

NUEVAS TECNOLOGÍAS APLICADAS AL TURISMO

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NURTURING ONLINE TRUST IN THE DIGITAL SPHERE: CASE STUDY OF SELF- CATERING APARTMENTS IN CÁCERES, A UNESCO WORLD HERITAGE SITE

Para citar el artículo: Capel-Davies, G., & Sánchez, M. (2025). Nurturing online trust in the digital sphere: Case study of self-catering apartments in Cáceres, a UNESCO World Heritage Site. *Turismo y Sociedad*, XXXVII, pp. 181-303. DOI: <https://doi.org/10.18601/01207555.n37.11>

Fecha de recepción: 28 de junio de 2024
Fecha de modificación: 30 de septiembre de 2024
Fecha de aceptación: 2 de diciembre de 2024

EL FOMENTO DE LA CONFIANZA EN LÍNEA EN EL ÁMBITO DIGITAL: CASO DE ESTUDIO DE APARTAMENTOS TURÍSTICOS EN CÁCERES, CIUDAD PATRIMONIO DE LA HUMANIDAD

Abstract

The use of online technology is taken for granted when reserving services such as tourist accommodation. Hospitality businesses with digital payment methods seem to build a sense of trust before guests set foot in the establishment. How can the digital sphere replicate human values? Representations of technology flood every aspect of the hospitality industry, adapting to the demands of generation-Z (Gen-Z) customers, therefore establishing and maintaining trust. The objective of this study was to analyse mechanisms behind digital trust and their direct impact on the commercial/personal relationship mainly between guests and tourist apartment owners. The research tool employed in the research was a Likert-scale-based questionnaire. Through the structural equation method (SEM-PLS), 186 responses were digitally collected from tourism university students as well as guests and tourist apartment owners from the historical city of Cáceres (Spain). Results highlighted that achieving a balance between security, convenience, and trust is crucial for the success of digital payment systems.

Keywords: Cáceres as a world heritage site, digital trust, Gen-Z, online payments, self-catering apartments

Resumen

El uso de la tecnología en línea se da por sentado al reservar servicios turísticos. Los negocios de hostelería con un método de

pago digital parecen generar confianza en los huéspedes antes de llegar al establecimiento. ¿Cómo puede la esfera digital replicar valores humanos? Las manifestaciones tecnológicas inundan cada una de las facetas de la industria hotelera, se adaptan a las demandas de los clientes de la generación Z (Gen-Z), establecen y mantienen la confianza. El objetivo del estudio fue analizar mecanismos que generan e impulsan la construcción de la confianza digital y el impacto directo de esta en la relación comercial/personal, principalmente entre huéspedes y propietarios de apartamentos turísticos. Para la recolección de datos, la herramienta de investigación utilizada fue un cuestionario con escala tipo Likert. Mediante el método de ecuaciones estructurales (SEM-PLS), se recogieron digitalmente 186 respuestas de estudiantes universitarios del grado de Turismo, así como de huéspedes y propietarios de apartamentos turísticos de la ciudad histórica de Cáceres (España). Los resultados destacaron que lograr un equilibrio entre seguridad, conveniencia y confianza es crucial para el éxito de los sistemas de pagos digitales.

Palabras clave: Cáceres, patrimonio de la humanidad, confianza digital, apartamentos turísticos, pagos en línea, generación Z

1. Introduction

In today's dynamic digital landscape, technology has flawlessly integrated into the process of booking online services, particularly accommodations, therefore becoming an integral part of modern life. What was once an innovative concept, has now become a standard practice, where digital payment methods blend with hospitality practices (Soman, 2001), establishing a foundation of trust well before guests arrive at their chosen destinations. Yet, amidst this technological evolution, a crucial question emerges: how can the digital realm effectively replicate the intrinsic values of human connection and trust? From streamlining booking procedures to offering personalised recommendations, technology fills every aspect of the hospitality industry (Peters et al., 2019), driven by business strategies aligned with the preferences and expectations of Generation Z (Gen-Z) consumers (Chillakuri, 2020).

Tourist accommodations, ranging from traditional hotels to modern vacation rentals, have perceived a modification in the way transactions and determinants are, in fact, conducted (Zheng & Zengxian, 2023). Gone are the days of relying exclusively on cash or physical payment cards. Today's guests assume the suitability and security afforded by digital payment solutions; the ability to smoothly process payments online has developed in a non-negotiable aspect of the booking process (Soman, 2001). This shift not only streamlines the guest experience (Are, 2024) but also boosts operational efficiency for accommodation providers.

At the forefront of the digital revolution stands Gen-Z, well-known for its innate digital fluency and tech-savvy disposition (Chillakuri, 2020). Having entirely grown up in the digital age, Gen Z individuals possess an inherent affinity for technology, expecting its seamless integration into every facet of their lives, including travel and accommodation. For them, digital payments are not simply a convenience but a fundamental expectation. Moreover, within the realm of mobile banking, ethical business practices play a pivotal role in building and preserving trust (Dierksmeier, 2024; Peters et al., 2019), ensuring

customer satisfaction, and nurturing a sustainable and responsible financial ecosystem. Thus, keeping ethical principles becomes paramount in this evolving landscape.

