Business of the University of Prešov in Prešov, Konštantínvoa 16, Prešov, Slovakia*

***Abstract*** **– This paper explores the role of cryptocurrencies in influencing tourist behavior in the context of heritage tourism. The study focuses on understanding the perception and credibility of cryptocurrencies when used for services related to historical sites. Based on a theoretical framework derived from academic sources, the research identifies emerging trends in the adoption of digital payment technologies in tourism. The empirical part is based on a quantitative method using a structured questionnaire distributed both online and in person. The sample consists of 340 respondents who had prior experience with cryptocurrency-based payments in the tourism sector. Statistical methods including the Mann-Whitney U test and ANOVA were used to examine two hypotheses: gender-based differences in perception and differences in the credibility of selected cryptocurrencies. Results indicate that gender does not significantly affect attitudes, but there are notable variations in the perceived credibility of specific cryptocurrencies. Bitcoin and Ethereum were rated the most trustworthy, while Dogecoin and Litecoin received lower scores. The findings provide insights into how cryptocurrencies may become a motivational factor and influence tourist decision-making in heritage site visitation.**

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**Corresponding author:** Jaroslava Gburová,
*Institute of Management, University of Ss. Cyril and Methodius in Trnava, Nám. J. Herdu 2, Trnava, Slovakia*
**Email:** jaroslava.gburova@ucm.sk

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## 1. Introduction

The continuous advancement of digital technologies is transforming numerous industries, with tourism standing out as one of the most significantly affected. Among the latest innovations, cryptocurrencies have gained increasing attention for their potential to transform financial transactions and shape tourist behavior. This is especially relevant in heritage tourism, where authenticity, trust, and ease of access play a central role. The adoption of digital payment solutions such as cryptocurrencies introduces both promising opportunities and notable challenges. As modern travelers prioritize smooth and secure experiences, the influence of blockchain-based currencies on decisions related to visiting cultural and historical sites calls for a deeper exploration. This study examines the intersection of cryptocurrencies with tourist motivations, preferences and perceived value within the context of heritage tourism.

## 2. Theoretical Background

Technological advances have significantly transformed the tourism industry, especially in the digital era. Digitization has evolved from a marginal tool into a core element supporting service delivery, customer interaction and market competitiveness. The adoption of technologies such as mobile devices, smart applications and digital payment systems has fundamentally reshaped the structure of travel and hospitality services [1], [2]. Among the most recent developments, cryptocurrencies have emerged as innovative tools influencing consumer behavior in the context of heritage tourism.

Tourism enterprises are under increasing pressure to adopt innovations that enhance competitiveness, transparency and security. In this regard, virtual payments-particularly cryptocurrencies-have gained traction as a response to fluctuating customer demand, global accessibility needs and digital consumer preferences [3], [4].

These developments are particularly important in heritage tourism, where authenticity, ease of access and perceived trust in service providers significantly influence tourists' decision-making [5].

Cryptocurrencies, such as Bitcoin and Ethereum, utilize cryptographic protocols to ensure transaction security and transparency. Unlike fiat currencies, they are decentralized, rely on blockchain technology and often function independently of institutional governance. Although not legal tender, cryptocurrencies offer a secure alternative for peer-to-peer transactions, with blockchain verification ensuring fraud protection [6], [7]. Their adoption in tourism services, including flights, accommodations and historical attraction entries, enables instant, borderless payments and eliminates traditional banking intermediaries and currency exchange complexities [8].

As noted in recent research [9], crypto-friendly tourism destinations have the potential to stimulate both domestic and international interest, particularly among technologically informed travelers [10]. Furthermore, blockchain-supported infrastructure in tourism enables enhanced consumer data protection, verified bookings and decentralized reputation systems, all of which can significantly influence visitor confidence-especially at cultural and heritage sites.

At the same time, research [11] suggests that tourist satisfaction at heritage sites is influenced not only by convenience but also by cultural engagement and authenticity [12]. This aligns with studies exploring how the integration of cryptocurrencies can create new, tech-oriented experiences that appeal to younger demographics and digital natives.

