CRYPTOCURRENCIES IN TOURISM – A LOCAL COMMUNITY PERSPECTIVE

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Abstract

Purpose – The purpose of this research is to explore the opportunities and barriers related to the use of cryptocurrencies in tourism from the local community's perspective. Cryptocurrencies are increasingly accepted worldwide, yet their use in tourism consumption remains limited. Evaluating the attitudes and readiness of residents in urban areas, particularly in Zagreb, is essential for assessing the sustainability of digital payment technologies in tourism.
Methodology – The research was conducted in Zagreb and its surroundings, with a sample of 484 respondents. A structured questionnaire was used to assess knowledge, perceived security, intention to use, and perceived barriers and incentives regarding cryptocurrency usage in tourism. Data analysis involved descriptive statistics and Pearson's Chi-square test to examine relationships between key variables and sociodemographic factors.
Findings – The results indicate limited awareness about cryptocurrencies, with more than 75% of respondents being completely unfamiliar or only superficially familiar with the topic. A small percentage currently uses cryptocurrencies, but there is substantial conditional willingness for future usage, particularly if regulatory, educational, and security issues are addressed. Statistically significant gender differences were observed in perceived awareness and trust in Bitcoin systems, with men exhibiting higher levels of awareness and trust compared to women.
Contribution – This study provides valuable insights into local community readiness for cryptocurrency usage in tourism, highlighting the significance of education, trust, and regulatory frameworks. The findings can serve as a foundation for policymakers, tourism stakeholders, and digital innovators to develop strategies for the effective integration of cryptocurrencies into tourism economies.
Keywords cryptocurrencies, tourism, digital payments, local community, technology awareness

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INTRODUCTION

The rapid expansion of digital technologies over the last decade has significantly impacted sectors such as finance, commerce, and tourism. One of the latest innovations in finance is cryptocurrencies - decentralized forms of exchange based on blockchain technology that attract increasing attention from users, investors, and policymakers. Although their use in daily business transactions is still not widespread, interest in utilizing cryptocurrencies within tourism is gradually increasing, particularly in the context of service digitalization and the search for alternative payment methods.

Therefore, the aim of this study was to examine how does the local community percieve, specifically residents of Zagreb and its surrounding area, the opportunities and challenges related to the use of cryptocurrencies in tourism. The research questions were focused on four fundamental aspects: the degree of familiarity with cryptocurrencies, attitudes toward their security and applicability, demographic characteristics of potential users, and motivations and barriers influencing their willingness to use cryptocurrencies in tourism expenditure. The results serve as a foundation for understanding local readiness to embrace digital innovation and contribution to the scientific discussions on the role of cryptocurrencies in the future development of tourism.

1. THEORETICAL FRAMEWORK AND PREVIOUS RESEARCH

1.1. Digital Transformation in Tourism

Digital transformation is reshaping the tourism industry by changing how businesses operate, communicate, and interact with consumers. Driven by technological innovations, shifting cosumer behavior and reliance on big data - it involves applying digital technologies across all operations - marketing, service delivery, and internal management. Key enablers include advanced technological infrastructure and integration of tools like big data analytics and customer relationship management systems (Li et al., 2022). These technologies enhance efficiency and allow more personalized customer experiences (Filipiak et al., 2020; Kumar & Barua, 2024). Immersive tools such as augmented and virtual reality enrich the pre-travel phase by enabling virtual destination exploration (Guo et al., 2021). The COVID-19 pandemic accelerated digital adoption, pushing businesses to adopt online bookings, contactless services, and resilient digital practices (Zhang, 2023; Santarsiero et al., 2024). This shift has made digital transformation vital for competitiveness in a safety-conscious market (Shi et al., 2023; Nile, 2024), reinforcing the role of ICT throughout the tourism value chain (Yang & Yue, 2024). Organizational learning and adaptive leadership play a critical role in implementing digital strategies successfully (Schönherr et al., 2023; Buhalis, 2019). Beyond efficiency, digitalization promotes sustainability by reducing environmental impact and aligning with the values of eco-conscious travellers (Filipiak et al., 2020).

