

The impact of using the electronic currency on the performance of tourism companies

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Abstract

The aim of this study is to highlight the impact of electronic currency on the performance of tourism companies. The tourism companies were chosen for this study because of their economic and social importance, this study will discuss this impact through four main points: The impact on administrative performance, the functional performance, financial performance and marketing performance. In addition to finding the major problems that affect the optimal use of electronic currency in tourism companies. And to achieve the aim of the research, thy study depended on a sample of managers in tourism industry in Cairo; a set of questions covering the different aspects of the research and obtained their feedback which helped us form the conclusions and outcomes of this research. The statistical analysis of the answers to the questionnaires shows that the use of electronic currency in tourism companies plays a key role in their overall performance. However, the actual use or optimal investment of electronic currency in tourism companies in Egypt is still limited due to the existence of obstacles and determinants regarding the managers and leaders, in addition to current limitations on technical, informational and financial capabilities.

Theoretical framework

Introduction

The technological progress in the world of the Internet and the increasing demand for individuals and projects in the field of communications and the technological development of the banking industry was behind the emergence of and electronic trade and transactions remotely and so appeared the problem of payment and settlement of the transactions. The rapid evolvement and variety of electronic payment methods, helped the emergence of a new form of currency called electronic currency , which is one of the most important means of electronic payment, as this currency is a new style and differs from the people old perception that consider currency as a tangible tools that can be carried and seen. And does not require and intermediate to be able to manage (Pascal, 2015).

The concept of electronic currency

In 1998, the European Commission defined electronic currency as monetary value stored electronically on an electronic device such as a computer card or memory and accepted as a means of payment by contractors other than the institution that issued, and made available to user to be used as cash alternative (Reix, 2014).

The Basil Convention in 1996 defined electronic currency as “monetary value in the form of credit units stored electronically or on an electronic device held by the consumer”, and the European central bank has defined it as “an electronic stock of monetary value on a technical medium commonly used to make payments to non-issuers, without the need to have a bank account when the transaction is made and used as a pre-paid portable tool”, some have defined it as “payment or transfer of deposits electronically within electronic banking

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systems". However, it is noted in this definition that it deals with the method of transferring the value electronically without addressing the definition of monetary value itself. (Hamdan, 2010)

Characteristics of electronic currency

It has a monetary value: it includes monetary units of one hundred pounds or a thousand dollars (Bakhti, 2005). The monetary value is charged electronically on a plastic card or on the hard disk of the personal computer of the customer (Al-Taher, 2005), not linked with bank account: The importance of this element in distinction of electronic currency from other means of electronic payment; that it did not need financial accounts with banks (Al-Mahasnah, 2015). Similarities with traveler's check: Electronic currency was similar to Travelers Check, which was a free or floating entitlement to a private bank or other financial institution and was not associated with any special account. (Safar, 2008)

Acceptance of dealing with it widely: Electronic currency is accepted by a wide range of people and institutions other than those that issued it (Badr, 2008), A means of payment for different purposes: This currency is valid for fulfilling commitments to pay for goods and services (Taher, 2017).

The types of the Electronic Currency:

Electronic Stock Currency: In this type of currency, the allocation of amounts in an electronic wallet, where it was stored on a memory card And there was electronic wallet, where the amount was not fixed on the card, but on the memory of the computer bank or the provider of electronic payment service, The customer obtains the electronic cash units from the bank in the quantity he wishes in the form of small cash units and asks to put it in the currency portfolio of his choice (Saeed, 2010).

Magnetic plastic cards: plastic and magnetic cards issued by banks to customers to deal with them instead of carrying currency, and most famous Visa, Master Card, and American Express. These cards are prepaid and the cash stored in them, these cards can be used to pay online and other networks, and can be used for payment at traditional points of sale, Where the user in advance to pay the amount of currency that is represented in digital format on the smart card and when the user makes a purchase, whether online or in a traditional store, the value of purchases is deducted. There are many electronic currency products that can be recharged in monetary terms by depositing currency in the bank or through any other proper financial transactions; there are software systems that offer an electronic equivalent that does not need a plastic card. And other systems that rely entirely on software designed to pay currency online (Rayes, 2006).