In recent years, the tourism landscape in historic Spanish cities has undergone notable changes, and Cáceres, located in Extremadura, stands as a prime example (Barrado et al., 2013). Alongside its UNESCO World Heritage status and rich artistic and cultural heritage, the city boasts a diverse array of accommodation alternatives such as Tourist Apartments (TA). These apartments power innovative technologies tailored to the needs of both travellers and tourism service providers, who need to comply with Decree 88/2007, of 8th of May regulating tourist apartments in the autonomous community of Extremadura. This evolution is reshaping the traveller's experience and yielding substantial economic and ethical impacts in today's world (Quan & Wang, 2004; Wani, 2011), thereby enhancing tourism standards. The regulation of Tourist Apartments in Extremadura is delineated in Article 61 of Law 2/2011 of Development and Modernization of Tourism in Extremadura. This legislation outlines the rights and responsibilities of both guests and property owners, adapting to societal and technological shifts. Article 6 of the law stipulates that TA proprietors must adhere to various regulations concerning health, safety, industry standards, environmental considerations, consumer protection, and accessibility, to mention but a few.

The preferences and behaviours of Gen-Z underline the importance of trust in the accommodation sector. For these digital natives, trust is not merely a transactional concept but a fundamental prerequisite for engaging with businesses, ultimately fostering long-term relationships and positive word-of-mouth endorsements (Dierksmeier, 2024). All in all, the intersection of tourist accommodation, digital payments, Generation Z, and trust represents a dynamic and interconnected ecosystem within the hospitality industry.

This study endeavours to delve into the intricacies of digital trust, analysing its origins and implications within the commercial relationship between guests and owners of tourist apartments who may never have the opportunity to meet face-to-face. To achieve this objective, a comprehensive research methodology was employed, gathering extensive literature review and utilising a Likert-scale-based questionnaire to gather insights from respondents, most of them living or visiting the city of Cáceres. Having made use of the structural equation method (SEM-PLS), the study sheds light on the multifaceted ways in which technology contributes to and enhances guests' digital interactions, ultimately influencing the establishment and maintenance of trust in the online high-demanding hospitality sphere.

2. Literature review

In the rapidly evolving landscape of finance, the relationship between technological advancements and economic services has given rise to a paradigm that is transforming the way individuals that have been born in the digital age manage their purchases and expectations.

With the intention of preparing a literature review that would provide and support the theoretical grounds of the study, a search, compilation and analytical presentation of the five main constructs that surround the topic of research (Online payments, Generation Z,

Business Ethics and Digital Trust) out of the four hypotheses was conducted in order to analyse the bases behind the trust built in the digital world.

Although the literature review may be applied to any traveller and business provider making use of the same variables, it has been focused on self-catering apartments in Cáceres, a new emerging business paradigm (Hutchinson & Barrett, 2019) with high demand in the last decade. The city of Cáceres, a UNESCO World Heritage Site known for its well-preserved medieval architecture, typically offer a blend of modern amenities and historic charm (Barrado et al., 2013). Tourist apartments here cater to travellers seeking both comfort and immersion in the city's rich history and culture (Rengifo et al., 2020) trying to achieve excellence.

How can the digital sphere replicate values that are innate to human beings? It was the research question posed.

2.1 Online Payments (OP)

In recent years, the financial scenery has undergone a profound transformation, driven by technological advancements, regulatory and ethical changes (Sortheix et al., 2019), developing new consumer preferences. The emergence of financial technology (fintech) has revolutionised traditional services, ushering in a digital era of online payments (Soman, 2001), mobile banking, and digital wallets. This shift towards a cashless society, where digital and mobile payment methods are now the basis of modern finance, offering unparalleled convenience and efficiency in everyday transactions. The rapid pace of online payment platforms (Daggubati, 2024) has fundamentally reshaped the expectations of consumers (Chillakuri, 2020), transforming the way they conveniently engage with their finances. Today's generations embrace the speed, convenience, and security offered by digital payment platforms, seamlessly transitioning from physical cash to virtual currencies, therefore reflecting a preference and prediction for frictionless experiences in an interconnected world (Are, 2024; Rauch, 2014).

The design and functionality of digital payment systems also play a crucial role (Daggubati, 2024) in shaping consumer spending behaviour (Ajzen & Sheikh, 2013; Aronson et al., 2005; Bandura, 1965; De Groot & Steg, 2009). Features such as one-click purchasing, stored payment information, and personalised recommendations enhance convenience but may also encourage impulse buying and overspending.

Meanwhile, the realm of digital payments continues to evolve rapidly, propelled by emerging trends and breakthrough technologies (Daggubati, 2024), therefore, achieving a delicate balance between security and convenience is paramount for the enduring success of digital payment systems.

Focusing on the tourist sector, online payments have become the standard method of transaction, especially favoured by Generation Z and other digitally savvy consumers; online technology regarding payments have revolutionised the way tourist apartments are booked (Are, 2024) and paid for, offering a hassle-free solution for travellers worldwide.

Considering the statements above, hypothesis 1 can be formulated: Online Payments (OP) positively influence Attitude of People (AP).

2.2 Generation Z (GZ)

Generation Z (Gen-Z), typically born between the mid-1990s and early 2010s, embodies a distinct set of attributes shaped by their upbringing and the ever-evolving socio-cultural landscape (Welzel et al., 2003), which make them prioritise experiences to physical goods. As this generation steps into adulthood, they find themselves at the heart of a swiftly evolving financial landscape (Sortheix et al., 2019), where traditional norms are being challenged by the advance of fintech and the widespread adoption of mobile payments. Comfortable with digital financial tools, they eagerly adopt mobile banking, digital wallets, and online investment platforms to update their financial management processes.

Moreover, their global connectivity fosters a spirit of inclusivity and acceptance, valuing diversity in all its forms and embracing multiculturalism (Wani, 2011) with an open mind. Raised in an era defined by constant connectivity and rapid technological progress, they exhibit a sharp awareness of the ethical dimensions affecting their financial decisions. Pragmatic and realistic (Akhmedova et al., 2021), Gen-Z approaches financial decision-making with a discerning eye, weighing practical considerations alongside personal values (Schwartz et al., 2012; Seemiller & Meghan, 2019).

