

Empowering Coastal Women Tourism Business Actors Based on Bank Indonesia's Go Digital Application in Kupang City

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Abstract

Student-based community service for female coastal culinary entrepreneurs in the tourism sector at Warna Beach, Kupang City is carried out because economically they are the group of business actors most vulnerable to the impact of Covid 19. This service activity aims to provide solutions based on situation analysis through socialization, training, and mentoring. e-financing, e-payment, e-commerce, Go Digital Bank Indonesia to maintain the sustainability of MSMEs, and in the long term, it is hoped that it can encourage sustainable marine tourism. The method used is Participatory Action Research (PAR). The output target is to increase the knowledge and skills of 16 tourism business partners in using digital applications so that they can compete on a local scale. This service activity supports the achievement of main work indicators with a focus on serving the MBKM era on the use of digital technology, sustainability of the green economy, and encouraging the revival of the tourism sector. The achievement of this activity is that 16 partners have been able to carry out digital financial management using the SI APIK application. 16 Partners already have Facebook accounts, WA for business, Grab food and Open Warung. These accounts have been used to conduct online marketing for each partner. Achieved 50% use of non-cash payments due to problems with several unbanked partners.

Keywords

coastal women; e-commerce; e-financing; e-payment; sustainability tourism



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1. INTRODUCTION

This service activity is the Community Empowerment by Students (PMM) program of the DRTPM grant in 2023, which is carried out with coastal women partners and culinary traders in the tourism sector in the tourist destination Pantai Warna Kupang City. This empowerment program is carried out as a continuation of PKM in 2022 because the business conditions of partners are still unstable after the

tropical storm cyclone Seroja and Covid-19, which made some of the business actors unable to return to their business activities and those who can try again are required to be able to competence. The condition of the existence of this partner is explained through several studies on women entrepreneurs, which proves that women entrepreneurs, especially in the tourism sector, are those with the highest level of vulnerability due to the pandemic, making them a group with poor economic conditions, unqualified skills, and marginalized which results in loss of livelihood (World Bank Group, 2017; United Nations, 2020; World Bank Group, 2017; United Nations, 2020; WTO, 2020; Manafe, Mesri Welhelmina N.; Seseli, 2017; Manafe, 2022b, 2022a, 2023a, 2023b, 2023c; Marsan et al., 2022) because with (Manafe, 2023b)(Manafe, 2023c) (Manafe, 2023c) financial interest to the level of independence despite being burdened with household and family responsibilities (Dr. S. Ganapathy and C. Mayilsamy, 2011; Thousands, 2022b, 2023a; Thousands et al., 2023).

In addition to the impact of pandemics and Seroja cyclones, other studies state that Social issues make the existence of women in the tourism sector more complex, including government policies, economic inequality, politics, women's empowerment, social class, patriarchal culture can affect sustainable tourism (Cole & Ferguson, 2015; KPPPA, 2016; Boley et al., 2017; Singgalen et al., 2021). The contradiction of women's existence in the tourism sector must be resolved to ensure the sustainability of their business. One way out that has been successful is through empowerment actions for women entrepreneurs. Appropriate empowerment, capacity building, capital or economic support and recognition of families and communities, psychological, social, political and their involvement in tourism (Cole & Ferguson, 2015; Andani, 2017; Tajeddini et al., 2017; World Bank Group, 2017 Manafe; Seseli, 2017; Boley, IceQ, Maruyama, & Vusnam, 2017; Elshaer et al., 2021; Manafe, et al., 2023).

Problems faced today by parties who are concerned Empowerment is the right form of empowerment action for women entrepreneurs in the tourism sector. Although several studies have placed forms of empowerment that can have an impact on sustainable tourism development, taking into account the culture, local wisdom of the community, and the quality of women's human resources, it is necessary to form the intervention most needed by them (Thousands of them; Seseli, 2017; Thousands, 2021; Thousands, 2022b, 2022a; Manafe, et al., 2023). Next, Manafe & Seseli (2017), Thousands (2021), Thousands (2022b, 2022) Manafe, et al. (2023) prove that the empowerment action most needed by women maritime tourism business actors in NTT Province, especially in Kupang City, is intervention in the form of increasing knowledge, abilities, and skills for aspects of production, marketing, financial

management, especially in the use of simple digital applications to facilitate their utilization. This is important because most women maritime tourism entrepreneurs in Kupang City are housewives with low-quality human resources coupled with a lack of family and community support for them to continue working and even develop (Thousands of them; Seseli, 2017; Thousands, 2021; Thousands, 2022b, 2022a; Manafe, et al., 2023).