Despite these advantages, challenges persist. Cryptocurrency volatility, regulatory uncertainty and a lack of widespread acceptance hinder full integration into the tourism ecosystem. Emotional and cultural attachment to destinations also moderates the impact of digital tools on satisfaction and repeat visitation [12]. Nevertheless, pilot initiatives and case studies in regions like Latin America suggest that cryptocurrencies, when adopted strategically, could promote inclusion, especially in underserved or cash-restricted economies [13], [14].

In terms of behavioral factors, digital trust and transparency remain essential. Tourist are increasingly influenced by peer reviews, user-generated content and community validation when choosing heritage destinations [15]. Research shows that such digital content positively shapes tourist perceptions, complementing the credibility offered by blockchain – secured payments [16]. Moreover, studies indicate that tourists visiting World Heritage Sites exhibit clear patterns of tech-augmented consumption, suggesting readiness for digital innovation [17], [18], [19], [20], [21], [22].

Together, these perspectives affirm the emerging importance of cryptocurrencies in influencing tourist decisions, particularly in heritage site contexts, where authenticity, convenience and innovation intersect.

## 3. Methodology

According to the theoretical background, the focus of the paper as well as its aim was to identify the specifics of the importance of cryptocurrencies perception. The concrete insight was oriented to the differences, where the research's goal was focused to a closer insight to the perception of the use of cryptocurrencies in tourism, the example of services provided at historical sites and to find out their credibility when purchasing the services of this industry. As the popularity of cryptocurrencies continues to grow, it is interesting to see in which types of tourism services and which specific products in the industry they are starting to be applied. Historical sites, as an important part of cultural and educational tourism, are no exception. For this reason, they have become a target of research.

The research aim was carried out and evaluated through a combination of several research methods.

- The theoretical concept of the paper was conceived through the method of scientific abstraction from leading database. For the purpose of this paper, it was oriented to the abstraction of cryptocurrencies and their used in tourism services and products.
- The analytical part was based on quantitative research method. Its main research tool was questionnaire research as a key method. Its main objective was to examine the attitudes of the people participating and using tourism service users, referred to as tourists and their attitude towards the use of cryptocurrencies in the historical objects providing tourism services. Particular attention was paid to their credibility in the context of technological changes in tourism market.
- Obtained data evaluation of was carried out using several methods. The key evaluation method was: Mann-Whitney U-test. The capabilities of this test have been applied to verification of set hypothesis concerning the gender of the respondents.
- ANOVA test – was used for the verification of the hypothesis. It was concerning differences of the credibility of the cryptocurrencies use in historical objects providing tourism services.

For quantitative analysis purpose, the questionnaire method was used for the collection of primary data from the respondents – the tourism visiting and consuming historical object services.

For the purpose to achieve the research objective, only those respondents were chosen, who have already encountered selected types of cryptocurrencies in the tourism industry during their travel, when using its services and therefore know how to express their opinion on the issue. Purposive sampling was used as the method of obtaining primary data from a selected sample of respondents.

The questionnaire was developed in two formats. The first version was implemented using Microsoft Forms and distributed electronically via social media platforms, through which 56% of respondents were obtained. The remaining 44% of respondents were approached in person and completed the printed version of the questionnaire. All responses collected in paper from were subsequently digitized for data processing.

Data collection was conducted between May and August 2024. A total of 400 individuals were invited to participate in the study, with 340 participants ultimately completing the questionnaire and providing valid responses within the context of Slovak domestic conditions. The instrument consisted of 15 items. The first five items were analyzed as part of the initial phase of the research. In the second phase, a single item, accompanied by five illustrative examples, was selected for detailed analysis.

All item utilized a 5-point Likert scale (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree). The demographic variables examined included age, gender and educational attainment. These variables served as the basis for testing two research hypotheses.

H1: It is hypothesized that statistically significant differences exist in the perception of cryptocurrency adoption in historical sites offering tourism services as an emerging component of the digital economy, based on the gender of respondents.

H2: It is hypothesized that statistically significant differences exist in the perception of various types of cryptocurrencies when applied within historical sites providing tourism-related services.

As for the methodology steps, which were created as a sequence for the implementation and evaluation of the research, they are shown in Table 1.

