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FINANCIAL TECHNOLOGY, FINANCIAL LITERACY AND WETLANDS COMMUNITY RESILIENCE IN BANJARMASIN (PHENOMENOLOGICAL STUDY ON TRADITIONAL JUKUNG CRAFTSMEN OF SOUTH KALIMANTAN)

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ABSTRACT

The purpose of this research was to analyze how the Financial Literacy of the Jukung Craftsmen community in Barito Kuala Regency utilized Financial Technology in running business so as to form a resilient Jukung Craftsmen community in Barito Kuala Regency.

The research approach used Schutz's phenomenology and determined the Jukung industry craftsmen in Pulau Sugara village, Barito Kuala Regency, as informants.

The results showed that Jukungcraftsmen in Barito Kuala Regency in managing finances had no good understanding about Financial Technology but in their daily lives they used Financial Technology to facilitate various financial transactions.

The resilience of the Jukung craftsmen in the Barito Kuala Regency was manifested in several attitudes: wholeheartedly accepted every calamity that hit business, be steadfast and patient in maintaining the business in which they were involved, did not give up easily, a confidence that there must be an ease after difficulty, did not consider competitors as enemies of business but as part of the business community by collaborating, always spoke in a friendly manner whenever there was a complaint from a customer.

BACKGROUND

The pace of development of the transportation mode still leaves the Urang Banjar ethnic community to live on the riverbank and carries out economic activities by

utilizing the river as the main infrastructure for interaction and business. The mainstay facilities that used are Jukung (traditional boats) up to several large-engined ships. Jukung and several of these motorized ships are also able to survive in escorting the Urang Banjar ethnic group to the remote corners of the Martapura, Barito, Kahayan, Kapuas rivers and their tributaries such as the Negara River, Alabio River, Babirik River, and others, to the inland of Central Kalimantan in order to carry merchandises in the form of basic foods, clothing and shelter for the needs of people in the inland. This condition is what then makes the Urang Banjar ethnic a resilient entrepreneurial society.

Jukung and motorized ships that used are the products of the Jukung industrial craftsmen in PulauSewangi village. These resilient Jukung industry craftsmen in PulauSewangi village face many obstacles in running their Jukung handicraft business. In addition to the constraints of shifting the community to land transportation modes, the obstacle that is often encountered is the difficulty of raw materials and if any, the Jukung industry craftsmen in PulauSewangi village are required to pay quickly to the suppliers. Especially when ordering raw materials in the inland of Central Kalimantan which is quite far away. When ordering raw materials, the Jukungcraftsmen are often asked to make payments quickly so that the raw materials are not taken by other wood buyers. Traveling to the inland of Central Kalimantan, apart from being far away, also carrying a security risk and wasting time.

Likewise, when waiting for payment from the buyer, sometimes the Jukungcraftsmen also want to receive payment as soon as possible from the buyers so that they can immediately purchase raw materials for further production. Some of the craftsmen also admitted that they often find a number of counterfeit money when they receive some cash from Jukung buyers.

Seeing this phenomenon is of course very interesting to be observed on how the craftsmen of the Jukung industry survive in the midst of low sales, the difficulty of raw materials and the problem of payment transactions. Especially about what things that make the Jukungcraft industry be able to survive (resilience) until now as well as how the financial management of the Jukung craftsmen, mainly in the use of Financial Technology.

The phenomenon of utilizing Financial Technology facilities by Jukungcraftsmen in South Kalimantan can be analyzed through two motivations, namely Because Motive and In Order To Motive. Schutz (1967) stated that every phenomenon that occurs in society can be based on two motives, namely Because Motive and In Order To Motive. The Because Motive is the thing that causes someone to do something, including in this case, the reason why the Jukungcraftsmen save and raise capital (investment). The In Order To Motive is something that want to be achieved or expected after someone, in this case the Jukungcraftsmen, save and invest.

The researches on financial technology, financial literacy and the formation of resilience are very important to do in order to explore how Urang Banjar entrepreneurs survive and rise from various business problems. So that an explanation of the resilience process from the side of ethnic entrepreneurship can be used as material to share knowledge and technology, especially knowledge about how to rise from business adversity and start a business again. Moreover, in the current condition, there are so many young entrepreneurs who really need guidelines and guidance in doing business (Abdurrahman Sadikin, 2020: 1827).

This research wanted to analyze how the process of forming business resilience from the traditional Jukungcraftsmen of South Kalimantan was. Especially about how the process of forming business resilience was started from financial literacy skills and the use of financial technology. Resilience is very important because it is closely related to how to realize business sustainability in the era of digitalization of industry 4.0.

