

PalArch's Journal of Archaeology of Egypt / Egyptology

FINANCIAL TECHNOLOGY: THE ALTERNATIVE STRATEGIES FOR DEVELOPING MARINE ECO-TOURISM DURING COVID-19 PANDEMIC IN KOTABARU REGENCY, SOUTH KALIMANTAN

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Ahmad Rifani, Hidayatullah As Syahri, Isnawati And Ika Chandriyanti. Financial Technology: The Alternative Strategies For Developing Marine Eco-Tourism During Covid-19 Pandemic In Kotabaru Regency, South Kalimantan -- Palarch's Journal Of Archaeology Of Egypt/Egyptology 18(08), 2082-2088. ISSN 1567-214x

Keywords: Financial Technology, Development Strategy, Marine Ecotourism

ABSTRACT

(Ahmad & Abdurahman, 2020) (Hidayatullah, Marijati, & Ahmad, 2018) This study used a descriptive method with qualitative approach. The sampling technique used was purposive sampling with a total sample of 60 tourists and 40 local residents. Data analysis used IFAS, EFAS, SFAS and SWOT analysis.

The results show that the internal environment which becomes a strength in the development of marine ecotourism in Kotabaru Regency is its excellent tourist attractions. This can be seen from its natural conditions that are still beautiful, natural, free of pollution and noise, the existence of coral reefs and marine plants which are great and supported by the attitudes of the local community that are very welcoming and tourists friendly. The internal environment that becomes a weakness is the ecotourism managers who are still not able to master and utilize financial technology as a medium to facilitate tourists to enjoy marine ecotourism in Kotabaru Regency.

The external factor that becomes an opportunity in the development of ecotourism in Kotabaru Regency is the existence of a tourism development policy that will be able to attract investors' interest in investing, drives the economy by increasing local people's income by being involved in tourism activities. The external factor that becomes a threat is COVID-19 pandemic which has hit the world, including Kotabaru Regency in Indonesia.

The priority strategy that can be applied to develop marine ecotourism in Kotabaru Regency is to increase the use of financial technology to make it easier for tourists to transact during Covid-19 pandemic.

BACKGROUND

Tourism as a service sector has become an industry that plays an important role in the economic development of nations in the world, especially in the last two decades. This was triggered by the increasing economic welfare of the nations of the world and has made tourism as a major part of the needs (Geraldus Andrian, 2016).

Jackson and Murphy (2006) stated that the tourism industry is seen as an agent of economic redevelopment in isolated and remote areas. This is because in these areas, there are many comparative advantages such as beautiful and interesting areas, exotic coastal or mountain views, and so on. Remote areas here are referred to areas of a region that have not been touched by the industrialization process of economic development in the surrounding region. Kotabaru Regency is one of the regencies in South Kalimantan Province, with an area of 9,442.46 km² and a population of 342,217 people and has around 110 small islands, 31 of which have not yet been named (BPS 2020). Kotabaru Regency itself has potential tourism resources that are large enough to be developed because it has unique and natural attractions which are not inferior to other tourism objects in Indonesia.

Of the many tourism objects in Kotabaru, the objects of research that will be studied are Sambar Gelap Island, Tamiang Bay, Tanjung Kunyit and Gedambaan Beach Tourism. The four objects have unique natural panoramic beauty, therefore, potential to be developed into superior marine ecotourism in Kotabaru Regency.

Marine tourism activities are basically carried out based on the uniqueness of nature, the characteristics of the ecosystem, the peculiarities of art and culture and the characteristics of the community as the basic strengths possessed by each region. Currently, the development of marine tourism is directed to tourism activities that are resource and environmentally sustainable or better known as marine ecotourism as the concept of aesthetic utilization of coastal and small islands biological resources that is environmentally sound.

Table 1. Tourist Visits to Kotabaru Regency

Year	Kotabaru Regency		
	Domestic Tourists	Foreign Tourists	Total
2018	541,367	120	541,487
2019	684,441	128	684,569
2020	479,100	89	479,189

Source: Data From The Central Statistics Agency (BPS) In 2020.