*Table 1. Methodology scheme*

| |
|---|
| • Scientific abstraction of cryptocurrencies in tourism industry.<br>• Identification of the research gap.<br>• Quantitative research: questionnaire research.<br>• Evaluation of obtained data.<br>• Shapiro-Wilk test, Kruskal – Wallis test, Spearman's correlation coefficient.<br>• Results discussion. |

## 4. Results

The research sample consisted of the tourists, defined as tourism participants who visit the historical objects as well as consume their tourism services. Overall, 340 respondents took part in the questionnaire survey. The respondents were asked in two version. The first version was a version of personal contact. People were asked in public places (historical city centers, historical sites, museums and others).

When reaching the sample, a combination of random and non-random selection was made. Non-random selection is often described as the snowball method or avalanche selection. According to the gender of the respondents, more women (209) than men (131) participated in the study, (Table 2). The distribution of respondents was very similar in terms of their place residence.

*Table 2. Descriptive statistic of respondents by gender*

| | | % | city | % | rural | % |
|---|---|---|---|---|---|---|
| Women | 209 | 61.47 | 117 | 61.26 | 92 | 61.74 |
| Men | 131 | 38.53 | 74 | 38.74 | 57 | 38.26 |
| Total | 340 | 100 | 191 | 100 | 149 | 100 |

*Source: own processing*

With respect to age distribution, the respondents ranged from 17 to 69 years. The oldest respondent took part in the study at the age of 69. Conversely, the youngest respondent was 17 years old. The intention was to reach as diverse a sample as possible, to that a mutual comparison would be possible, which would point to the perception of cryptocurrencies by different age groups. The average age of the respondents was almost 30 years old (Table 3).

*Table 3. Respondents' age-descriptive statistics*

| | |
|---|---|
| Arithmetic mean: | $\mu$=29.823529411765 |
| Absolute deviation: | 3207.1764705882 |
| Average deviation: | 9.4328719723183 |
| Minimum: | 17 Maximum: 69 |
| Variance: | 127.89826989619 |
| Standard deviation: | $\sigma$=11.309211727446 |
| Median: | 24 Mode: 22 - unimodal |

*Source: own processing*

For questions from the questionnaire, respondents were asked to express their agreement with selected statements. These related to the use of cryptocurrencies in the historical objects in tourism industry. As it emerged from the scientific abstraction, the range of services for which payments can be made in cryptocurrencies is rapidly growing on the tourism market, and in addition to them, even crypto products are being created, the supporting element of which are cryptocurrencies.

These are mainly curated destinations and more. The first question asked whether cryptocurrencies have the potential to increase interest in visiting historic participating and using tourism service users, referred to here as tourists. This question had a significant connection to the products just mentioned, and therefore it was an effort to analyze whether cover words can also act as a motivational element, which is an incentive to intensify public participation in tourism. From the results shown in Table 4 can be seen, that the overwhelming majority of respondents are inclined to the opinion that cryptocurrencies can appear as a significant incentive to visit historical objects in tourism. Their potential to motivate participation is mainly linked to the creation of new products as well as cryptocurrencies themselves as innovation and relative novelty on the market. It is generally known that, as in other areas, in tourism as well, tourists enjoy new trends and often seek to experience them firsthand. From them, new trends are subsequently created, which have been studied at the tourism market for a long time.

*Table 4. Cryptocurrencies and tourism interest*

| Ag. | Freq | Cumulative frequency | Relative frequency |
|---|---|---|---|
| 1 | 64 | 64 | 0.18823529411765 |
| 2 | 179 | 243 | 0.52647058823529 |
| 3 | 76 | 319 | 0.22352941176471 |
| 4 | 18 | 337 | 0.052941176470588 |
| 5 | 3 | 340 | 0.0088235294117647 |

*Source: own processing*

Table 4 presents the distribution of responses regarding the extent to which cryptocurrencies facilitate travel expense planning. The most frequent response was "2" (179 respondents; 52.65%), followed by "3" (76 respondents; 22.35%) and "1" (64 respondents; 18.82%). Higher agreement levels were less common, with "4" reported by 18 respondents (5.29%) and "5" by 3 respondents (0.88%). Overall, the data indicate a prevailing moderate agreement among respondents, based on a total of 340 recorded responses.