As Schawbel (2014) and Steg and De Groot (2010) observe, risk-taking intention among them is deeply rooted in personal attitudes, reflecting traits such as entrepreneurship, trust, tolerance, and optimism due to their status as digital natives, nurtured in an environment where technology fills every aspect of daily life, always respecting and admiring sustainable businesses; Their adeptness with digital platforms, social media, and tech-driven communication tools from an early age equips them with a keen financial insight and a desire for technological innovation, which showcase their challenges “to uncover how human beings live out their values in better or worse ways and how they interpret their existence in light of narratives they tell themselves” (Koehn, 2024, p. 39; Schwartz et al., 2012; Welzel et al., 2003).

In this context, business ethics plays a pivotal role in shaping how these individuals engage with technology, as they seek ethical business practices that align with their values of social responsibility and sustainability. Their commitment to ethical considerations in both personal and professional domains emphasises the importance of integrating business ethics in a digital economy to ensure trust, transparency, and accountability.

Hypothesis 2 is now formulated based on previous statements: Generation Z (GZ) positively influences Attitude of People (AP)

2.3 Business Ethics (BE)

Business ethics in any banking activity are essential for building transparency, honesty (Akhmedova et al., 2021; Hühn, 2023) and maintaining trust, ensuring customer satisfaction and fostering a sustainable and responsible financial environment. The proliferation

of e-commerce platforms, social media channels, and digital marketing strategies has revolutionised the way businesses interact with consumers, collect data, and conduct transactions. As mobile banking continues to play a pivotal role in the financial industry, adherence to ethical principles becomes paramount (Hühn, 2023).

In the landscape of online bookings, the scope of business ethics has become increasingly intricate (Hühn, 2023). As the digital realm continues to evolve, it presents both unprecedented opportunities and ethical challenges for businesses operating within it (Yin & Kaynak, 2015). From data privacy and cybersecurity to transparency and accountability, the digital sphere demands a heightened awareness of ethical considerations to nurture trust, sustainability, and responsible conducts “to view morals as necessarily an integral part of the fabric of corporate life (Dierksmeier, 2016) and “[...] no human interaction is ever free of moral expectations” (Dierksmeier, 2024, p. 53). Moreover, the borderless nature of the internet blurs traditional boundaries of accountability and regulation, posing unique challenges for businesses seeking to uphold ethical standards across global markets (Yin & Kaynak, 2015). As companies attempt to maintain integrity and trust in the digital realm, they must be prepared to face questions of cultural sensitivity, legal compliance, and social responsibility (Bandura, 1965; De Groot & Steg, 2009) in an interconnected world.

Ethical practice dictates that banking providers and businesses prioritise the protection of customer data and support the highest standards of privacy and security (Chillakuri, 2020; Melé, 2024). This can be achieved through the implementation of “robust encryption methods, two-factor authentication, and regular security audits to safeguard customer information”. Transparent communication of security measures to users is essential for building trust (Akhmedova et al., 2021) and “ensuring accountability” (Brown-Martin, 2018, p. 112). This involves offering “multiple channels for customer support, providing timely responses, and resolving issues with empathy and efficiency, while also clearly communicating avenues for customer feedback”. Therefore, there is a focus on ensuring data security and privacy, resulting in the implementation of robust regulations and measures.

Promoting financial literacy and awareness as well as empowering users to make informed decisions about their finances is “a cornerstone of ethical conduct”. By incorporating ethical principles into their practices, online businesses can contribute to a trustworthy and responsible financial ecosystem, ensuring the long-term success and satisfaction of their customers (Are, 2024), allowing them to report unlawful practices.

Businesses are called upon not only to abide by ethical principles themselves but also to foster a culture of integrity and transparency that floods their digital ecosystem. By adhering to these ethical standards (Melé, 2024), businesses, such as accommodation providers, can foster trust and credibility among guests while contributing positively to the communities they operate.

This aligns with the attitudes of people, particularly younger generations like Gen-Z, who place high value on ethical business practices, transparency, and social responsibility. As these consumers increasingly prioritise businesses that reflect their values, fostering an ethical environment becomes essential for building strong relationships and long-term loyalty.

In line with the above, hypothesis 3 is next: Business Ethics (BE) positively influences Attitude of People (AP)

2.4 Attitude of People

The evolution of finance not only signifies a technological revolution but also prompts a deep reflection on the ethical considerations guiding the financial decisions of new generations coming from different cultural backgrounds (Welzel et al., 2003) that try to find common ground.

However, beneath their affinity for digital ease lies a deep commitment to ethical principles (Melé, 2024). They scrutinise corporate practices, supporting ethical standards aligned with their values of social and environmental responsibility (De Groot & Steg, 2009). Ethical considerations are integral to their purchasing decisions, influencing brand loyalty as well as the corporate landscape (Francis & Hoefel, 2018; Graczyk-Kucharska & Erickson, 2020).

Digital natives prioritise experiences that allow them to immerse themselves in the local culture and communities, an achievement easy to carry out through the unique settings of tourist apartments (Rengifo et al., 2020). Moreover, the transparent and user-generated reviews found on booking platforms fostering a sense of trust (Akhmedova et al., 2021), enabling customers to make informed decisions about their lodging options.