1.2. Blockchain and Cryptocurrencies: Definitions and Key Concepts

Blockchain refers to a decentralized and distributed ledger system that enables secure and transparent recording of transactions across a network of computers without a central intermediary. Feig (2018) defines blockchain as a foundational technology that structures data into "blocks" interconnected into an immutable "chain," ensuring secure information transmission. This system addresses key challenges associated with digital currencies, such as the double-payment problem, by guaranteeing that transactions are irrevocable and verifiable by all network participants. Originally introduced with Bitcoin in 2009 as a peer-to-peer digital payment system (Vora, 2015), blockchain now supports various applications across finance, healthcare, and logistics. It enables cryptographically secure, irreversible transactions verified by the network (Gamage et al., 2020). Cryptocurrencies are digital currencies that utilize cryptographic protocols to ensure transaction security and control issuance. Fantazzini and Calabrese (2021) describe them as financial instruments combining economics and information technologies. Their roles include serving as a payment method, investment asset, or digital property. Key features of cryptocurrencies include ease of use, user autonomy, and high privacy levels, which contribute to growing adoption (Kuchařová et al., 2021). Definitions may vary by jurisdiction, but most scholars agree on their decentralized nature and reliance on blockchain infrastructure for transactional integrity (Inshyn et al., 2018). Understanding these concepts is essential for analyzing their potential applications in tourism, especially in the context of digital payments, decentralization, and consumer empowerment.

1.3. The Use of Cryptocurrencies in Tourism: Global Perspective

The use of cryptocurrencies in tourism reflects shifts in consumer behavior, innovation, and demand for alternative payment methods. Globally, studies confirm a growing connection between cryptocurrency acceptance and tourism development.

In the EU context, Kupi (2024) finds a positive correlation between the number of businesses accepting cryptocurrencies and tourism flows, suggesting digital payments may enhance sector competitiveness. Mujačević (2023) and Aiazbekov (2023) argue that cryptocurrencies offer secure, pragmatic alternatives to traditional payment systems, improving the tourist experience.

The COVID-19 pandemic accelerated the need for contactless and seamless payments. Kim (2023) notes that nearly 25% of Americans showed interest in using cryptocurrencies for post-pandemic travel. Zrnić et al. (2022) and Chen & Tham (2023) highlight that digital currencies have been integrated into national recovery strategies, especially in developing countries aiming to revitalize tourism. Blockchain, the backbone of cryptocurrencies, improves operational efficiency, transparency, and decentralization in tourism services. Treiblmaier (2020) emphasizes its transformative role in business model innovation, while Erceg et al. (2020) stress benefits like enhanced customer satisfaction and competitive advantage.

Consumer attitudes are crucial for broader adoption. Andrulienė et al. (2023) identify awareness and motivation as key determinants of willingness to use digital currencies in tourism, which aligns with Treiblmaier et al. (2020), who stress the importance of understanding user behavior in enabling adoption. Sustainability is also addressed. Tham & Sigala (2020) propose that blockchain can enhance inclusivity and equity in tourism by decentralizing control and broadening access to benefits, particularly in underrepresented areas. As global attitudes toward digital currencies evolve, tourism stakeholders must adapt by embracing innovation and addressing user expectations. Supporting cryptocurrency adoption may contribute to more efficient, inclusive, and sustainable tourism ecosystems.

1.4. The Local Community as a Stakeholder in Tourism Innovation

The involvement of local communities is essential for sustainable tourism development, as it fosters cultural preservation, economic inclusion, and social resilience. Active participation enables communities to co-create tourism experiences and strengthens ownership and support for tourism strategies.