Descriptive statistics indicate that the arithmetic mean ($\mu = 2.1676$) points to a relatively low average level of agreement, suggesting that most respondents tended to fall within the lower part of the scale. The absolute deviation reached a value of 209.4765, while the mean absolute deviation was 0.6161. The minimum and maximum values were 1 and 5, respectively. The variance was 0.6748, with a standard deviation ($\sigma$) of 0.8215. The coefficient of variation ($cV = 0.3795$) indicates low variability in responses. Both the median and the mode take the value of 2, with the distribution being unimodal. The sum of absolute values was 737.

As part of the second question (Table 5), the potential of cryptocurrencies was investigated in the context of simplifying participation in tourism. Even in this case, the respondents were inclined to the opinion that cryptocurrencies, by their nature, have the potential to facilitate travel and the purchase of individual services and products.

*Table 5. Cryptocurrencies and travel expense planning*

| Ag. | Freq | Cumulative frequency | Relative frequency |
|---|---|---|---|
| 1 | 58 | 58 | 0.17058823529412 |
| 2 | 183 | 241 | 0.53823529411765 |
| 3 | 81 | 322 | 0.23823529411765 |
| 4 | 16 | 338 | 0.047058823529412 |
| 5 | 2 | 340 | 0.0058823529411765 |

*Source: own processing*

The results presented in Table 5 indicate that respondents generally agree with the statement that cryptocurrencies can make it easier to plan travel expenses. The most frequent response was 2 (183 respondents; 53.82%), followed by 3 (81 respondents; 23.82%), while the lowest frequency was recorded for the extreme positive response 5 (2 respondents; 0.59%). The arithmetic mean ($\mu = 2.18$) confirms a tendency towards agreement, with the median and mode both at value 2, indicating a unimodal distribution. The relatively low standard deviation ($\sigma = 0.79$) and coefficient of variation ($cV = 0.36$) suggest that the responses were moderately homogeneous. These findings support the assumption that, in the view of respondents, cryptocurrencies possess the potential to simplify financial planning in the context of tourism.

In the case question 3 (Table 6), the perception of cryptocurrencies was investigated from the point of view of their credibility, it was assumed that their credibility might still be low. With development and greater application in tourism services, however, credibility could increase. The thesis was confirmed, and the vast majority of respondents who have experience with cryptocurrencies or intend to use them when purchasing services in historical objects in tourism perceive them positively.

*Table 6. Cryptocurrencies and payment credibility in historical sites*

| Ag. | Freq | Cumulative frequency | Relative frequency |
|---|---|---|---|
| 1 | 50 | 50 | 0.14705882352941 |
| 2 | 160 | 210 | 0.47058823529412 |
| 3 | 105 | 315 | 0.30882352941176 |
| 4 | 21 | 336 | 0.061764705882353 |
| 5 | 4 | 340 | 0.011764705882353 |

*Source: own processing*

Table 6 summarizes respondents' perceptions of the credibility of payments made via cryptocurrencies in historical sites while travelling. The most frequent rating was "2" (160 respondents; 47.06%), followed by "3" (105 respondents; 30.88%) and "1" (50 respondents; 14.71%). Higher agreement levels were less common, with "4" reported by 21 respondents (6.18%) and "5" by 4 respondents (1.18%). The mean value ($\mu$ = 2.32), with both the median and mode at "2", indicates a prevailing moderate agreement. The relatively low standard deviation ($\sigma$ = 0.84) and coefficient of variation (cV = 0.36) suggest moderate homogeneity of responses. Overall, the results confirm the assumption that, despite cryptocurrencies being relatively new, their perceived credibility among respondents with actual or intended use in tourism-related historical sites is positive.

The fourth question (Table 7) dealt with the feeling of freedom. She found out whether respondents feel that their travel will become freer and freer when using cryptocurrencies. In several studies, it is stated that due to the fact that tourists do not need to travel with cash, their worries are reduced. Payment in cryptocurrencies is digital and thus is rather perceived as less demanding and eliminating the danger from the point of view of disposing of cash funds. Overall, noncash payments have been established on the market for a long time and, on the other hand, their popularity is not decreasing. Tourism companies apply them to the maximum extent possible, as the interest is often on both sides, even if they are often associated with hidden fees.