The main problem in this research was how business resilience was formed from the ability to utilize financial technology with the financial literacy skills possessed by the traditional Jukungcraftsmen community of South Kalimantan.

Based on the background above, the problem formulations of this research were:

1. How did the Jukungcraftsmen community in Barito Kuala regency utilize the financial technology in running their business so far?
2. How was the Because Motive of Jukungcraftsmen community in Barito Kuala regency in Financial Technology?
3. How was the In Order To Motive of Jukungcraftsmen community in Barito Kuala regency in Financial Technology?
4. How was the financial literacy of the Jukungcraftsmen community in Barito Kuala regency?
5. How could the resilience of the Jukungcraftsmen community in Barito Kuala regency has been able to survive until now and even rise from a downturn in business?

RESEARCH PARADIGM

This research used qualitative method that was research method which did not rely on evidence based on mathematical logic, number principles, or statistical methods. Qualitative research aims at maintaining the form and content of human behavior and analyzing its qualities, rather than transforming them into quantitative entities (Mulyana, 2003: 150).

The qualitative research paradigm used was the Schutz phenomenology paradigm. Alfred Schutz (1899-1959), in *The Phenomenology of Social World* (1967: 7), argued that people actively interpret their experiences by giving signs and meanings about what they see. Furthermore, Schutz put humans in subjective experience in acting and taking attitudes in everyday life. The world is a practical activity. Humans have the ability to determine what to do with themselves or

others. If we want to analyze the elements of consciousness that are directed towards a series of goals related to self-projection. Therefore, people's daily life can be said to be like a project that they do themselves. For the reason that every human being has certain desires that they try to pursue in order to achieve the orientation that has been decided.

RESEARCH SETTING

The research was conducted with interview technique by interacting with informants. The research was carried out in the Jukungcraftsmen city in the Barito Kuala regency which was directly adjacent to the city of Banjarmasin.

DATA COLLECTION PROCEDURE

The data taken were emic data, which appeared in humans, perceptions, attitudes and beliefs. The emic data were intended to deepen the process and experience and to understand the informant's culture. Data collection was carried out using a flexible design so that the desired information could be obtained. The data collection process in this research used several methods, namely: first, being involved in the social activities of the Jukung Craftsmen community, which aimed to introduce the presence of researchers to community where the researchers were going to conduct research. Second, in-depth interviews. It aimed to explore in depth about the cultural values which held by the Jukung Craftsmen community in running their business. Third, observation in the field, gathered information from information sources in the form of events, places, or locations. Fourth, recorded from informants (both key and supporting informants). The fifth, made a phenomenological note.

RESEARCH INFORMANTS

The selection of informants in this research used a purposive technique, that was the technique of collecting data sources with the consideration that the informants knew best about the environmental conditions around the Jukungcraftsmen in Barito Kuala regency. The informants who were selected purposively (purposive technique) were also based on the purpose of this study, specifically to know the understanding of the Jukung craftsmen community in Barito Kuala regency, South Kalimantan about financial technology in an effort to maintain the business of Jukung production.

DATA ANALYSIS TECHNIQUE

Data analysis in qualitative research was more focused during the field process along with data collection. Data analysis in qualitative research was carried out during data collection and after completing data collection within a certain period.

At the time of the interview, the researchers conducted analysis of the interviewee's answers. Researchers continued the question until the data that were considered as credible obtained. The data obtained from the field were analyzed through the following stages:

1. Data reduction: Categorization and data reduction, namely collected important information related to research problems, further, the data were grouped according to the topic of the problem.
 2. Data collection: The grouped data were then arranged in the form of narratives, so that it took the form of a series of meaningful information in accordance with the research problems.
 3. Data Display: Interpreted the data, namely interpreted what the informants had been interpreted regarding the problem under study.
 4. Conclusion Drawing / verification: Conclusions were drawn based on the narrative structure that had been compiled in the third stage, so that it could provide answers to the research problems.
- Each stage of the data analysis above was related to one another, thus it was interconnected between one stage and another. The analysis was carried out continuously from the first to the end of the research.

DISCUSSION

Area overview

Barito Kuala Regency with its capital city Marabahan is located in the westernmost part of South Kalimantan Province, geographically located between 2o29 50 - 3o30 18 south latitude and between 114o20 50 - 114o50 18 east longitude. This area is bordered by Barito Kuala Utara and Tapin Regencies in the north, Java Sea in the south, Banjar Regency and Banjarmasin City in the east, Kapuas Regency, Central Kalimantan Province in the west. The total area is 2,996.96 Km².