With a preference for authenticity, Gen Z finds consolation in the personalised touches and local insights provided by hosts, creating a bond of trust that exceeds the limits of traditional hospitality (Peters et al., 2019). Trust stems from their alignment with general human values of flexibility and individuality (Schwartz et al., 2012).

This trust is fundamental to digital trust, as Gen Z seeks out platforms and services that align with their values and provide transparent, personalised experiences. As a result, businesses that can offer both authenticity and flexibility foster deeper digital trust, which is key to engaging this generation in the increasingly digital landscape of hospitality.

Hypothesis 4 is now founded: Attitude of People (AP) has a direct impact on Digital Trust (DT).

2.5 Digital Trust (DT)

In today's digital age, attitudes and behaviour towards the digital sphere are complex (Cruz & Galán, 2019) and far from easy to analyse. While there exists widespread acceptance and reliance on digital technologies for communication, entertainment, commerce, and daily tasks, individuals also value the convenience, efficiency, and interconnectedness of digital platforms, enabling global connectivity, rapid access to information, and seamless transactions.

Ethical conduct forms the basis of trustworthiness in business, stressing the significance of integrity, honesty, and transparency in nurturing trust between parties. Accommodation providers are tasked with ethical standards not only in their interactions with guests but

also in their handling of digital payments. This requires transparent pricing, fair cancellation policies, and secure payment processes that contribute to a positive guest experience (Are, 2024) and reinforce trust in the brand.

The emergence of the sharing economy, as articulated by Görög (2018), indicates a shift towards valuing trust as an intangible currency and in shaping comprehension of trust in shared digital platforms (Görög, 2018).

Trust serves as an essential determinant of social welfare (Aronson et al., 2005) in the digital economy characterised by high trust (Akhmedova et al., 2021), which may manifest as access to reliable online services and a robust digital infrastructure. Trust meaningfully influences individual and community engagement within the digital economy, with confidence in digital platforms, organizations, and regulatory frameworks playing a crucial role.

Understanding the drivers of trust across spheres is imperative for guiding trust-building initiatives in the digital economy. Findings suggest that trust is a fundamental factor in behaviour (Cruz & Galán, 2019), pertinent to comprehending trust dynamics in the digital economy.

As digital natives, members of Gen-Z exhibit a discriminating sensitivity to ethical considerations and social responsibility in their consumer behaviours (Francis & Hoefel, 2018). For accommodation providers catering to this demographic, demonstrating a commitment to ethical business practices, including handling of digital payments, is essential for gathering their trust and fostering loyalty (Dierksmeier, 2024; Peters et al., 2019).

Overall, current attitudes towards the digital sphere reflect a complex relationship of eagerness for its benefits and uneasiness about its challenges (Yin & Kaynak, 2015). As society continues to navigate the opportunities and drawbacks of the digital age, there is a need for thoughtful reflection, ethical considerations (Melé, 2024) and proactive measures to ensure that digital technologies serve the collective good while safeguarding individual rights (Graczyk-Kucharska & Erickson, 2020). All of these factors brought together do bring economic prosperity.

2.5.1 Economic boost in centralised areas

The economic impact of tourist apartments and other sites, such as museums in Cáceres is significantly shaped by its status as a UNESCO World Heritage city, which influences both property values and local tourism patterns. The boom in tourist accommodation, particularly in self-catering apartments, has contributed to local economic growth, while also fostering challenges such as rising property prices and the gentrification of historic areas. The correlation between the tourist apartments and urban centrality is reflected in every study related to tourism (Plaza et al., 2022). The transformation of properties with heritage status, especially in urban central sites, attracts visitors, therefore generating new local economic activity and job opportunities (Aranburu et al., 2024).

Tourism dynamics impact not only property and accommodation but also influence how businesses and local governments manage resources in the face of increased demand. This

helped by media exposure and other forms of publicity such as accommodation sites, do increase maximum visibility, digital and ethical trust and global attention for cities such as Cáceres, gaining market advantage (Plaza et al., 2022). Newspapers and accommodation sites have become instrumental in promoting Cáceres, particularly by highlighting the city's investment in star architecture as a driving force behind its tourism and economic growth. As a result, the increased tourist activity boosts local businesses, stimulates demand for accommodation, and fosters economic growth, demonstrating how digital platforms amplify the economic potential of star architecture through collective participation (Jacquot & Chareyron, 2020) while reinforcing the city's global cultural identity. (Alaily-Mattar et al., 2019; Fernández-Blanco & Prieto-Rodríguez, 2020) and promoting the city not only as a place of rich history but also as a forward-looking, dynamic cultural hub, driving tourism and contributing to economic growth (Lindsay & Sawyer, 2022).

Digital trust between travellers and tourist apartments providers is established through a combination of secure online platforms, transparent property listings, trustworthy photographs, effective communication, and reliable customer support, ultimately enhancing the overall travel experience for all the parties involved in the process.

3. Method

In this descriptive study, a diagnostic evaluation was conducted to assess how trust is built on, in digital environments. The objective of this study was to analyse the mechanisms behind digital trust and their direct impact on the commercial and personal relationship, particularly between guests and tourist apartment owners. In this descriptive study, a diagnostic evaluation was conducted to assess how trust is built in digital environments. This method was chosen due to the reliability of the resulting model, supported by statistical studies and simple visualization techniques to understand the results, which were adapted to the initially established parameters. The research question focuses on the various interconnected variables that generate trust on a digital level, without physical contact between the parties involved, aiming to comprehend this social phenomenon (Creswell & Plano Clark, 2017) and evaluate its relevance in the context of modern digital interactions.

It is important to explain how each concept, such as digital trust or consumer behaviour, is translated into specific indicators or scales that can be empirically tested.