Tourism innovation increasingly emphasizes four interlinked categories: cultural, technological, business, and social innovation. Examples such as Indonesia's A'jarang festival show how community-driven initiatives, supported by local authorities, can enhance creative tourism while preserving heritage (Junaid & d'Hauteserre, 2017). Community empowerment contributes to the development of authentic tourism products that reflect local identity. According to Sulaiman et al. (2024), involvement in decision-making increases quality and acceptance of tourism initiatives, a notion supported by Social Exchange Theory. The concept of Community-Based Tourism (CBT) reinforces this by promoting local control over tourism benefits and resources (Dewi et al., 2019). Innovation is not limited to technology; it also includes the application of local knowledge, social collaboration, and adaptive management (Peterlin & Dimovski, 2015). Networks between local actors and tourism businesses facilitate knowledge sharing and sustainable practice implementation (Kokkranikal & Morrison, 2011). Movements like Cittaslow further illustrate the benefits of localized, human-centered tourism (Park & Kim, 2015). Community involvement also enhances gastronomy tourism and rural development by linking cultural products with visitor experiences (Fusté-Forné & Cerdán, 2020; Chantakit et al., 2022). Effective internal and external communication is key to strengthening stakeholder alignment and shared responsibility (Tripathi & Shahri, 2024; Thetsane, 2019).

Overall, the local community plays a strategic role in fostering sustainable tourism innovation by combining local knowledge, collaboration, and cultural integrity with long-term developmental goals.

1.5. Relevant Previous Research

Academic interest in cryptocurrencies in tourism has intensified alongside digital transformation and evolving consumer behavior. Supported by blockchain, cryptocurrencies are studied for their potential to improve transaction security, efficiency, and user satisfaction in tourism contexts.

Çapar (2020) highlights the benefits of cryptocurrencies in medical tourism, particularly in enhancing transaction transparency and financial accessibility. Kupi (2024) links Bitcoin adoption to increased tourism activity across EU regions, suggesting that cryptocurrency acceptance may stimulate tourism flows.

The COVID-19 pandemic accelerated digitalization, making secure, contactless payments more desirable. In this context, cryptocurrencies also align with Sustainable Development Goals (SDGs). Tham and Sigala (2020) advocate for blockchain's role in addressing environmental issues like over-tourism, while Özgit and Adalıer (2022) stress its value in promoting sustainable tourism on small islands.

However, legal barriers persist. Comparative analysis across Spain, France, Croatia, and the Netherlands reveals regulatory uncertainty as a significant challenge to broader cryptocurrency implementation. Despite efficiency benefits, lack of clear legislation limits practical adoption by tourism providers. Empirical studies show mixed results in adoption. In Croatian tourism, Bitcoin usage remains low despite positive consumer attitudes (Mujačević, 2023). Aiazbekov (2023) stresses the importance of building trust and awareness for cryptocurrencies to gain broader acceptance.

From a behavioral economics perspective, El-Chaarani et al. (2023) identify psychological barriers that inhibit adoption, calling for further study of user motivations and risk perceptions. Technological tools like fuzzy logic systems are also being explored for enhancing personalization and efficiency in tourism transactions.

While cryptocurrencies offer enhanced transparency, security, and sustainability potential, their effective integration into tourism hinges on consumer acceptance and legal frameworks. Continued empirical research is essential to overcome these challenges and unlock their full potential in the tourism industry.

2. METHODOLOGY

2.1. Research Design and Approach

This study adopts a quantitative, cross-sectional research design to examine local perceptions, awareness levels, and readiness to use cryptocurrencies in tourism. Given the emerging nature of this technology in tourism, the research is exploratory, aiming to identify key factors influencing its acceptance.

A deductive approach was employed, with research questions derived from prior studies in digital finance, consumer behavior, and tourism. Data were collected via a structured questionnaire and analyzed statistically. The target population included residents of Zagreb and surrounding areas. Participation was voluntary and anonymous. The research adhered to ethical standards in data collection and informed consent was obtained from all participants. The geographic focus on Zagreb and its surroundings creates a limitation in generalizability to other regions and the use of a convenience sample may introduce bias in creating a wider population's attitude. The social desirability bias is also introduced into the topic since the data were based on self-reported perceptions of residents.

2.2. Research Instruments and Constructs

The primary research instrument was a structured questionnaire, divided into several logical sections including: demographic data (gender, age, education, place of residence), knowledge and experience with cryptocurrencies, perception of security and regulatory challenges, motivations and barriers in using cryptocurrencies and an intent to use cryptocurrencies in tourism.