Electronic currency: E. cash was defined as a recording of the value of a currency documented and restricted in electronic format, in which the bank grants the holder a credit facility, where he can use it to obtain goods and services, The bank shall pay the payment and the holder shall pay the interest paid by the bank during an agreed upon period, Banks do not grant these cards until the customer is satisfied or has secured personal guarantees, the real concept of electronic currency for two reasons:

First: These funds allow direct fulfillment of the cash equivalent of the contract via the Internet, without the need to contact the contractor or intermediary intervention, where the currency is transferred directly from the buyer to the seller without the intervention of the bank or the entity that works on the management of electronic payment. Second, this currency is a series of numbers that express certain values issued by the traditional banks or electronically for the customers and are obtained in the form of electromagnetic Gits on smart card or on the Hard Life (Rayes, 2006).

Programmable Electronic Currency: Is a smart card that can be installed on the PC or a removable drive and the transfer of financial value is done from or into the card through the Internet by the electronic wallet.

Smart cards is capable of storing as much as 500 times more than Magnetic plastic card; and it can be used to pay online and in traditional markets as well, Because it has the ability to store data for its user, it is a mobile computer and represents great protection against fraud and misuse (Albert, 2014).

Electronic Checks: Electronic Checks are the electronic equivalent of traditional paper instruments; The electronic Check is a documented electronic document containing the following data:

The Check number, the name of the payer, the bank account number, the name of the bank , the amount to be paid, The currency unit used, the date of validity and the electronic signature, sent by the issuer of the check to the recipient of the check (its holder) to be adopted and submitted to the bank, The bank first transfers the value of the financial Checks to the holder's account and then cancels the Checks and returns it electronically to the recipient of the Checks as evidence that the Check has already been disbursed (Hegazy, 2007).

Digital currency: Are the type of currency available, but they are available in digital format only, and have no physical presence, since they are not like banknotes or coins, but they have characteristics like tangible currency, but allow instant transactions and transfer of property without limits. These currencies buy goods and services, a digital currency is an electronic balance recorded on a card with a stored value or another device, and there is also network currency, which allows the transfer of value on computer networks (Kadhim, 2011).

The currency is an intangible currency and cannot be seen by the individual, because it is electronic currency, and this means that the currency in credit cards, Currency sent and received through electronic banks is considered an electronic currency system, There are many websites on the Internet that allow users to convert the dollar or euro into a digital currency between the dollar and the euro on the same site, and the most common types of digital currency: Bitcoin - Lit coin - Ribble - Dash – Ethrium (Ali, 2016).

Problems of using electronic currency:

There are several forms of abuse of electronic means of payment, and these forms vary according to the safety methods used in this field, and the most of these forms at present are the following:

Misuse of electronic currency by the cardholder:

This form is achieved in several forms including obtaining the card on the basis of forged documents, or use them despite the expiry of their validity or cancellation by the issuing bank, The abuse is also achieved by exceeding the withdrawal limit in collusion with the employee or merchant, or using electronic point of sale services in which the customer presents his plastic card in order to pay his obligations in the deposit of checks without a balance so that the value of the check is added to the value of the original account, Then the customer resort to collect the value of these checks by electronic point of sale (Mekawy, 2013).

Misuse of electronic currency by third parties:

The third party means: a foreign person from the use of electronic cash and is not impacted by any of the effects of the behavior, not a creditor or debtor, This type is achieved in case of theft or loss of the card or its secret code, Third parties falsify payment cards or withdraw by stolen credit cards and replace their data, At present, account information is obtained in a more complex way called Reproduction , Reproduction requires that the magnetic strip be printed and stored in the computer, and then the information should be printed in on a forged,

missing or stolen card, In this way, the original information, including the security information, is obtained. The original magnetic tape is then copied and the account information must be printed on the forged or stolen or original card (Kaplan, 2012).

Misuse of electronic currency through the Internet:

The banks' electronic operations, whether related to the provision of services over the Internet or issuing electronic currency accompanied by multiple risks, And this is done through manipulation by the employees of the bank source to them or through traders or through the Internet, such as forging numbers cards, or create fake sites to receive financial transactions for the real site, and others, Therefore, technical safety measures must be used to provide confidence among dealers and to ensure the effectiveness of this means of payment to facilitate and flourish electronic commerce (Helal, 2017).

The objectives of the study:

1. Analyzing the impact of using electronic currencies on marketing performance.
2. Studying the impact of the use of electronic currencies on financial performance.
3. Investigating the major obstacles preventing from optimal utilization of electronic currencies.