The SEM-PLS model is applied to test the relationships between variables, researchers can demonstrate the robustness of the theoretical constructs and their relevance to the research questions. This approach not only clarifies the methodological choices but also highlights how they contribute to the overall understanding of the study's objectives, bridging the gap between theory and empirical analysis.

The quantitative method was employed through a questionnaire comprising of 15 items based on the Likert scale, which was deemed the most suitable option for the population size and type of study. The measurement tool utilised was the Structural Equation Model (SEM), a multivariate statistical model that estimates and predicts the relationships between various significant variables (Ruiz et al., 2018) and their effects over time.

3.1 Participants

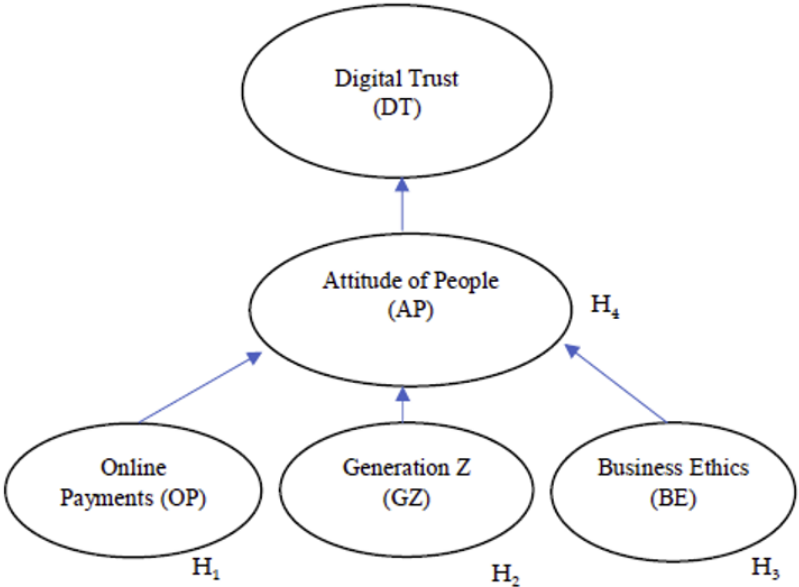
A total of 186 participants (n=186), including students involved in the tourism and management degree at the University of Extremadura as well as guests and tourist apartment owners in Cáceres (Spain), voluntarily took part in the survey. The survey aimed to assess the participants’ awareness regarding different technological variables that may result in digital trust within the digital sphere.

Prior to administering the survey, participants received a brief introduction, via email and WhatsApp, outlining the factors to be analysed. Subsequently, they were provided with a Google-forms link, which had been previously prepared, tested, and refined through a pilot test involving 15 subjects in order to detect “fundamental issues related to the process of conducting a survey” (van Teijlingen et al., 2001). The questionnaire, based on the Likert scale, featured five types of responses ranging from 1, ‘Strongly disagree’, to 5, ‘Strongly agree’. The survey remained accessible for a duration of three months (February to April 2024).

3.2 Model

The arrows depicted in Figure 1 illustrate the influence of one variable on another, therefore delineating their statistical relevance as outlined by Wong (2013). Building upon the insights provided in this section, four hypotheses are posed, each with its specified direction within the model.

Figure 1. Hypotheses according to PLS model



Note. Own construction.

H1: Online Payments (OP) positively influence Attitude of People (AP)

H2: Generation Z (GZ) positively influences Attitude of People (AP)

H3: Business Ethics (BE) positively influences Attitude of People (AP)

H4: Attitude of People (AP) has a direct impact on Digital Trust (DT).

Below are the variables that surround the research topic and that define the constructs and indicators, as well as the items included in the literature review (tables 1 & 2).

Table 1. Constructs and indicators used in the study

<i>Constructs</i>	<i>Indicators</i>
DP: Online Payments	OP1: Online payment overtaking traditional payments (Chillakuri, 2020; Daggubati, 2024). OP2: Online payment as more convenient and less intrusive (Daggubati, 2024; Soman, 2001). OP3: Online payments protect personal data (Daggubati, 2024; Graczyk-Kucharska & Erickson, 2020).
GZ: Generation Z	GZ1: Experiences as a priority (Schwartz et al., 2012; Seemiller & Meghan, 2019). GZ2: Sustainability as the main practise (Koehn, 2024; Schwartz et al., 2012; Wani, 2011; Welzel et al., 2003). GZ3: Interconnection at all times (De Groot & Steg, 2009; Schawbel, 2014; Welzel et al., 2003).
BE: Business Ethics	BE1: Transparency and honesty in business (Akhmedova et al., 2021; Chillakuri, 2020; Hühn, 2023; Melé, 2024) BE2: Ethical standards for business operations; Dierksmeier, 2016; Dierksmeier, 2024) BE3: Facing unethical behaviour if needed
AP: Attitude of People	AP1: Local businesses as cultural experiences (Rengifo et al., 2020). AP2: Social responsibility as part of the purchase (Schwartz et al., 2012; Sortheix et al., 2019). AP3: Local businesses as a sign of authenticity (Akhmedova et al., 2021; Welzel et al., 2003).
DT: Digital Trust	DT1: Digital trust in booking platforms (Melé, 2024). DT2: Online reputation as a reliable indicator to book (Dierksmeier, 2024; Görög, 2018; Peters et al., 2019). DT3: Effective response from businesses (Are, 2024; Cruz & Galán, 2019).

Note. Own construction.