The constructs used in the questionnaire were based on previously validated instruments from related research, including the works of Treiblmaier et al. (2020), Leung and Dickinger (2017), Ooij et al. (2020), and Steinmetz et al. (2021). Likert scales were used to measure certain variables (e.g., perception of security, importance of regulation), while other variables were expressed through nominal categories or multiple-choice questions. Pearson's Chi-square test (χ^2) was chosen due to its suitability for analysing relationships between nominal variables, allowing for clear interpretation of the relationships between socio-demographic factors and respondents' attitudes.

2.3. Sample and Data Collection (Zagreb and Surrounding Area)

The research was conducted in 2025 on a sample of 484 respondents, residents of the city of Zagreb and its surrounding area. The Zagreb region was selected due to its level of technological development, digital literacy, and specific urban tourism profile, making it a suitable area for investigating the acceptance of innovations in digital payments.

Data was collected via an online survey distributed through a Google Forms questionnaire. The sample was formed using a convenience sampling method, aiming to include respondents of varying ages, educational backgrounds, and genders. Participation in the study was voluntary and anonymous.

2.4. Analytical Methods (Descriptive and Comparative Analysis)

Data analysis was conducted using descriptive statistics to present the distribution of responses, frequencies, and percentages for each respondent category. Comparative analysis was used to examine differences among various demographic groups, involving the application of Pearson's Chi-square (χ^2) test of independence to assess statistically significant associations between demographic variables such as gender, age, education, and respondents' experience with cryptocurrencies.

Data processing was carried out using the R statistical software, with the application of relevant packages for data analysis and visualization (e.g., tidy verse, ggplot2). The results are presented in graphic and table form, accompanied by their interpretation within the context of the research questions and existing theoretical insights.

3. RESULTS

This chapter presents the key findings of the conducted research, which focused on examining the attitudes, awareness, and readiness of the local population to use cryptocurrencies in tourism consumption. The results are structured according to the research questions and analysed using a combination of descriptive statistics and comparative methods.

3.1. Awareness of Cryptocurrencies Among Residents

An analysis of the level of knowledge about cryptocurrencies among residents of the city of Zagreb and the surrounding area shows that most of the respondents possess limited or no knowledge of this technology. These results point to a significant informational gap within the general population, which may present a barrier to the wider acceptance of cryptocurrencies in tourism expenditure. The distribution of respondents' answers regarding their level of knowledge about cryptocurrencies is presented in Table 1:

Table 1: **Level of Awareness of Cryptocurrencies Among Respondents**

Level of Awareness	Number of Respondents	Percentage (%)
Not familiar at all	207	42,80%
Slightly familiar	160	33,10%
Moderately familiar	91	18,80%
Very well familiar	26	5,40%

Source: Author

The data shows that almost 76% of respondents fall into the categories "not familiar at all" or "slightly familiar," confirming a low level of general awareness about cryptocurrencies within the local community.
An additional analysis examined the relationship between respondents' gender and their level of awareness of cryptocurrencies. Results from Pearson's Chi-square test indicate a statistically significant difference in awareness levels between men and women ($\chi^2 = 33.996$; $df = 3$; $p < 0.001$). Men more frequently reported higher levels of awareness of cryptocurrencies, while women more often reported low or no awareness. This disparity may be influenced by multiple factors, including interest in digital finance, exposure to technological innovation, and varying levels of involvement in financial technologies.

3.2. Perceptions and Attitudes Towards Usage and Safety in Tourism

The first question addressed the perceived security of cryptocurrencies (Table 2). A total of 278 participants responded to the question regarding the perceived safety of cryptocurrencies. The most common response was neutral (rating 3), selected by almost 30% of participants.

Table 2: **Perceived Security of Cryptocurrencies**

Security Level (1 = Not at all secure, 5 = Completely secure)	Number of Respondents	Percentage (%)
1	61	21,90%
2	58	20,90%
3	80	28,80%
4	45	16,20%
5	34	12,20%

Source: Author

The second research question examined respondents' intention to use cryptocurrencies in tourism (Table 3). The largest share reported being unsure due to insufficient information, while an equal share expressed conditional willingness - dependent on improved stability, regulation, and usability.