The Covid-19 pandemic that hit the world, including Kotabaru Regency in early 2020, had an impact on the decline in the number of tourist visits, both domestic and foreign tourists. In order to increase tourist visits to Kotabaru Regency during Covid-19 pandemic, a strategy is needed to develop tourism based on its potential, especially in the strategy of developing marine

ecotourism in Kotabaru Regency, it must pay attention to the internal and external environmental factors to make it better from the current state.

Based on the background, the formulation of the problems in this study are:

1. What are the internal environmental factors that become strengths and weaknesses in the development of marine ecotourism in Kotabaru Regency?
2. What are the external environmental factors that become opportunities and threats in the development of marine ecotourism in Kotabaru Regency?
3. What is the right alternative strategy in developing marine ecotourism in Kotabaru Regency?

Based on the formulation of the problems described, the objectives of this study are as follows:

1. Identifying the internal environmental factors that become strengths and weaknesses in the development of marine ecotourism in Kotabaru Regency during Covid-19 pandemic.
2. Identifying the external environmental factors that become opportunities and threats in the development of marine ecotourism in Kotabaru Regency during Covid-19 pandemic.
3. Determining the right alternative strategy in developing marine ecotourism in Kotabaru Regency during Covid-19 pandemic.

Research Paradigm

This research used descriptive research with a qualitative approach. This research approach was chosen because the researchers wanted to solve the problems by describing the current state of research object based on the facts that exist and to describe in the form of words and language.

Research Settings

The research was carried out with observation techniques, interviews, questionnaires, documentations, and literature studies related to the internal and external conditions of marine tourism development in Kotabaru Regency. The research was conducted in Kotabaru Regency at four tourist attractions, namely Sambar Gelap Island, Tanjung Kuyit, Tamiang Bay and Gedambaan Beach.

Population and Research Sample

The population in this study were people directly involved in the tourism industry in Kotabaru Regency, including:

1. Tourists (Foreign and Domestic) who have visited Kotabaru Regency with criteria as follows:
 - a. Should be at least 17 years old (adult)
 - b. The length of stay not less than 24 hours
 - c. They have visited one of the research objects (Sambar Gelap Island, Tamiang Bay, Tanjung Kuyit, and Gedambaan Beach)
2. People who domiciled in the research area and related to tourism activities in Kotabaru Regency include: regional officials, community leaders,

private employees, civil servants, students and general public such as fishermen, farmers, entrepreneurs and others, with criteria as follows:

- a. Should be at least 17 years old (adult)
 - b. Living in object area of research at least 5 years
 - c. Knowing or directly involved in the tourism industry in object research
3. Government officials and agencies related to tourism in Kotabaru Regency.

Research Informants

The selection of informants in this study used a purposive technique, namely the technique of collecting data sources with the consideration that the informants knew best about tourism conditions in Kotabaru. The selected informants were Kotabaru Regency Tourism Office, community leaders related to tourism management, and the Regional Management Board of the South Kalimantan Indonesian Tourism Association, as well as tourists.

Data Analysis Technique

The analytical technique used in formulating a strategy for developing the Kotabaru Regency tourism area was based on the perceptions of tourists and local communities, namely, by examining all data obtained from various sources, both from the results of questionnaires, observations, personal documents and official documents. Direct and structured interviews were conducted with government officials, in this case Kotabaru Regency Tourism Office, regarding the current tourism development strategy.

The existing data were processed through grouping or classification according to the sequence of problems, as well as classification of internal and external factors using the IFAS, EFAS and SFAS matrix methods. After that, formulated the strategies using SWOT analysis, recommended the alternative strategies according to the findings obtained and observed in the field.

DISCUSSION

Region Overview

Kotabaru Regency is one of the regencies located in South Kalimantan Province. Geographically, Kotabaru Regency is located between -02020' to -04021' South Latitude and 115015' to 116030' East Longitude. This district is the only area in South Kalimantan that has an archipelago. Kotabaru has an area of 9,442.46 km² which includes land on the island of Borneo itself as well as 110 islands of which 31 of them still do not have names and are still natural.