Table 2. Constructs and items in the model

<i>Constructs of table 1</i>	<i>Items</i>
OP	• I rather use up-to-date online payment methods
	• I find online payment processes convenient and user-friendly
	• I trust online payment systems regarding my personal and financial information
GZ	• Experiences prioritise over material possessions
	• I actively seek sustainable businesses in my purchases
	• I continuously use the internet on my devices for any purpose.
BE	• Transparency and honesty reflect good business ethics
	• Business ethical standards protect my digital operations
	• Unethical behavior should be reported
AP	• I trust the business ethics in local areas as they enhance cultural experience
	• I feel socially responsible when I purchase locally
	• Local businesses as they provide a sense of authenticity
DT	• I feel confident in the security measures of online booking platforms
	• Online reviews/ratings are reliable indicators of the trustworthiness of tourist apartments
	• I trust business providers to effectively respond to any issue I may have during my stay

Note. Own construction.

4. Results

The tables and data presented duly reveal the prediction of built trust in environments with initially no physical human interaction.

4.1 Measurement model and data analysis

The current model endeavours to forecast the effects of using different technological variables (OP, GZ, BE, AP) and how they interconnect to provide results. This model, demonstrated through the SmartPLS program (Ringle et al., 2015), was selected due to its applicability in social sciences fields, thus allowing for potential replication in diverse contexts (Wong, 2013) where similar variables are given. Moreover, it anticipates the interrelationship of the variables posed in the initial hypotheses (Hair et al., 2013) and their prospective impact.

As shown in table 3, the reliability of each construct and its indicators should be analysed at the beginning of the study (Carmines & Zeller, 1979) to ensure the consistency of all its components. The loadings (λ) should be above 0.7 to be considered relevant, requirement confirmed by results in table 3. On the other hand, table 4 presents all the indicators, which also exceed the minimum values for their composite reliability and convergent validity to be considered appropriate (Hair et al., 2013).

Table 3. External Loads

	<i>OP</i>	<i>GZ</i>	<i>BE</i>	<i>AP</i>
OPT1	0.779			
OP2	0.868			
OP3	0.759			
GZ1		0.854		
GZ2		0.858		
GZ3		0.868		
BE1			0.881	
BE2			0.871	
BE3			0.850	
AP1				0.941
AP2				0.932
AP3				0.901

Note. External loads refer to external factors or demands placed on participants, systems, or environments that could influence outcomes. Own construction.

Table 4 displays the indicators of the constructs, surpassing the minimum thresholds for composite reliability and convergent validity, thus justifying their relevance (Hair et al., 2013). The reliability of the construct is assessed through Cronbach's Alpha, which must exceed 0.70 for validity, alongside rho_A2. Additionally, convergent validity is gauged via the average variance extracted (AVE), ensuring the validity of the selected items for each construct.

To account for half of the variance of the indicators, the unobservable (latent) variables must surpass the threshold of 0.50 (Henseler et al., 2009), as indicated in table 5. All parameters meet these criteria.

Table 4. Construct reliability and convergent validity

	<i>Cronbach's alpha1</i>	<i>rho_A2</i>	<i>Composite Reliability (CR)</i>	<i>Average variance Extracted (AVE)</i>
DP	0.754	0.742	0.852	0.658
GZ	0.854	0.856	0.869	0.739
BE	0.849	0.836	0.894	0.793
AP	0.875	0.957	0.957	0.854
HE	0.874	0.875	0.955	0.795

Note. These measures confirm that each construct is both consistent and accurately represents the intended concept, supporting the robustness and credibility of the study's findings. Own construction.

To validate the measurement scale, discriminant validity was assessed, examining how each variable differed. This is evidenced by the Heterotrait-monotrait ratio (HTMT), where values below 1 indicate notable correlation between the constructs utilised in the model (Henseler et al., 2015). These criteria were satisfied.

Table 5. Ratio Heterotrait-Monotrait (HTMT)

	DP	GZ	BE	AP	HE
DP	0.767				
GZ	0.775	0.796			
BE	0.787	0.789	0.656		
AP	0.531	0.589	0.643	0.687	
HE	0.598	0.576	0.677	0.665	0.699

Note. The *Heterotrait-Monotrait Ratio* (HTMT) is used to test *discriminant validity*, which is essential for confirming that different constructs (or variables) in the model are truly distinct from each other. Own construction.

4.2 Data analysis and inner model

The coefficient of determination (R^2) displayed in table 6 varies depending on the resultant variables, allowing for an explanation of the dependent variable (Hair et al., 2013).

Chin (1999) categorises the coefficient of determination (R^2) into three classifications: weak (0.19), moderate (0.33), and substantial (0.67) for model prediction. According to the data, the R^2 value for the Digital Trust (DT) study was 0.589, indicating a noteworthy predictive capacity.

Additionally, the Stone-Geisser test (Q^2) (Stone, 1974) outlines resultant values and their predictive significance across three categories: weak (0.02), moderate (0.15), and substantial (0.35). As the parameters were met, it can be affirmed that the dependent variable (DT) holds significant predictive value (0.485), as its values surpass 0.02. The other two variables, Business Ethics and Attitude of People, have been exposed to be meaningful and directly connected to Digital Trust.

Table 6. Coefficient of determination (R^2) and the Stone-Geisser test (Q^2)

	R^2	Q^2
AP	0.392	0.289
DT	0.589	0.485
BE	0.298	0.286

Note. The *coefficient of determination* (R^2) is a statistical measure that indicates the proportion of variance in the dependent variable that can be explained by the independent variables in a mode. Together, R^2 and Q^2 provide insights into both the explanatory and predictive power of a model, helping researchers evaluate its overall utility and robustness. Own construction.

