

The Role of Digital Tourism Communication in Kashmir's Financial Economy: A Narrative Approach

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DOI : <https://doi.org/10.61796/icossh.v2i2.132>



Sections Info

Article history:

Submitted: February 10, 2025

Final Revised: March 28, 2025

Accepted: April 14, 2025

Published: May 24, 2025

Keywords:

Digital tourism

Kashmir economy

Employment generation

Social media marketing

Tourism infrastructure

ABSTRACT

Objective: This study examines the role of digital tourism communication in transforming the financial landscape of Kashmir's tourism economy, with a focus on the integration of digital tools to promote economic development and regional narratives.

Method: Utilizing a mixed-methods approach and a descriptive research design, quantitative surveys and qualitative interviews were conducted with 134 tourism business stakeholders, including hoteliers, travel agents, and handicraft sellers across major destinations such as Srinagar, Gulmarg, Pahalgam, and Sonmarg. **Results:** The findings reveal a high prevalence of digital engagement, particularly among younger entrepreneurs aged 18–35. Social media and online booking platforms are the most utilized, with 82.1% of respondents actively using digital tools and 94% perceiving a positive impact on the local economy. Despite challenges such as limited digital literacy and infrastructure gaps, stakeholders express optimism about digital tourism's future potential. **Novelty:** This study provides a localized and empirical insight into the intersection of digital innovation and tourism in a socio-politically sensitive region, highlighting the critical need for government intervention, capacity building, and sustainable tourism practices to achieve inclusive and long-term economic growth.

INTRODUCTION

Jammu and Kashmir's economy has traditionally relied heavily on tourism, which is frequently praised as the foundation of the region's socioeconomic growth. The area, which is tucked away in the Himalayas, draws travellers from all over the world because of its stunning natural surroundings, rich cultural legacy, and historical significance. But over time, political unpredictability, environmental issues, and inadequate infrastructure have prevented it from reaching its full tourism potential. The advent of digital tourist communication in recent years has given Kashmir's tourism sector a fresh perspective that allows it to revitalise, rebrand, and establish connections with a worldwide audience [1].

The use of digital platforms, tools, and technologies such as websites, social media, travel blogs, mobile applications, and virtual tours to educate, influence, and involve potential tourists is known as digital tourism communication. In addition to helping with destination marketing, these platforms produce engaging and customized user experiences that affect traveller's choices [2]. Digital platforms provide a broad and inclusive alternative to traditional marketing strategies in Kashmir, where sociopolitical and geographic limitations may limit their effectiveness. By presenting the area's hidden gems, cultural tales, and live travel experiences, the story produced through digital

platforms has the ability to change attitudes, dispel misconceptions, and draw tourists [3].

The widespread use of cell phones and internet access, even in isolated locations, has made it possible for Kashmir's tourist industry's participants hotels, tour operators, regional craftspeople, and governmental organizations to implement creative digital marketing techniques [4]. In order to increase the visibility of local companies and locations, social media platforms like Facebook, YouTube, and Instagram have become essential for distributing visual content, customer evaluations, and influencer-led storytelling. By opening up new career opportunities in content production, digital marketing, online travel consulting, and tech-enabled hotel services, this trend toward digitalization has also helped to diversify the economy [5].

Notwithstanding these advantages, there are drawbacks to Kashmir's tourism industry's digital revolution. The efficiency of digital communication techniques is hampered by problems like cybersecurity concerns, inconsistent internet infrastructure, the requirement for credible digital material, and the lack of digital literacy among local players [6]. Additionally, in order to prevent distortion or over-commercialization, tourism promotion in conflict-prone areas needs to be done with tact and responsibility. Therefore, creating inclusive and sustainable digital communication strategies requires an awareness of the perspectives of many stakeholders, from local companies and government officials to tourists and digital influencers [7].