Based on the empirical and theoretical gaps above, some of the problems that will be studied and resolved in this PMM activity are in the problem of financial management aspects, namely, partners do not know their financial condition because of low awareness of recording, recording is considered difficult, and finances are mixed between household and business finances; it is difficult to obtain external financing because of the unavailability of accurate information about financial conditions to assess the ability of partners-problems of availability of money, time, security, and convenience in manual transactions. The problem of marketing aspects is consistency in using digital marketing platforms. It isn't easy to expand your business through manual marketing. Low knowledge and ability about digital Skills/Mindset, digital mark, and digital operation. Based on these problems, this service activity aims to provide a capable partner and consistency in using digital systems e-financing SIAPIK to assess financing eligibility (L. Nugroho & Hidayah, 2020). The application leverages e-payment as a means of digital payment, which eases transactions and provides customer convenience. Able to consistently use the mastered digital platform for business and business expansion. As an entry point in digital finance, MSMEs, and onboarding MSMEs. Supporting Bank Indonesia in achieving MSME empowerment targets through the "Go Digital MSMEs." In the long run, this activity is expected to be part of tourism sustainability for women entrepreneurs who are economically vulnerable to the impact of Covid 19.

The objective of the article titled "Empowering Coastal Women Tourism Business Actors Based on Bank Indonesia's Go Digital Application in Kupang City" is to showcase the transformative impact of digitalization on coastal women involved in tourism businesses in Kupang City. The expected impact includes increased economic empowerment for these women through improved access to financial services, enhanced marketing opportunities, and greater efficiency in managing their businesses. Moreover, by leveraging Bank Indonesia's Go Digital application, these women can gain valuable skills and knowledge in utilizing digital tools, thereby contributing to their overall socio-economic development and the sustainable growth of the tourism sector in Kupang City.

2. METHOD

This community service project utilizes the Participatory Action Research (PAR) methodology, which represents a novel scientific approach distinct from traditional science (Andriati et al., 2022). In this context, PAR serves as a framework for the target audience to develop a systematic understanding and assessment of a problem, enabling them to focus more effectively and make informed decisions about their planned activities (Lewaherilla et al., 2022; Nita et al., 2022) (Lewaherilla, Ralahallo, & Loppies, 2022; Nita, Andria, & Lukas, 2022). Active engagement from relevant stakeholders is essential in the PAR method to analyze ongoing activities and determine necessary improvements or changes for the future (Syaribanun, 2019). (Syaribanun, 2019). The practical implementation involved the PIKKR youth group and was structured around community participation across all stages, from planning to the assessment of learning activities during training sessions (Aisyah, 2022; Darmawan et al., 2020). Key components of the activities included data collection, counseling, and training sessions, as well as evaluation processes.

The implementation methods used in PMM activities are: 1) Providing information through socialization about accounting systems, SIAPIK accounting information applications, the benefits of cash on hand in transactions and the use of non-cash payment applications (QRIS) and the benefits and types of digital marketing and e-commerce platforms, 2) Provide training on recording and manual financial analysis and using the SIAPIK application, the use of non-cash payments and the use of digital marketing channels, 3) Assisting the use of the SIAPIK, QRIS and e-commerce applications, 4) Monitoring and evaluating the use of SIAPIK, QRIS and e-commerce applications. PMM activities are carried out with coastal women partners in the maritime tourism sector at Pantai Warna Tourism Destination, Osapa Village, Kupang City. Partners have 16 business stalls with 1-3 workers. PMM activities were attended by one person each from each stall. This activity involved 24 students from Artha Wacana Christian University and Timor University. The stages of activity are shown in the following figure.