Table 3: **Intention to Use Cryptocurrencies in Tourism**

Intention to Use in the Future	Number of Respondents	Percentage (%)
Not sure, I lack sufficient information	74	26,60%
I would probably use them, but it depends on the conditions (e.g., stability)	74	26,60%
I would probably not use them, but could change my mind if conditions improve	59	21,20%
No, I would definitely not use them	41	14,70%
Yes, I would definitely use them	30	10,80%

Source: Author

Beyond individual readiness and perceived security, the study explored attitudes toward the importance of government regulation in cryptocurrency usage. As shown in Table 4, 50% of respondents rated the need for regulation as extremely important (score 5), and 25.5% assigned a score of 4. Altogether, 75.4% expressed strong support for legal frameworks and institutional oversight.

Table 4: **Importance of Government Regulation**

Level of Importance (1 = Not important, 5 = Extremely important)	Number of Respondents	Percentage (%)
5	139	50,00%
4	71	25,50%
3	40	14,40%
2	16	5,80%
1	12	4,30%

Source: Author

These findings reflect a cautious optimism - recognizing potential, but emphasizing the need for regulatory clarity, transparency, and user protection.

Further analysis using Pearson's Chi-square test ($\chi^2 = 13.716$; $df = 4$; $p = 0.008$) found a statistically significant relationship between gender and perceived security. Men more often assigned higher security scores, while women tended toward lower ratings or abstained from answering. This gender-based disparity aligns with known patterns in digital trust and technology use, stressing the importance of tailored educational efforts and communication strategies to foster broader and more inclusive understanding of cryptocurrency technologies.

3.3. Sociodemographic Characteristics of Cryptocurrency Users

Although the survey did not directly ask about cryptocurrency usage, user status was inferred from responses to the question on usage in tourism-related services. Respondents who reported using cryptocurrencies for accommodation, transport, or food were classified as users; those who answered "I have not yet used cryptocurrencies" were categorized as non-users. Non-respondents were labelled as NA. It is important to note that respondents unfamiliar with cryptocurrencies were directed to the end of the survey, skipping detailed questions. Therefore, the proportion of non-users may be underestimated.

The analysis focused on respondents who reported at least some familiarity and completed the full questionnaire. Table 5 shows a higher proportion of users among men (12.8%) than women (5.9%). Among male respondents, 50% were non-users, and 37.2% did not respond. For females, 46.9% were non-users and 47.3% did not respond.

Table 5: **Cryptocurrency Use by Gender**

Gender	User Status	Number of Respondents	Percentage (%)
Male	Yes	29	12,80%
Male	No	113	50,00%
Male	No response	84	37,20%
Female	Yes	15	5,90%
Female	No	120	46,90%
Female	No response	121	47,30%

Source: Author

Due to the questionnaire logic, respondents who declared no familiarity with cryptocurrencies in question 2.1 were automatically directed to the end of the survey and excluded from detailed questions. As a result, many were categorized as "no response" and not included in this analysis.

Differences were also observed across age groups, as presented in Table 6. The highest share of cryptocurrency users was recorded among respondents aged 36–45 and 26–35 (around 11% each). The lowest share was found in the youngest (18–25) and oldest (56+) age groups, which may be associated with levels of digital literacy, lifestyle habits, and financial behaviour.

Table 6: **Cryptocurrency Use by Age Group**

Age Group	User Status	Number of Respondents	Percentage (%)
18–25	Yes	3	4,50%
26–35	Yes	14	10,80%
36–45	Yes	19	11,20%
46–55	Yes	6	7,10%
56+	Yes	2	6,50%

Source: Author

These findings suggest that economically active, middle-aged individuals with moderate-to-high digital competencies represent the most receptive group for future cryptocurrency-based tourism services.

As shown in Table 7, respondents with higher education levels are more likely to use cryptocurrencies. The largest shares of users were among those with university or postgraduate degrees, while no usage was reported among those with only primary education. This aligns with expectations, as education often correlates with digital literacy and openness to innovation.

Table 7: **Cryptocurrency Use by Educational Level**

Education Level	User Status	Number of Respondents	Percentage (%)
Master's/PhD	Yes	4	6,70%
Secondary School	Yes	17	8,60%
Higher Education (BA/MA)	Yes	23	10,30%
Primary School	Yes	0	0,00%

Source: Author

Overall, users were most frequently highly educated, middle-aged men, which suggests a need for targeted information and education strategies.