In order to investigate how digital tourism communication is influencing Kashmir's financial sector, this study takes a narrative approach. Through an emphasis on digital storytelling, the study explores the perspectives and experiences of important players involved in economic growth and tourism promotion. The story perspective enables a more thorough comprehension of both qualitative and quantitative aspects – how tales of beauty, resiliency, optimism, and transformation are created and disseminated to affect travel habits and financial results. By evaluating how well Kashmir uses digital tools to improve visitor engagement, spur economic growth, and create jobs, the study ultimately aims to close the gap between digital communication theory and tourism economics. It is crucial for places like Kashmir to carefully and ethically use the digital momentum that the globe is using more and more for travel planning and experiences.

Research objective

To assess the impact of digital platforms on tourism growth

To evaluate stakeholder perceptions regarding the effectiveness of digital tourism communication.

To analyse the economic contributions of digital tourism promotion by investigating its role in employment generation.

To identify challenges and opportunities in digital tourism communication.

Literature review

Majeed and Gupta point out that by educating people about lesser-known locations and advocating ethical travel practices, social media platforms have made a

substantial contribution to the promotion of sustainable tourism in Kashmir. Their research emphasises how digital communication can help diversify travel options and ease the burden on popular destinations. The creation of smart tourism initiatives that integrate information and communication technology to improve visitor experiences and expedite services is emphasised in the Ministry of Tourism's Annual Report (2024–25). Among these efforts is the development of mobile applications that offer travellers up-to-date details on local events, lodging options, and tourist sites, enabling them to make well-informed decisions [8].

Wani et al talk about how Kashmir's efforts to promote digital tourism have suffered during times of violence and the ensuing internet outages [9]. They contend that although digital tools have a lot of potential, their effectiveness is diminished when connectivity is limited, emphasising the necessity of a stable environment to properly utilise digital tourism communication. A study by Rather investigates how visitors, local companies, and government representatives feel about digital tourism projects. The results show that there is general agreement about the advantages of digital platforms for expanding audience reach and improving service delivery. The digital divide, on the other hand, is a problem since smaller businesses lack the resources necessary to use these technologies efficiently. The study suggests focused training initiatives to give nearby companies the digital know-how they need [10].

In his analysis of the relationship between Kashmir's media, war, and tourism, Bhat points out that, even with digital marketing initiatives, unfavourable representations can turn off prospective tourists [11], [12]. To lessen the effects of negative media coverage, it is important to implement integrated methods that handle image management in addition to digital promotion. According to the Ministry of tourist's Annual Report (2024–25), the tourist industry continues to be one of the fastest-growing economic sectors, making a substantial contribution to regional growth and job creation. According to the survey, the rise of new tourism-related businesses like online travel agents and digital marketing companies has been made possible by digital platforms, which has increased job diversity.

This focus on tourism as a job creator is reflected in the Union Budget 2025–2026, which allots a sizeable portion of cash to improve travel facilitation, infrastructure, and skill development [13]. By supporting the adoption of digital technology in the tourism industry, this financial commitment hopes to further boost economic expansion and employment development. The delicate balance between promoting tourism and preserving ecological sustainability is covered in an essay by Youth Ki Awaaz. The article encourages using digital channels to spread eco-friendly behaviours and educate tourists about responsible travel [14], [15].

Another crucial aspect is the development of infrastructure. In order to promote sustainable tourism growth, the government and the Hotel Association of India are working together to execute policy reforms and improve the hospitality industry's infrastructure. This collaboration demonstrates how digital platforms may help

coordinate stakeholders and spread knowledge about sustainable tourism development best practices [16].

RESEARCH METHOD

To obtain a thorough grasp of the function of digital tourism communication in Kashmir's financial sector, this study combines qualitative and quantitative methodologies. To investigate how digital communication affects stakeholder perceptions, economic contributions, tourism growth, and related issues, a descriptive research design is used. Business owners' information was gathered to provide a picture of Kashmir's changing digital tourist scene.

This study makes use of both primary and secondary data sources. Structured surveys and semi-structured interviews with important tourism players, such as business owners (hoteliers, travel agents, transportation providers, adventure operators, and handicraft merchants), are used to collect primary data. The survey approach uses a structured questionnaire with closed-ended and Likert-scale questions to evaluate stakeholders' opinions, the financial advantages, the creation of jobs, and the difficulties associated with digital tourism communication.