Concerning confidence intervals and t-values, these metrics facilitate the evaluation of the significance of the path coefficient. Following the analysis of each interval, where the inclusion of zero indicates non-significance, the path coefficient's significance and magnitude of the latent variables and their interrelationships are determined. A path coefficient greater than 0.2 is indicative of a meaningful and substantial relationship (table 7).

Table 7. Coefficient path and statistical significance

	<i>Original sample (O)</i>	<i>Average of sample (M)</i>	<i>2.5%</i>	<i>97.5%</i>	<i>T Statistics</i>	<i>P Values</i>
OP -> DT	0.288	0.311	0.224	0.383	6.494	0.000***
GZL -> OP	0.575	0.572	0.521	0.643	15.061	0.000***
GZ -> DT	0.357	0.359	0.288	0.435	8.472	0.000***
GZ -> BE	0.526	0.521	0.447	0.607	12.556	0.000***
BE -> DT	0.243	0.246	0.147	0.334	5.071	0.000***

Note. A statistically significant coefficient suggests that the predictor variable has a meaningful association with the outcome variable, allowing for more reliable interpretation of its effect within the model. * $p < 0.05$ ($t(0.05; 499) = 1.64791345$); ** $p < 0.01$ ($t(0.01; 499) = 2.333843952$); *** $p < 0.001$ ($t(0.001; 499) = 3.106644601$). Own construction.

The path coefficients associated with each of the study hypotheses, aimed at revealing the outcomes of the structural model, were examined using 5000 subsamples (bootstrapping), confirming their statistical significance. Confidence intervals of 2.5% and 97.5% were utilised to demonstrate the variability in relationships among the selected constructs and underscore their significance.

In concluding this analysis, the constructs and indicators were interconnected and adjusted based on the significant prediction values assessed by the structural equation model. The external variables (OP, GZ, BE, & AP) influence the internal variable (DT).

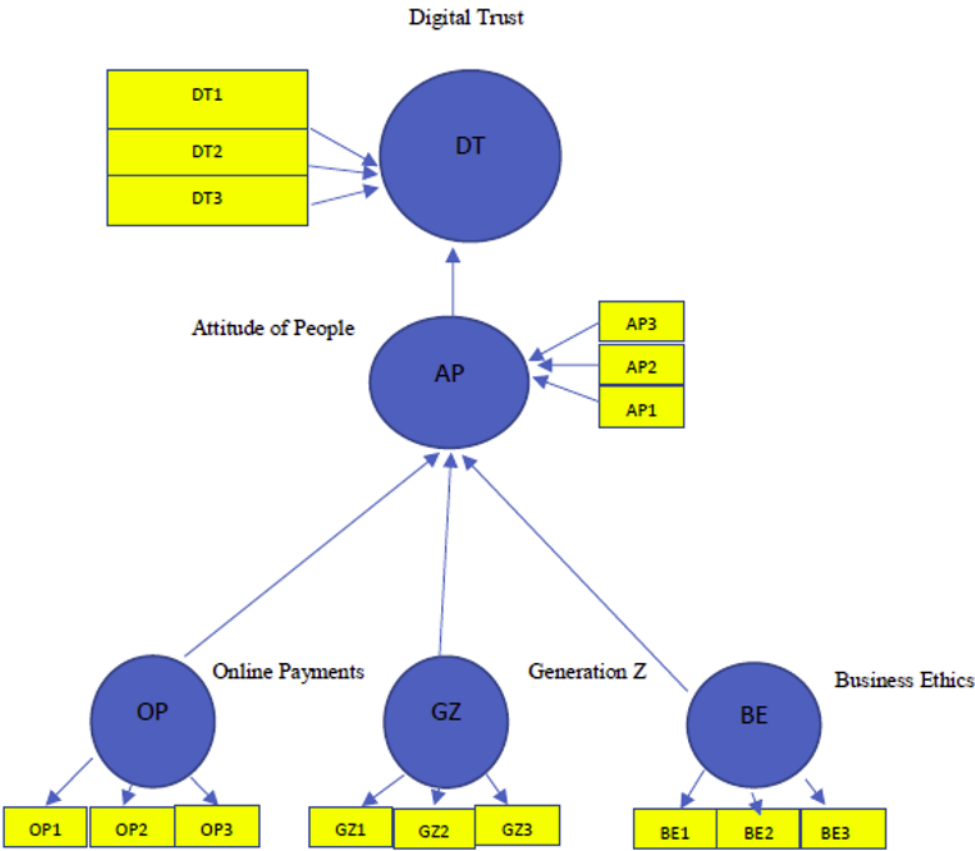
5. Discussion and Conclusions

For visual clarity (figure 2) as well as to enhance comprehension of this section, the interdependent relationship among the constructs employed in the study is presented below.

The widespread adoption of digital payments and the increasing dependence on online platforms for tourist accommodation bookings have redesigned the landscape of travel and hospitality. This transformation highlights the critical importance of digital trust, particularly in the context of self-catering apartments or known as Tourist Apartments (TA).

In particular, comparing these results to studies on digital trust in other sectors or in different types of accommodation could offer a broader understanding of how digital trust influences the hospitality industry. For example, while Sortheix et al. (2019) emphasise the transformation of consumer behaviour due to the shift towards a cashless society, this study focuses more specifically on how this evolution affects the trust dynamics between travellers and tourist apartment owners.

Figure 2. Path model results



Note. Own construction.