Chi-square tests were used to assess associations between cryptocurrency use and demographic variables. The result for gender showed marginal statistical significance ($\chi^2 = 3.821$, df = 1, p = 0.0506), hinting at potential differences in usage between men and women. Tests for age ($\chi^2 = 0.832$; p = 0.934) and education ($\chi^2 = 2.859$; p = 0.2395) did not indicate significant differences, though descriptive data suggest observable trends. The limited number of cryptocurrency users may have reduced statistical power. Nevertheless, these patterns are valuable for designing targeted awareness efforts, especially among digitally literate but currently non-engaged segments of the population.

3.4. Motivations for Future Use

Table 8 presents the key aspects that respondents identified as essential for encouraging the use of cryptocurrencies in the tourism industry. The main motivator among the proposed factors was the need for better education and increased public awareness (18.6%). The second most important factor concerns the definition of clearer legal frameworks and regulations (16.8%), while price stability (15.4%) was also identified as important, reflecting concerns about the volatility of cryptocurrencies and its effect on their practicality in everyday transactions, especially within the tourism sector. Furthermore, respondents suggested that incentives and loyalty programs (15.0%) such as discounts or rewards could further encourage the adoption of this payment method. Improved user security and protection (13.2%) also emerged as a significant need. The integration of cryptocurrencies into tourism services (11.3%) and broader acceptance by tourism businesses (9.7%) were mentioned less frequently but remain relevant.

Table 8: **Key Motivations for Using Cryptocurrencies in Tourism**

Motivation	Number of Mentions	Percentage (%)
User security and protection	99	13,25%
Clearer regulatory framework and legal certainty	125	16,73%
Cryptocurrency price stability	115	15,39%
Wider acceptance in the tourism sector	73	9,77%
Easier use and integration with payment systems	84	11,24%
More education on the benefits of cryptocurrencies	139	18,60%
Discounts and financial incentives	112	14,99%

Source: Author

3.5. Intentions to Use and Perceived Barriers by Demographic Characteristics

While cryptocurrencies offer potential benefits in tourism, many respondents identified barriers limiting their adoption. This section explores those perceived obstacles and overall readiness for future use.

As shown in Table 9, the most frequently cited barrier was insufficient information (26.6%), followed by conditional willingness (26.6%) - respondents who would use cryptocurrencies only under certain conditions such as improved stability, regulation, or usability. An additional 21.2% were currently unwilling but open to changing their opinion if conditions improve. 14.7% categorically rejected their use, while 10.8% expressed definite readiness.

Table 9: **Intentions in using Cryptocurrencies**

Response Category	Number of Respondents	Percentage (%)
Not sure, lack of sufficient information	74	26,60%
Would use, but depends on stability, regulation, ease of use, etc.	73	26,60%
Would not use, but might change opinion if conditions improve	59	21,20%
No, definitely would not use	41	14,70%
Yes, definitely would use	30	10,80%

Source: Author

4. DISCUSSION

4.1. Theoretical Implications

The research provides comprehensive insights into how local communities perceive and accept cryptocurrencies for tourism-related consumption. The findings align with global literature on financial and technological adoption, particularly in relation to awareness, trust, and the importance of regulation, while adding context-specific conclusions relevant to the Zagreb area. The data confirms a major information gap - nearly 76% of respondents reported limited or no knowledge of cryptocurrencies. This is consistent with Hern et al. (2024), Kumari et al. (2023), and Drakpa et al. (2024), who link low awareness to insufficient financial literacy. Studies by Andrulienė et al. (2023) and Panos et al. (2019) underscore the role of motivation and education in shaping public perception and technology adoption.

Gender emerged as a statistically significant factor influencing awareness and trust, with men demonstrating more confidence and familiarity. This supports findings by Ji-Xi et al. (2021), Murugappan et al. (2023), and Mashatan et al. (2022), all of whom emphasize gender-based differences in crypto engagement, and the need for gender-sensitive strategies.