Surveys are distributed to nearby local businesses using random selection. Srinagar, Gulmarg, Pahalgam, and Sonmarg are covered in the study. For the poll, 134 business owners make up the sample size. Descriptive statistics (mean, percentages), correlation analysis, and regression analysis are used in quantitative data analysis to investigate the connection between digital tourism communication and financial results, such as the creation of jobs.

RESULTS AND DISCUSSION

Results

Table 1.

	Level	Count	Total	Proportion	p
Age	18-25	76	134	0.567	0.142
	26-35	47	134	0.351	< .001
	36-45	11	134	0.082	< .001
How long has your agency been	1-5 years	50	134	0.373	0.004
	6-10 years	23	134	0.172	< .001
	Less than 1 year	50	134	0.373	0.004
	Over 10 years	11	134	0.082	< .001
Digital platforms to promote	No	24	134	0.179	< .001
	Yes	110	134	0.821	< .001

	Level	Count	Total	Proportion	p
Which digital platforms do you use	Business website	17	134	0.127	< .001
	Google My Business	20	134	0.149	< .001
	Online booking platforms	40	134	0.299	< .001
	Other	16	134	0.119	< .001
	Social media	41	134	0.306	< .001

Interpretation:

The data presented in Table No. 1 reveals several important insights into the profile and digital engagement of service-based agencies. A majority of the respondents fall within the 18–25 age group (56.7%), followed by those aged 26–35 (35.1%), indicating that younger individuals are more prominently involved in managing or operating these agencies. Most of the agencies have been in operation for either less than 1 year or between 1–5 years (both at 37.3%), suggesting that this is an emerging sector with a large number of new entrants.

Digital platforms are widely adopted for promotional purposes, with 82.1% of respondents reporting their usage, signifying a strong shift towards digital marketing strategies. Among the specific digital platforms used, social media (30.6%) and online booking platforms (29.9%) are the most popular, followed by Google My Business (14.9%). The high level of significance ($p < .001$ for most categories) indicates that these trends are statistically meaningful and not due to chance.

Table 2.

	Level	Count	Total	Proportion	P
The economy in Kashmir is driven by tourism	10-20%	40	134	0.299	< .001
	20-30%	44	134	0.328	< .001
	Less than 10%	24	134	0.179	< .001
	More than 30%	26	134	0.194	< .001
Financial impact of digital tourism promotion on local	Neutral	24	134	0.179	< .001
	Not significant	2	134	0.015	< .001
	Somewhat significant	27	134	0.201	< .001

	Level	Count	Total	Proportion	P
	Very significant	81	134	0.604	0.019
Increase in employment opportunities during peak tourist seasons	No	23	134	0.172	< .001
	To some extent	17	134	0.127	< .001
	Yes	94	134	0.701	< .001
Average economic benefit	10,00,00 to 50,00,00	65	134	0.485	0.796
	50,00,000 to 1 Crore	17	134	0.127	< .001
	Less than 10,00,00	46	134	0.343	< .001
	More than 1 Crore	6	134	0.045	< .001
Factors be considered to boost tourism in Kashmir?	Hard infrastructure	76	134	0.567	0.142
	Soft infrastructure	58	134	0.433	0.142

Interpretation:

The data in Table No. 2 highlights perceptions about the economic contribution of tourism to Kashmir, the financial impact of digital promotion, and related socio-economic benefits. Regarding the extent to which Kashmir's economy is driven by tourism, the majority of respondents believe it contributes between 20–30% (32.8%) and 10–20% (29.9%). These findings suggest a strong perceived dependence on tourism, with statistical significance across all categories ($p < .001$).

When asked about the financial impact of digital tourism promotion on the local economy, a substantial 60.4% rated it as "very significant," followed by 20.1% indicating it was "somewhat significant. ($p = 0.019$), reflecting a positive perception of digital promotion in boosting financial outcomes for locals.

The data also shows that 70.1% of respondents observed an increase in employment opportunities during peak tourist seasons, confirming tourism's role in seasonal job creation. These observations were highly significant ($p < .001$), reinforcing the link between tourism influx and temporary employment growth.