Reflecting on the practical implications of these results, especially in the management of tourist apartments in heritage cities, it becomes clear that understanding digital trust is crucial for fostering positive relationships with guests. As more travellers opt for self-catering apartments, the transparency and security of digital payment systems become vital for ensuring a seamless booking experience. Tourist apartment owners must be aware of the growing importance of digital trust, as this not only influences their financial transactions but also impacts guest satisfaction and loyalty. By aligning with the trends highlighted in this research, businesses in the hospitality and tourism sectors can adapt their strategies to meet the expectations of new generations, enhancing the overall guest experience and ensuring the success of their operations.

This research had, as the main objective, to analyse the variables behind digital trust and the impact on the relationship between travellers and tourist apartment owners. The scientific-academic review criterion that has established such constructs has been the need to adapt to new generations' trends.

The results obtained reveal the importance of assimilating the link between the different variables that occur daily and in any context of tourist accommodation. The evolution of online payments has significantly reshaped the financial landscape, propelled by technological advancements and changing consumer preferences.

In the tourist sector, online payments have become the standard method of transaction, particularly favoured by Gen-Z and digitally savvy consumers. In the same line as Are (2024), the study emphasises how online technology has revolutionised the way tourist apartments are booked and paid for, offering a hassle-free solution for travellers worldwide, which lead to the construction of trust.

Gen-Z represents a generation shaped by constant connectivity and rapid technological progress, and as highlighted by Welzel et al. (2003) and Schawbel (2014), results showed their heightened awareness of ethical considerations influencing their approach to financial decision-making, a statement also supported by Akhmedova et al. (2021) and Schwartz et al. (2012).

On the other hand, the researched showed how business ethics actually play a pivotal role in fostering trust and sustainability in the digital economy, as emphasised by Hühn (2023). Adherence to ethical principles, including data privacy and transparency, is essential for building trust, therefore, understanding these characteristics not only sheds light on the values and references of Gen-Z, as detailed by Schawbel (2014), but also offers valuable insights for businesses, educators, and policymakers seeking to engage with future generations.

In an era where face-to-face interactions dwindle, establishing trust in the virtual sphere becomes imperative.

At this point, the following conclusions can be drawn:

- 1) Achieving a balance between security, convenience and trust is crucial for the rapid growth and success of digital payment systems.
- 2) Gen-Z emerges as a powerful force, establishing a new paradigm with their uniqueness regarding continuous digital connection, commitment to ethical business practices that value social responsibility, therefore prioritising experiences rather than materialistic possessions.
- 3) Business ethics play a pivotal role in fostering trust and sustainability in the digital economy by implementing the protection of customer data and transparent communication of security measures.
- 4) After the examination of the attitudes of individuals, particularly those of Gen-Z, they cherish digital spheres that build trust, which reveals insights into consumer behaviour and preferences, in this particular case, when booking accommodation.
- 5) Trust becomes a determinant of social wellbeing in the digital sphere, influencing individual and community engagement to foster digital trust between guests and accommodation providers.

Overall, as society continues to be immersed in both opportunities and challenges of the digital age, there is a need for mindfulness, ethical considerations, and proactive measures to ensure that digital technologies serve the collective good while safeguarding individual rights and well-being. By prioritising integrity, accountability, and social responsibility, businesses can contribute to a trustworthy and sustainable digital ecosystem for future generations.

5.1 Theoretical and practical implications

In any research attempt, theoretical and practical implications do arise, making echo of the importance of methodological utility and real-world application. This study not only serves as a valuable tool for validating previous research findings but also lays a foundation for future research, promoting academic discourse in different fields of study.

Despite limitations, such as a modest sample size, some of the theoretical contributions include the fact that this study supplements the discourse in entrepreneurship literature, providing diverse insights into the field of study and allowing other researchers to consider these factors in future studies, reinforcing the rigour of the findings. From a practical standpoint, insights into the determinants of Generation Z's consumer intentions can help inform strategic decisions aimed at promoting social inclusion and sustainable development in towns with rich cultural heritage. By understanding Generation Z's preferences, particularly in terms of cultural tourism experiences and digital payment options, these towns can tailor their services and policies to meet younger visitors' expectations, encouraging their active engagement and support for heritage preservation.

To this end, ongoing efforts are essential, requiring support from governmental bodies and key decision-makers regarding the topic of research.

5.2 Future lines of research

In the realm of tourist accommodations, digital trust emerges as a key area demanding further exploration, therefore, investigating the dynamics of digital trust in tourist apartments actually opens paths for future research by offering insights into the improvement of user experiences, mitigation of risks and optimisation of platform functionalities, among others.

Understanding how digital trust influences consumer behaviour and shapes industry practices holds significant implications for academia and industry stakeholders alike. Future research could delve into the mechanisms through which digital trust affects booking decisions, the impact of trust-building strategies on customer loyalty, and the role of digital platforms in fostering transparent and trustworthy interactions between hosts and guests.

Future research could, as well, focus on assessing digital trust across different types of tourist accommodations, such as hostels, rural lodgings, or vacation rentals, to better understand how trust perceptions vary depending on the type of establishment. Expanding this study to additional heritage cities, such as Cáceres, would also be valuable, as it would enable comparative analysis and exploration of potential differences in visitors' digital expectations and behaviours across diverse cultural and geographic contexts. Such

investigations could deepen understanding of the factors influencing tourists' digital trust and support the development of tailored strategies that more effectively address visitor needs in cities with significant cultural heritage.

Additionally, exploring the intersection of digital trust with emerging technologies such as artificial intelligence could provide innovative solutions for improving trust and security in the tourist accommodation sector.

Contribution of the authors:

The two authors of this study have equally contributed in the research process, including the literature review, methodology, results and discussion and conclusions.

No financing has been awarded for this study.

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