*Table 7. Cryptocurrencies and freedom of international historical tourism*

| Ag. | Freq | Cumulative frequency | Relative frequency |
|---|---|---|---|
| 1 | 102 | 102 | 0.300 |
| 2 | 192 | 294 | 0.56470588235294 |
| 3 | 36 | 330 | 0.10588235294118 |
| 4 | 8 | 338 | 0.023529411764706 |
| 5 | 2 | 340 | 0.0058823529411765 |

*Source: own processing*

Table 7 presents respondents' perceptions of the extent to which cryptocurrencies provide them with the freedom to travel internationally and visit historical sites. The most common rating was "2" (192 respondents; 56.47%), followed by "1" (102 respondents; 30.00%) and "3" (36 respondents; 10.59%). Higher agreement levels were rare, with "4" reported by 8 respondents (2.35%) and "5" by only 2 respondents (0.59%). The arithmetic mean ($\mu$ = 1.87) and the fact that both the median and mode equal "2" indicate a generally low to moderate level of agreement.

The relatively low standard deviation ($\sigma$ = 0.73) and coefficient of variation (cV = 0.39) suggest moderate homogeneity in responses. These results align with previous research suggesting that the use of cryptocurrencies in tourism may reduce concerns associated with carrying cash and enhance perceived freedom of travel; however, the findings here indicate that such benefits are not yet strongly recognized among respondents.

The final question number 5 (Table 8) looked at cryptocurrencies as the ones, allowing their consumers to have more thorough and convenient control over their finances. Through the platforms, the verification of cryptocurrency payments is faster and more comfortable, which for many can lead to an increased degree of credibility, which was discussed above. Despite the fact that even in this case the respondents agreed, the total number of answers in the positive segment was the lowest of all five options. Only a very small number of respondents do not consider them interesting and beneficial from that point of view.

*Table 8. Impact of cryptocurrencies on financial management while traveling*

| Ag. | Freq | Cumulative frequency | Relative frequency |
|---|---|---|---|
| 1 | 71 | 71 | 0.20882352941176 |
| 2 | 198 | 269 | 0.58235294117647 |
| 3 | 58 | 327 | 0.17058823529412 |
| 4 | 9 | 336 | 0.026470588235294 |
| 5 | 4 | 340 | 0.011764705882353 |

*Source: own processing*

Table 8 presents respondents' perceptions of the extent to which cryptocurrencies provide greater control over personal finances while travelling. The most frequent rating was "2" (198 respondents; 58.24%), followed by "1" (71 respondents; 20.88%) and "3" (58 respondents; 17.06%). Higher agreement levels were rare, with "4" recorded for 9 respondents (2.65%) and "5" for 4 respondents (1.18%). The arithmetic mean ($\mu$ = 2.05), median = 2, and mode = 2 indicate a prevailing moderate level of agreement. The relatively low standard deviation ($\sigma$ = 0.77) and coefficient of variation (cV = 0.37) point to a moderate homogeneity in responses. While the findings confirm that cryptocurrencies are generally perceived as a tool for improving financial control during travel, this perception is less widespread compared to other aspects examined in previous questions, indicating that such benefits may not yet be fully recognized by all respondents. This suggests that further awareness and practical experience with cryptocurrency payments in tourism could enhance their perceived value in financial management while travelling.

## 5. Discussion

To verify the perception of the importance of cryptocurrencies and their differences from the point of view of gender, a factor analysis was performed, in which the existence of an internal structure of manifest variables describing the perception of cryptocurrencies in tourism as a means of the new digital economy was demonstrated. The task of this part of the work was to verify the existence of differences between perception and the selected exogenous variable. To test Hypothesis 1, the Mann-Whitney U test was employed. The results, presented in Table 9, indicate that there were no statistically significant differences between male and female respondents in their evaluation of statements related to the perception of cryptocurrency use in historical objects as a component of the emerging digital economy. For that reason, it is possible to reject the established Hypothesis 1. Both men and women perceive the positives and benefits of applying cryptocurrencies to the historical objects in tourism industry and its services.