The Methodology of the study:

The Study used the descriptive analytical approach, which is based on the study of actual situation of the phenomenon. Interest of this study encompasses collecting information on the phenomenon in order to investigate their manifestations and different relations and analyzing the phenomenon and explains it to reach conclusions contributing to the development and improvement of reality, Therefore, the field survey method was applied to reach the study conclusions. The study community included the tourism companies in Cairo, because most of the tourism companies in Egypt represented in Cairo, 200; it was distributed questionnaires to the general managers, financial managers and marketing managers of tourism companies. 160 of the questionnaires were retrieved; the response rate was 80%. The sample of the study is limited to tourism companies in the city of Cairo, during the period of time in January and February of 2019.

Data collection tools related to the field and crystallized in interviews of a number of managers and employees. The questionnaire was the primary tool for obtaining initial data for research and the Likert scale was adopted (Strongly Agree, Agree, disagree, strongly disagree, Neutral) to measure the responses of sample members, where their scores were distributed from 5 to 1, respectively.

The questionnaire included the basic aspects of the study and consists of 25 Phrase distributed on 4 main axes:

- Using the electronic currency in tourism companies includes 6 Phrases.
- The impact of electronic currencies on marketing performance includes 8 Phrases
- The impact of electronic currencies on financial performance includes 5 Phrases
- The obstacles to the use of electronic currency in the Egyptian tourism companies and includes 6 Phrases.

Data analysis

Statistical tools were adopted in the processing of data and the extraction of results: The data was entered and processed statistically by the computer through using "SPSS" and relied on the following statistical tools to process data:

- The arithmetic mean: to determine the level of response of the sample to the variables and measures of the search.

- Standard Deviation: To diagnose the extent to which the quarterly response values are related from their arithmetic mean.
- Cronbach alpha coefficient: to determine the stability of the study instrument.
- Chi square to determine the significance of the correlation between the calculated variables.
- Credibility and consistency of the study tool: to assess the validity of the content and the link between the questions.

Validity and Reliability of the study:

The (chi 2) test was performed to find the valid clauses and non-valid ones. The results showed the validity of all the paragraphs because the calculated values of the (chi 2) of the questionnaire were smaller than the tabular value of (3.84) at the degree of freedom (1) and the significance level (0.05), For the stability of the questionnaire statement, a stability coefficient was calculated for the questionnaire using the simple correlation coefficient Pearson (0.88), which gives a good indication of the stability of the questionnaire.

The survey themes:

The first theme: the tendency of the tourism companies toward using the electronic money:

Table (1): Distribution of the sample according to the tendency of the tourism companies toward using the electronic money

Phrase		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total	Mean	standard deviation	chi square	Significance
1	number	30	46	32	20	32	160	16,35	9,57	41,750	0,00
	%	0,175	0,6	0,1	0,05	0,075	1				
2	number	20	84	28	16	12	160	13,50	8,05	27,500	0,00
	%	0,125	0,525	0,175	0,1	0,075	1				
3	number	24	80	32	16	8	160	13,00	7,23	25,000	0,00
	%	0,15	0,5	0,2	0,1	0,05	1				
4	number	24	80	28	16	12	160	12,75	7,42	23,750	0,00
	%	0,15	0,5	0,175	0,1	0,075	1				
5	number	44	68	8	28	12	160	11,80	5,19	19,000	0,00
	%	0,275	0,425	0,05	0,175	0,075	1				
6	number	20	64	40	16	20	160	10,55	4,95	23,750	0,00
	%	0,125	0,4	0,25	0,1	0,125	1				

Table 1 shows that the chi-square test reflects for all expressions forming the theme of the tendency of the tourism companies toward using the electronic money, that is, all the values of chi squared calculated are greater than their tabular values, and the results of the field study indicate that:

Regarding the Phrase number 01 which shows that the company is interested in employing human resources capable of dealing in the field of electronic currency, the analysis shows that:

- 47.5% (agree, strongly agree) of the sample have agreed that the company should do it.
- 32.5% (disagree, strongly disagree) of the sample disagree that the company already does so.
- 20% do not know if the company provides it.

As for number 02, which shows that the company provides electronic devices and advanced information system commensurate with the nature of its activity, the analysis shows that:

- 65% (Agree, strongly agree) of the sample have agreed that the company already provides it.
- 17.5% (Disagree, strongly disagree) of the sample disagree that the company already provides that.
- 17.5% do not know if the company provides it.