In terms of average annual economic benefit, the most common response was ₹10–50 lakhs (48.5%), while 34.3% reported earning less than ₹10 lakhs. These variations, with

mostly significant p-values, suggest a modest but meaningful income generation through tourism-related activities, with most businesses operating at a small to mid-scale level.

Lastly, when considering factors to boost tourism in Kashmir, 56.7% favoured investment in hard infrastructure (like roads, transport, and utilities), while 43.3% emphasised soft infrastructure (like hospitality services, digital systems, and training). Though both factors received comparable support, the results underscore the need for balanced development in physical and service-related infrastructure to support sustainable tourism growth.

Table 3.

	Level	Count	Total	Proportion	p
Major challenges	Financial constraints	15	134	0.112	< .001
	Government regulations or restrictions	17	134	0.127	< .001
	Inadequate digital marketing skills	26	134	0.194	< .001
	Lack of digital literacy	26	134	0.194	< .001
	Limited internet access	26	134	0.194	< .001
	Misinformation or negative online reviews	24	134	0.179	< .001
Digital tourism helps make financial economy	Diversifying tourism offerings	38	134	0.284	< .001
	Encouraging off-season tourism	40	134	0.299	< .001
	Improving infrastructure and services	36	134	0.269	< .001
	Other	3	134	0.022	< .001
	Promoting sustainable tourism practices	17	134	0.127	< .001
DT impact the future of tourism over the next 5 years	Decline	6	134	0.045	< .001
	Don't know	3	134	0.022	< .001
	Moderate growth	47	134	0.351	< .001

	Level	Count	Total	Proportion	p
	No change	5	134	0.037	< .001
	Significant growth	73	134	0.545	0.342

Interpretation:

Table No. 3 sheds light on the major challenges faced by tourism agencies, the perceived benefits of digital tourism (DT) communication, and expectations about the future of tourism over the next five years. Among the challenges, inadequate digital marketing skills (19.4%), lack of digital literacy (19.4%), and limited internet access (19.4%) are the most frequently reported issues, all of which are statistically significant ($p < .001$). This suggests that despite the growing role of digital tools, many agencies still struggle with foundational digital skills and infrastructure.

Regarding the financial benefits of digital tourism communication, respondents identified encouraging off-season tourism (29.9%), diversifying tourism offerings (28.4%), and improving infrastructure and services (26.9%) as the primary ways DT helps boost the economy.

When asked about the future impact of digital tourism over the next five years, the majority of respondents (54.5%) expect significant growth, while 35.1% anticipate moderate growth. Although the p-value for "significant growth" is not statistically significant ($p = 0.342$), it still reflects a strong belief in the transformative power of digital technologies in tourism.

Table 4.

	Level	Count	Total	Proportion	p
Digital platforms influenced growth or decline tourists visiting	Decline	4	134	0.030	< .001
	Don't know	7	134	0.052	< .001
	Moderate growth	51	134	0.381	0.007
	No change	8	134	0.060	< .001
	Significant growth	64	134	0.478	0.666
Segment of tourists has increased engagement	Domestic tourists	52	134	0.388	0.012
	International tourists	49	134	0.366	0.002
	NRI tourists	13	134	0.097	< .001
	Other	2	134	0.015	< .001
	Pilgrimage/Religious tourism	18	134	0.134	< .001

	Level	Count	Total	Proportion	p
DT communication impact the financial economy of Kashmir	Negative	8	134	0.060	< .001
	Positive	126	134	0.940	< .001

Interpretation:

The above table explores the perceived impact of digital platforms on tourist trends, tourist engagement by segment, and the broader financial influence of digital tourism (DT) communication on Kashmir's economy. A significant portion of respondents (47.8%) believe that digital platforms have led to significant growth in the number of tourists visiting the region, followed by 38.1% indicating moderate growth. These results, with mostly significant p-values ($p = 0.666$), reflect a widespread belief in the positive influence of digital platforms in increasing tourist footfall.