Barito Kuala Regency has a village where almost all of its residents have the expertise to make traditional boats which are commonly called Jukung. The village in question is PulauSewangi Village. PulauSewangi Village is one of the villages located in Alalak sub-district, Barito Kuala regency. The total area of PulauSewangi village is 0.55 Km, the road length is 1.250 m. To the west of PulauSewangi village is the village of PulauSugara, to the east of the village is PulauAlalak, to the north of the village is Alalakriver, and to the south is the Barito river. The community or group of Jukung traditional boat craftsmen in PulauSewangi village is now very little when compared to the 1980s to the 1990s. The only remaining Jukungcraftsmen are the resilient Jukung craftsmen.

RESULTS AND DISCUSSION

It could be said that the Jukung Craftsmen community in Barito Kuala regency already knew what Financial Technology was and had an understanding of Financial Technology, this could be seen from their daily activities in managing financial transactions, especially in terms of payments. Particularly, when it came to paying money for the purchase of wood raw materials. Likewise, the money from the sale of Jukung was paid by transfer and wired to the accounts of Jukung industrial craftsmen. Buying and selling transactions used a transfer payment

system either via Automated Teller Machine (ATM) or Mobile Banking (M-Banking). Proofs of transfer transactions were validated by using social media, both Short Message Service (SMS) and WhatsApp.

as explained by one informant that:

“If it is not through transfer, the payment of money from buying and selling Jukung is considered complicating or slowing down the buying and selling process, especially until waiting for cash payment”.

In addition, the informant also continued

“Particularly, when you have to make money payments to Manusup and Dadahup areas, it feels very far away if you have to deliver it directly, time is wasted and there are a lot of threats during the trip”.

The information from the informants illustrated that the Jukung craftsmen in Barito Kuala Regency could be said knowing the use of Financial Technology as an effort to facilitate financial transactions to run a resilient Jukung industry business until now.

The use of Financial Technology was only limited to payment transactions as mentioned above, showed that the Jukung Craftsmen community in Barito Kuala regency did not understand well about financial literacy, but on the other hand it was revealed that the average community had other businesses such as Coconut Plantation, Citrus Plantation, paddy fields, cows and some had swallow nest houses and some also had boarding houses that were rented to students.

The Because Motive of Jukungcraftsmen in Barito Kuala regency used financial technology more because they were often late in making payment obligations to suppliers when they had to make cash payments. This late payment of course had an impact on the loss of supply of quality wood raw materials. Delay in cash payments due to the very long distances so that a lot of time was wasted during the trip. In addition to the long travel time, the journey from Sewangi Island to suppliers in Manusuf and the area around Central Kalimantan also required quite high costs, and there was an insecurity risk because carrying a certain amount of cash was also one of the motivations for Jukung craftsmen took advantage of financial Technology in financial transactions. Thereby, the use of Financial Technology through the use of transfer, Short Message Service (SMS) Banking and Mobile Banking were felt to be very useful.

The In Order To Motive for Jukungcraftsmen in Barito Kuala regency took advantage of Financial Technology was to accelerate the fulfillment of obligations to raw material suppliers so that the certainty of raw material availability could be maintained and production to fulfill Jukung orders could also be fulfilled properly.

The followings were the resilience of Jukungcraftsmen in Barito Kuala regency in running their business:

1. Wholeheartedly accepted every calamity that hit business.
2. Be steadfast and patient in maintaining the business they were in.
3. It was not easy to give up.
4. There was a belief that there was ease after difficulty.
5. Did not consider competitors as enemies of the business but as part of the business community by collaborating.
6. Always spoke in a friendly manner whenever there was a complaint from a customer.

CONCLUSION AND RECOMMENDATION

It could be said that the Jukungcraftsmen community in Barito Kuala regency already knew what Financial Technology was and had an understanding of Financial Technology. The Because Motive of the Jukungcraftsmen in Barito Kuala regency used financial technology more because they were often late in making payment obligations to suppliers when they had to make cash payments. The In Order To Motive of the Jukungcraftsmen in Barito Kuala regency took advantage of Financial Technology was to accelerate the fulfillment of obligations to raw material suppliers so that the certainty of raw material availability could be maintained.

The resilience of Jukungcraftsmen in Barito Kuala regency was formed by 5 habits that were always carried out, i.e. got up early, took a shower in the morning before the dawn call to prayer, buying and selling contracts in every transaction, gave alms and stayed in touch.

The conclusion of this research, there was a strong enthusiasm from the traditional Jukungcraftsmen community to maintain their business even though the Jukung market had experienced a tremendous downturn. The spirit of maintaining this business was also based on the desire to preserve the cultural life of river communities in South Kalimantan.

It is suggested that there are extension activities or training in making simple financial reports for Jukungcraftsmen in the Barito Kuala regency so that they can find out in detail about their financial position.

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