*Table 9. Gender differences in cryptocurrencies perception*

| Dependent variable *Identified factors* | Independent variable: Gender Market tests are significant at the p<0.050 level | | | | |
|---|---|---|---|---|---|
| | U | Z | p-value | Z Adj. | p-value |
| Women | 32096 | -1.046 | 0.2955 | -1.046 | 0.2955 |
| Men | | | | | |

*Source: own processing*

For the purpose of the second part of the study and in the context of the verification of second hypothesis, the credibility of cryptocurrencies in terms of their use in the tourism industry to pay for individual services or service packages was monitored. The highest degree of credibility was recorded for the cryptocurrency Bitcoin. This cryptocurrency is considered the best-know and most valuable digital currency. Its alternative name is also digital gold, which is confirmed in terms of credibility by the respondents. The second most trusted cryptocurrency was Ethereum, which according to commonly available rankings also corresponds to the second position in terms of popularity. This position was also confirmed for use in tourism. The third most trusted was the EOS cryptocurrency, which was created only in 2018, but is widely described for its advantages. The fourth most trusted was Elon Musk's project in its credibility.

The results of the credibility assessment of selected cryptocurrencies, based on respondents' evaluations, show statistically significant differences among the examined options. The Kruskal–Wallis ANOVA test ($X^2 = 291.35$, $p < 0.001$) confirmed these differences, with a compliance coefficient of 0.1047 and an average rank correlation coefficient (r) of 0.1038.

In terms of average rank, Bitcoin achieved the highest value (4.24; sum rank = 1800.1), followed closely by Ethereum (4.06; sum rank = 2256.5) and EOS (4.02; sum rank = 2211.4). Dogecoin and Litecoin received lower average ranks (3.15 and 3.07, respectively), indicating comparatively lower perceived credibility. When considering the mean evaluation scores, Ethereum (4.91) and Litecoin (4.40) were rated most positively, followed by Bitcoin (4.35), EOS (4.22), and Dogecoin (4.18). Standard deviations ranged from 1.44 to 1.66, suggesting moderate variability in individual assessments.

Overall, the findings indicate differentiated perceptions of credibility across the selected cryptocurrencies, with the data reflecting both the established market position of leading cryptocurrencies and the comparatively weaker trust attributed to less prominent alternatives.

In conclusion, the discussion underscores the growing relevance of cryptocurrencies in tourism and supports their gradual integration into heritage site services. While user trust varies depending on the specific cryptocurrency, the overall perception is shaped by a mix of technological factors and consumer confidence, both of which must be actively managed by tourism stakeholders.

## 6. Conclusion

This study explored the influence of cryptocurrencies on tourist decision-making in the context of heritage site visits. Based on the quantitative analysis of data obtained from a sample of Slovak tourists, the findings indicate a generally favorable perception of cryptocurrencies as a tool that can enhance the travel experience. Respondents most frequently associated cryptocurrencies with increased financial control, simplified planning of travel expense, and a greater sense of autonomy during travel. These aspects play a crucial role in shaping modern consumer behavior in tourism and reflect growing expectations for technological integration in service delivery.

The results further revealed that Bitcoin and Ethereum received the highest levels of trust among the evaluated cryptocurrencies. These two digital assets were not only the most recognized but were also perceived as the most credible and reliable, consistent with their global market dominance.

Other lesser-known cryptocurrencies, such as EOS, Dogecoin, and Litecoin, were viewed with slightly more caution, suggesting that brand familiarity and media presence still heavily influence user confidence. Notably, no statistically significant differences were identified between male and female respondents regarding their perceptions of cryptocurrency use in tourism, indicating that acceptance of such technologies is not confined to specific gender-based segments.

The research findings provide valuable insights for tourism service providers, especially those operating within the heritage tourism segment. As the industry continues to evolve in response to digital transformation, the integration of cryptocurrency payment options may serve as strategic innovation to differentiate services, attract tech-savvy travelers, and position heritage destinations as forward-thinking and adaptable. This aligns with broader trends in tourism, where convenience, personalization, and digital readiness are increasingly key factors in visitor satisfaction and destination competitiveness.

In conclusion, the adoption of cryptocurrencies in heritage tourism represents both an opportunity and a signal of change in the digital economy. While the transition to widespread use may be gradual, the positive attitudes observed among travelers who are already familiar with cryptocurrencies indicate a fertile ground for future development. Continued exploration of this topic may uncover further behavioral, economic, and technological dimensions of digital asset integration in tourism and cultural services.

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