When asked about which segment of tourists has shown increased engagement, domestic tourists (38.8%) and international tourists (36.6%). These differences, supported by statistically significant p-values, indicate that domestic and international leisure travel segments are the primary beneficiaries of digital outreach.

Finally, an overwhelming 94% of respondents perceived a positive impact of digital tourism on Kashmir's financial economy. This strong consensus, supported by a highly significant p-value ($p < .001$), underscores the critical role of digital tools in promoting tourism-driven economic development in the region.

Table 5.

	Level	Count	Total	Proportion	p
DT contributed to the financial benefits	No	6	134	0.045	< .001
	Not sure	2	134	0.015	< .001
	Yes, significantly	69	134	0.515	0.796
	Yes, to some extent	57	134	0.425	0.100
Effectiveness of DT by the government	Ineffective	3	134	0.022	< .001
	Neutral	28	134	0.209	< .001
	Somewhat effective	41	134	0.306	< .001
	Very effective	58	134	0.433	0.142
	Very ineffective	4	134	0.030	< .001

	Level	Count	Total	Proportion	p
Government support or policy changes would enhance the effectiveness of DT	Environmental protection initiatives	13	134	0.097	< .001
	Financial support or incentives for tourism businesses	29	134	0.216	< .001
	Improved infrastructure	62	134	0.462	0.450
	Increased marketing and promotional efforts	23	134	0.172	< .001
	Strengthening security measures	7	134	0.052	< .001
DT potential to help Kashmir tap into new tourism markets	No	22	134	0.164	< .001
	Yes	105	134	0.784	< .001
	Yes	7	134	0.052	< .001
Ensure sustainable tourism growth	Community involvement and capacity building	22	134	0.164	< .001
	Enhancing the quality of services	14	134	0.104	< .001
	Promoting eco-friendly practices	48	134	0.358	0.001
	Protecting cultural heritage	24	134	0.179	< .001
	Regulating tourism activities	26	134	0.194	< .001

Interpretation:

The above table provides insights; over half of the respondents (51.5%) believe that DT has significantly contributed to financial benefits, and another 42.5% agree it has contributed to some extent. Though the p-value for “Yes, significantly” is not significant ($p = 0.796$), the overall trend reflects a positive sentiment.

Discussion

Regarding the effectiveness of government-led DT initiatives, 43.3% rated them as very effective, while 30.6% found them somewhat effective, and 20.9% remained neutral.

For the kind of government support or policy changes that could enhance DT, the most cited need was improved infrastructure (46.2%), followed by financial support or incentives (21.6%), and increased marketing and promotional efforts (17.2%).

In terms of expanding into new tourism markets, a vast majority (78.4%) believe DT holds significant potential for Kashmir. This optimism suggests a readiness among stakeholders to embrace innovation and diversify tourism segments.

Finally, when considering ways to ensure sustainable tourism growth, the top recommendation was promoting eco-friendly practices (35.8%), followed by regulating tourism activities (19.4%), protecting cultural heritage (17.9%), and community involvement and capacity building (16.4%). Enhancing service quality (10.4%) was also mentioned. These results indicate an understanding that sustainability involves a blend of environmental, cultural, and community-focused actions.

CONCLUSION

Fundamental Finding : This study concludes that digital tourism (DT) has significantly reshaped the operational and financial dynamics of Kashmir's tourism industry, with younger entrepreneurs leading the adoption of digital platforms, particularly social media and online booking services. The widespread digital engagement has enhanced seasonal employment, revenue generation, and service diversification. **Implication :** These findings underscore the urgent need for strategic investments in digital literacy, infrastructure development, and policy support to unlock the full potential of DT, while simultaneously promoting sustainable tourism practices that prioritize environmental conservation, cultural preservation, and community participation. **Limitation :** Nevertheless, the study is geographically confined to Kashmir and primarily focuses on current stakeholders, limiting its generalizability to broader contexts or emerging market trends. **Future Research :** Future studies should explore longitudinal impacts of DT, conduct comparative analyses across different regions or developing economies, and investigate the role of advanced technologies such as AI and big data analytics in further enhancing digital tourism strategies and sustainable tourism outcomes.

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