And number 03, which show that the company has modern programs and procedures commensurate with the nature of its activity, the analysis shows that:

- 65% (agree, strongly agree) of the sample have agreed that the company already has it.
- 15% (Disagree, strongly disagree) of the sample disagree that the company already provides that.
- 17.5% do not know if the company provides it.

As for number 04, whether the company uses modern communication techniques such as networks (internal or external), and the analysis shows that:

- 65% (Strongly agree, agree) of the sample agreed that the company does so,
- 17.5% (Disagree, strongly disagree) of the sample disagreed that the company already provides that. 17.5% do not know if the company provides it.

As for the number 05, which indicates that the company provides a website to communicate with its customers, the analysis shows that:

- 70% (agree, strongly agree) of the sample have agreed that the company already has it.
- 25% (Disagree, strongly disagree) of the sample disagreed that the company already has it.
- 5% do not know if the company has it.

The number 06, which indicates that the company has a comprehensive database, the analysis shows that:

- 52.5% (agree, strongly agree) of the sample have agreed that the company already has it.
- 22.5% (disagree, strongly disagree) of the sample disagree that the company actually provides that.
- 25% do not know.

The second theme: the impact of electronic currency on marketing performance

Table (2): the perception of the tourism companies toward the effect of using the electronic money on marketing

Phrase	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total	Mean	standard deviation	chi square	Significance
1 number	40	104	8	4	4	160	19,55	9,19	38,400	0,00
%	0,25	0,65	0,05	0,025	0,025	1				
2 number	48	76	20	12	4	160	13,50	6,09	27,500	0,00
%	0,3	0,475	0,125	0,075	0,025	1				
3 number	44	76	24	12	4	160	13,20	6,12	26,000	0,00
%	0,275	0,475	0,15	0,075	0,025	1				
4 number	36	68	36	12	8	160	11,60	5,12	22,600	0,00
%	0,225	0,425	0,225	0,075	0,05	1				
5 number	24	100	20	12	4	160	17,40	9,97	47,000	0,00
%	0,15	0,625	0,125	0,075	0,025	1				
6 number	32	72	40	12	4	160	12,450	5,48	22,250	0,00
%	0,2	0,45	0,25	0,075	0,025	1				
7 number	16	84	36	20	4	160	14,10	7,55	30,500	0,00
%	0,1	0,525	0,225	0,125	0,025	1				
8 number	28	80	32	16	4	160	13,25	6,97	26,250	0,00
%	0,175	0,5	0,2	0,1	0,025	1				

Table 2 shows that the chi square test reflects for all expressions that make up the e-currency impact on the company's marketing performance, Which indicates that there is a significant correlation between the use of electronic currency and marketing performance, as the results of the field study indicate that:

With regard to the Phrase number 01, which shows that the use of electronic currency leads to keeping pace with developments in the market, the analysis shows that:

- 90% (Agree, strongly agree) of the sample agreed.
- 5% (Disagree, Strongly Disagree) of the sample disagreed.
- 5% did not know this.

Number 02, which indicates that the use of electronic currency leads to the definition of the company's products, the analysis shows that:

- 77.5% (Agree, strongly agree) of the sample agreed.
- 10% (Disagree, Strongly Disagree) of the sample disagreed.
- 12.5% did not know this.

Number 03, which indicates that the use of electronic currency leads to increase the distribution channels of the company, the analysis shows that:

- 75% (Agree, strongly agree) of the sample agreed.
- 10% (Disagree, Strongly Disagree) of the sample disagreed.
- 15% did not know this.

Number 04, which shows that the use of electronic currency leads to the presentation of the company's products at the appropriate prices, the analysis shows that

- 65% (Agree, strongly agree) with the sample agreed.
- 12.5% (Disagree, Strongly Disagree).
- 22.5% did not know this.

Number 05, which shows that the use of electronic currency leads to increased customer satisfaction and improved relationship with them, the analysis shows that:

- 77.5% (Agree, strongly agree) of the sample agreed.
- 10% (Disagree, Strongly Disagree).
- And 12.5% did not know this.

And number 06 indicates that the use of electronic currency leads to an increase in the market share of the company and by analysis:

- 65% (Agree, strongly agree) of the sample agreed.
- 10% (Disagree, Strongly Disagree) of the sample disagreed.
- 25% did not know this.

As for number 07, which indicates that the use of electronic currency leads to the monitoring and adjustment of the competitive situation, the analysis shows that:

- 62.5% (Agree, strongly agree) of the sample agreed.
- 15% (Disagree, Strongly Disagree) disagreed.
- 22.5% did not know this.