Perceived security and regulatory uncertainty significantly affected user trust. As suggested by Ecer et al. (2024), Kim (2023), and Schaupp et al. (2022), the absence of legal clarity reduces the likelihood of cryptocurrency adoption. The typical user profile observed - middle-aged, educated males confirms global demographic trends (Christopher & Nithya, 2023; Yassin, 2023).

These results reinforce existing theoretical frameworks such as the Technology Acceptance Model (TAM) and Diffusion of Innovations (DOI), emphasizing the role of perceived usefulness, ease of use, and institutional trust in technology adoption.

4.2. Practical Implications

The findings offer several actionable insights for policymakers, educators, tourism businesses, and technology providers. Over 75% of respondents emphasized the need for a clear regulatory framework. Institutions such as the Ministry of Tourism and the Croatian National Bank should collaborate on defining tax rules, legal protection mechanisms, and operational standards for crypto use in tourism. Legal clarity is a prerequisite for broader adoption.

With 76% of respondents lacking sufficient information, targeted educational efforts are essential. Gender differences should inform strategy - women and younger individuals exhibit lower awareness and trust. Education should include webinars, materials, and collaborations with schools, universities, and local tourism stakeholders.

Respondents expressed concerns about usability and volatility. To address these, Croatia should promote real-time conversion tools to minimize exchange risk, secure and intuitive transaction platforms, incentives for tourism businesses adopting crypto solutions and user protection measures, such as insurance and support.

Positioning Croatia as a crypto-friendly tourism destination could attract tech-savvy, high-income travelers. Marketing efforts should highlight innovation, convenience, and security to differentiate Croatia in the competitive tourism market.

4.3. Limitations

This study is limited by its geographic focus on Zagreb and its surroundings, which may restrict generalizability to other regions. The use of a convenience sample may introduce bias, as the sample might not fully reflect the wider population's attitudes or demographics. In addition, the data are based on self-reported perceptions, which may be affected by misunderstanding or social desirability bias.

Future research should: include broader geographic samples, apply qualitative methods (e.g. interviews and focus groups) to explore motivations and concerns, implement pilot projects to evaluate real-world usability and behavioral response to cryptocurrency payment in tourism, explore longitudinal change in awareness and readiness as digital finance becomes more mainstream and also examine the generational and sociocultural factors more deeply, including cross-country comparisons within the EU.

CONCLUSION

The study fills an important gap in existing literature by focusing on community-level perceptions in an urban tourism setting, providing a micro-level understanding of barriers and readiness that complements broader studies on cryptocurrency adoption. This study examined perceptions, awareness, and readiness to use cryptocurrencies in tourism consumption, with a focus on Zagreb and its surrounding area. The findings offer valuable insights for digitalization strategies, policy formulation, and further academic research.

A key result is the generally low level of awareness: around 75% of respondents reported being poorly informed or unfamiliar with cryptocurrencies. This significant information gap emerged as a major barrier to broader adoption. Gender was a statistically significant factor, with men exhibiting higher knowledge and trust levels than women.

While current usage is limited, most respondents did not reject the possibility of future use. However, this openness is conditional on the presence of clear regulatory frameworks, accessible education, and improved system security. The findings suggest that adoption depends less on technological availability and more on trust, regulation, and user knowledge. Although age and education were not statistically significant, descriptive trends indicate that users tend to be middle-aged men with higher education levels - insightful for targeted engagement.

Successful integration of cryptocurrencies in tourism requires a multidimensional approach that combines education, legal clarity, and institutional support. Stakeholders should prioritize targeted awareness campaigns, the development of regulatory standards, and implementation of pilot projects in cooperation with tourism businesses to demonstrate real-world benefits.

This study is limited by its geographic scope and sample size, affecting broader generalization. Future research should include larger, more diverse populations and explore qualitative methods to better understand motivations and barriers. Pilot initiatives in real tourism settings could further test adoption strategies and support practical implementation to overcome the challenges of using cryptocurrencies in tourism consumption. By implementing these strategies, enabling a new payment method in tourism creates opportunities in larger profit, inviting a different demographic profile of tourists and creating new pathways for tourism development.

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