Kotabaru Regency is an area that has enormous potential, both in terms of natural resources and strategic location as a sea toll road which is now being launched by the government. Besides that, the potential tourism of this area is

also very extraordinary, namely the sea, mountains and waterfalls that are scattered throughout the Kotabaru Regency.

RESULTS AND DISCUSSION

Knowing the internal factors that become the strengths and weaknesses is the first step in determining the strategy for developing marine ecotourism in Kotabaru Regency. In addition, in the strategy of developing marine ecotourism, all factors that cause weaknesses need to be minimized in order to achieve great opportunities in future development.

Based on the Internal Strategy Factor Analysis System (IFAS) matrix, the internal environment that becomes a strength in the development of marine ecotourism in Kotabaru Regency is its excellent tourist attractions. This can be seen from its natural conditions that are still beautiful, natural, free of pollution and noise, the existence of coral reefs and marine plants which are great and supported by the attitudes of the local community who are very welcoming and tourists friendly. The internal environment that becomes a weakness is the ecotourism managers who are still not able to master and utilize financial technology as a medium to facilitate tourists to enjoy marine ecotourism in Kotabaru Regency. In addition, the lack of good transportation facilities and infrastructures such as longer travel time caused by poor road conditions, the availability of clean water and limited electricity supply become the reasons that the Kotabaru Regency government has not been able to carry out tourism development policies optimally in order to attract investors to invest and open work fields for the community.

Based on the External Strategy Factor Analysis System (EFAS) matrix, shows that the external environment that becomes an opportunity in the development of ecotourism in Kotabaru Regency is the rapid development of financial technology in Indonesia (Andriariza and Agustina, 2020) which can be an alternative solution for tourism managers in Kotabaru Regency to facilitate tourists who have difficulty in accessing financial services when traveling. The external factor that becomes a threat currently is COVID-19 pandemic which has hit the world, including Kotabaru Regency in Indonesia. In addition, another threat is in the form of low awareness of public education.

Based on the results of the Strategic Factor Analysis Summary (SFAS) matrix, the strength of marine ecotourism in Kotabaru Regency lies in the abundant wealth of tourist attractions such as attractive scenery, pollution-free environment and the presence of coral reefs as well as the local people who are very welcoming and tourist friendly. However, the weakness is the ecotourism managers who are still not able to master and utilize financial technology which is growing rapidly in Indonesia as a medium to facilitate tourists to enjoy marine ecotourism in Kotabaru Regency.

The result of SWOT analysis diagram shows the position of marine ecotourism development in Kotabaru Regency during Covid-19 Pandemic in Quadrant I, or lies between external opportunities and internal strengths (growth strategy). The strategy recommended to be carried out is to take advantage of the development of financial technology which is growing

rapidly so that tourists can easily enjoy the abundant tourist attractions such as interesting scenery and the presence of coral reefs. This can be done by conducting literacy on the tourism management community in Kotabaru Regency. This is in line with the research results of Rifani and Sadikin (2020) that the use of financial technology will be able to accelerate the provision of financial services.

CONCLUSIONS AND SUGGESTIONS

Internal environmental factor that becomes a strength in the development of ecotourism in Kotabaru Regency is its excellent tourist attractions. It can be seen from its natural conditions that are still beautiful, natural, free of pollution and noise, the existence of coral reefs and marine plants which are great and supported by the attitudes of the local people who are very welcoming and tourist friendly. Meanwhile, the internal environmental factors that become weaknesses in ecotourism in Kotabaru Regency are the limited facilities and infrastructures in the form of limited electricity supply, lack of clean water supply, the damaged road conditions causing longer travel time to reach tourist attractions.

External environmental factors that become opportunities in the development of ecotourism in Kotabaru Regency are the rapid development of financial technology, tourism development policies that will be able to attract investors to invest, travel service bureaus to open tour and travel services, tourism development policies that can drive the economy and increase people's income as well as open up opportunities for community involvement in various tourism activities. Meanwhile, the external environmental factors that pose a threat in the development of ecotourism in Kotabaru Regency namely fishing activities using equipment that damage the marine ecosystem and the community who does not maintain the cleanliness of their living environments.

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