Number 08, which indicates that the use of electronic currency leads to a competitive advantage of the company, the analysis shows that:

- 67.5% (Agree, strongly agree) of the sample have agreed.
- 12.5% (Disagree, Strongly Disagree) of the sample disagreed.
- 20% did not know this.

The third theme: The impact of electronic currency on financial performance

Table (3): Distribution of the sample according to the impact of electronic currency on financial performance

Phrase	strongly agree	agree	Neutral	Disagree	Strongly Disagree	Total	Mean	standard deviation	chi square	Significance
1 number	16	80	36	20	8	160	13,15	7,17	25,750	0,00
%	0,1	0,5	0,225	0,125	0,05	1				
2 number	16	64	52	24	4	160	11,95	4,70	19,750	0,00
%	0,1	0,4	0,325	0,15	0,025	1				
3 number	20	60	52	24	4	160	11,40	4,28	17,000	0,00
%	0,125	0,375	0,325	0,15	0,025	1				
4 number	16	76	48	12	8	160	13,35	6,31	26,750	0,00
%	0,1	0,475	0,3	0,075	0,05	1				
5 number	12	48	64	20	16	160	11,25	5,00	16,250	0,00
%	0,075	0,3	0,4	0,125	0,1	1				

Table 3 shows that the chi square test reflects of all statements that make up the impact of electronic currency on the company's financial performance, indicating that there is a significant correlation between the use of electronic currency and financial performance, as the results of the field study indicate that:

Regarding the Phrase number 01, which indicates that the use of electronic currency leads to the reduction of costs, the analysis shows that:

- 60% (Agree, strongly agree) of the sample agree.
- 17.5% (Disagree, Strongly Disagree) of the sample disagreed.
- 22.5% did not know this.

As for number 02, which indicates that the use of electronic currency leads to increased revenues, the analysis shows that:

- 50% (Agree, strongly agree) agreed.
- 17.5% (Disagree, Strongly Disagree) of the sample disagreed.
- 32.5% did not know this.

As for number 03, which indicates that the use of electronic currency leads to increased profitability of the company, the analysis shows that

- 50% (Agree, strongly agree) of the respondents agreed.
- 17.5% (Disagree, Strongly Disagree) of the sample disagreed.
- 32.5% did not know this.

As for number 04, which shows that the use of electronic currency leads to increased satisfaction of the owners of the company, the analysis shows that:

- 57.5% (Agree, strongly agree) of the sample agreed.
- 12.5% (Disagree, Strongly Disagree) of the sample disagreed.
- 30% did not know this.

As for phrase No.05, this indicates that the use of electronic currency leads to avoid financial crises that may be exposed to the company, the analysis shows that:

- 37.5% (Agree, strongly agree) of the sample have agreed.
- 22.5% (Disagree, Strongly Disagree) of the sample disagree.
- 40% did not know this.

The fourth theme: Obstacles to the use of electronic currency in the company

Table (4): Distribution of the sample according to the obstacles of using electronic currency in the company

	Phrase	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree	Total	Mean	standard deviation	chi square	Significance
1	number	24	64	48	12	12	160	11,35	4,91	7,200	0,06
	%	0,15	0,4	0,3	0,075	0,075	1				
2	Number	36	60	20	32	12	160	10,10	4,19	10,500	0,03
	%	0,225	0,375	0,125	0,2	0,075	1				
3	number	32	68	20	32	8	160	11,15	5,30	17,00	0,00
	%	0,2	0,425	0,125	0,2	0,05	1				
4	number	40	76	16	20	8	160	12,65	6,51	23,250	0,00
	%	0,25	0,475	0,1	0,125	0,05	1				
5	number	36	92	12	16	4	160	15,90	8,58	39,500	0,00
	%	0,225	0,575	0,075	0,1	0,025	1				
6	number	36	68	36	12	8	160	12,52	9,16	22,600	0,00
	%	0,225	0,425	0,225	0,075	0,05	1				

Table 4 shows that the chi square test reflects all the expressions that make up the theme of electronic currency use constraints in the company, the results of the field study indicate that:

With regard to the Phrase number 01, this indicates that there are no specific standards and clear policies, and plans to use the technology in the company, the analysis shows that:

- 55% (Agree, strongly agree) of the sample agreed.
- 15% (Disagree, Strongly Disagree) of the sample disagreed.
- 30% did not know this.

The phrase number 02, which refers to the frequent malfunctions of equipment and lack of maintenance, the analysis shows that:

- 60% (Agree, strongly agree) of the sample agreed.
- 27.5% (Disagree, Strongly Disagree) of the sample disagreed.
- 12.5% did not know this.

Number 03 shows that there have been consecutive breaks in the operation of programs due to viruses and penetrations and weak protection system, the analysis shows that:

- 62.5% (Agree, strongly agree) of the sample agreed.
- 25% (Disagree, Strongly Disagree) of the sample disagreed.
- And 12.5% did not know this.

In analysis of number 04, which indicates the lack of human competencies in the field of informatics, the analysis shows that

- 72.5% (Agree, strongly agree) of the sample agreed.
- 17.5% (Disagree, Strongly Disagree) of the sample disagreed.
- 10% did not know this.

And number 05, which indicates the lack of continuous training in this field, the analysis shows that:

- 80% (Agree, strongly agree) of the sample have agreed
- 12.5% (Disagree, Strongly Disagree) of the sample disagreed.
- 7.5% did not know this.

As for number 06, which refers to the lack of censorship on the electronic currency system, , the analysis shows that:

- 65% (Agree, strongly agree) of the sample agreed.
- 12.5% (Disagree, Strongly Disagree) of the sample disagreed.
- 22.5% did not know this.

Results

Electronic currency means "A cash value stored in a prepaid electronic device that is not linked to a bank account and is widely accepted by non-issuers and used as a payment instrument." Electronic currency is a modern means of electronic payment and is characterized by other means of payment. The use of electronic currency in tourism companies in Egypt is still far from the global developments.

It was also found that the tourism companies possess some modern technologies of information and communications such as computers, programs and networks, but the training courses for their workers are few in this field, and was found that most companies have web sites, but these sites are almost indicative of their products, It was also found that there is a significant correlation between the use of electronic currency and the overall performance in tourism companies in Egypt, which contribute to improving administrative performance by keeping pace with technological developments in the tourism market.

The reliance on electronic currency also contributes to improving job performance in these companies because it leads to save time and effort, increase their productive capacity and reduce dealing with conventional banknotes, The dependence on electronic currency also contributes to improve the marketing performance of these companies because it leads to increase the channels of distribution of products and increase customer satisfaction and achieve competitive advantage, By reducing costs and increasing revenues.

However, the use of electronic currency is not free of risks and obstacles that prevent the optimal application as it was concluded that the policies and plans of these companies are not clear, and there are consecutive stops in the operation of hardware and software due to viruses where there is no control over the systems Electronic payment.

Recommendations

Recommendations for tourism companies:

- Tourism companies should encourage research and development of material and moral in electronic currency and its procedures, and modern techniques of devices and, programs and management.
- Tourism companies should take into account the important role of specialized human resources in this field and carry out the necessary training and appropriate manner.

Recommendations for legislative authority:

- The need to issue independent legislation to regulate the payment of electronic currency as one of the most important electronic payment tools and controls, and the statement of obligations of each party, and determine the civil and criminal liability in case of illegal use.

Recommendations for the Ministry of Tourism:

- The need to establish a special department in the Ministry of Tourism responsible for monitoring the performance of tourism companies in relation to electronic cash transactions.

Recommendations for the Central Bank:

- The need for the Central Bank to regulate the banks issuing electronic currency through the standards and controls, including: the banks obtain a written permission from the Central Bank to issue electronic currency.

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أثر استخدام العملات الالكترونية في أداء شركات السياحة

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المخلص

تواجه المنظمات والشركات العالمية والمحلية العديد من التغيرات والتحديات سواء كانت منظمات صناعية أم خدمية، فقد تزايد اهتمام هذه الشركات بالمستجدات الالكترونية وخاصة استخدام العملات الالكترونية وهو ما يحقق لها أهدافها، حيث يساعد استخدام هذه الشركات للعملات الالكترونية على تطوير وتحسين جميع المهام والوظائف الإدارية والتسويقية، وكل ذلك من شأنه أن ينعكس ايجابيا على أدائها الإجمالي. وتهدف الدراسة إلى إبراز أثر استخدام العملات الالكترونية في أداء شركات السياحة، سواء الأداء المالي، أو التسويقي، وكذلك دراسة العقبات التي تواجه شركات السياحة عند الاعتماد علي النقود الالكترونية عند الوفاء بالتزاماتها.

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