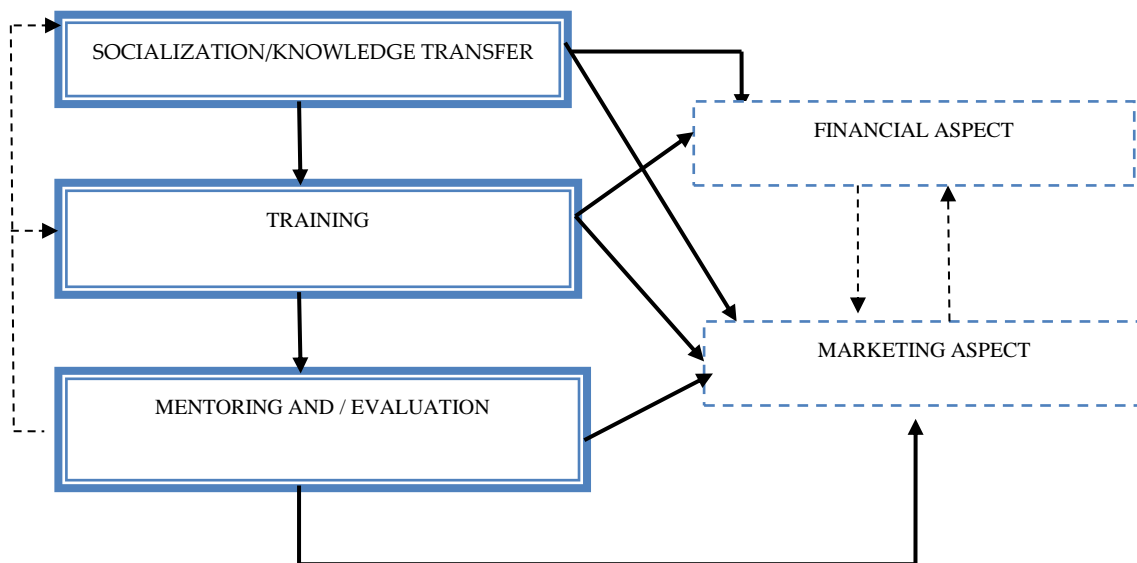


Figure 1. Stages of PMM 2023 Activities

3. FINDINGS AND DISCUSSION

The output targets and solution benefits described above in Table 2 show the level of achievement of service activities that are quantitatively and qualitatively measured as follows:



Figure 2. PMM Socialization and Training Activities

Table 1. PMM Activity Achievement Rate

External Target	Achievements
E-Financing:	
1. Increased knowledge and skills of partners in financial management	1. 16 partners have gained increased knowledge and skills in financial management, using the SI APIK application, the use of digital financial information (100% achievement rate)
2. Improving partners' ability to provide financial analysis and reporting	2. Ten partners have been able to carry out SI APIK e-financing independently (62.5%)
3. Increasing the ability of partners to use the SI APIK digital application	3. Three partners still have to be accompanied in the analysis of business financial statements (18.75%)
4. Availability of digital financial statements as information for partners and financing service providers	4. Three partners are still accompanied in recording daily sales (18.75%)
5. The availability of MSMEs with sustainability capabilities through e-financing capabilities	5. 16 independent MSMEs and 1 MSME Group in the maritime tourism sector that have sustainability capabilities through e-financing capabilities
E-Payment:	
1. Increased partner knowledge about the importance of cash on hand and the benefits of digital payments	1. 16 partners increase their knowledge of cash on hand and e-payment applications (100% achievement rate)
2. Partners know and can use e-payment applications.	2. 16 partners able to use e-payment application (100%)
3. Partners can use e-payment applications.	3. Eight partners fall into the unbanked category.
4. Partners can use e-payments as a new attraction in the business.	4. 16 independent MSMEs and 1

5. The availability of MSMEs with sustainability capabilities through the availability of a cashless payment system (QRIS)	MSME Group in the maritime tourism sector that have sustainability capabilities through e-payment capabilities
E-Commerce:	
1. Partners know and can use digital platforms.	1. 16 partners increase knowledge about digital platforms and business expansion through e-commerce (100% achievement rate)
2. Partners know business expansion through e-commerce.	2. 12 Partners have been able to use e-commerce platforms independently (75%)
3. Partners can use digital marketing channels.	3. Four partners still have to be accompanied in the utilization of the e-commerce platform (25%)
4. The availability of MSMEs with the ability to expand digital businesses	4. 16 independent MSMEs and 1 MSME Group in the maritime tourism sector that have sustainability capabilities through e-commerce capabilities
5. Partners have knowledge and capabilities of digital skills/mindset, digital marketing, and digital operation.	
6. The availability of MSMEs with sustainability capabilities through capabilities	

Table 2 provides data and information on the level of achievement of activities. The evaluation results show that there has been an increase in ability, knowledge, and good understanding through socialization and training activities, reaching 100%. Meanwhile, based on field assistance carried out by PMM participating students and Field Assistance Lecturers, in this case, the service team, the e-financing program still experiences problems motivating partners to carry out digital financial records continuously. Technical obstacles appear in analyzing business financial statements, and they still need further assistance.

Indicators of achievement of e-commerce activities also experienced technical problems in using e-commerce, which still needed to be improved in 4 partners, resulting in an activity achievement rate of 75%. The empowerment program in using the e-payment application shows that, although 16 partners have been able to use the

QRIS application, 50% of the partners are categorized as unbanked women. This condition has resulted in their business needing to be able to use e-payment.

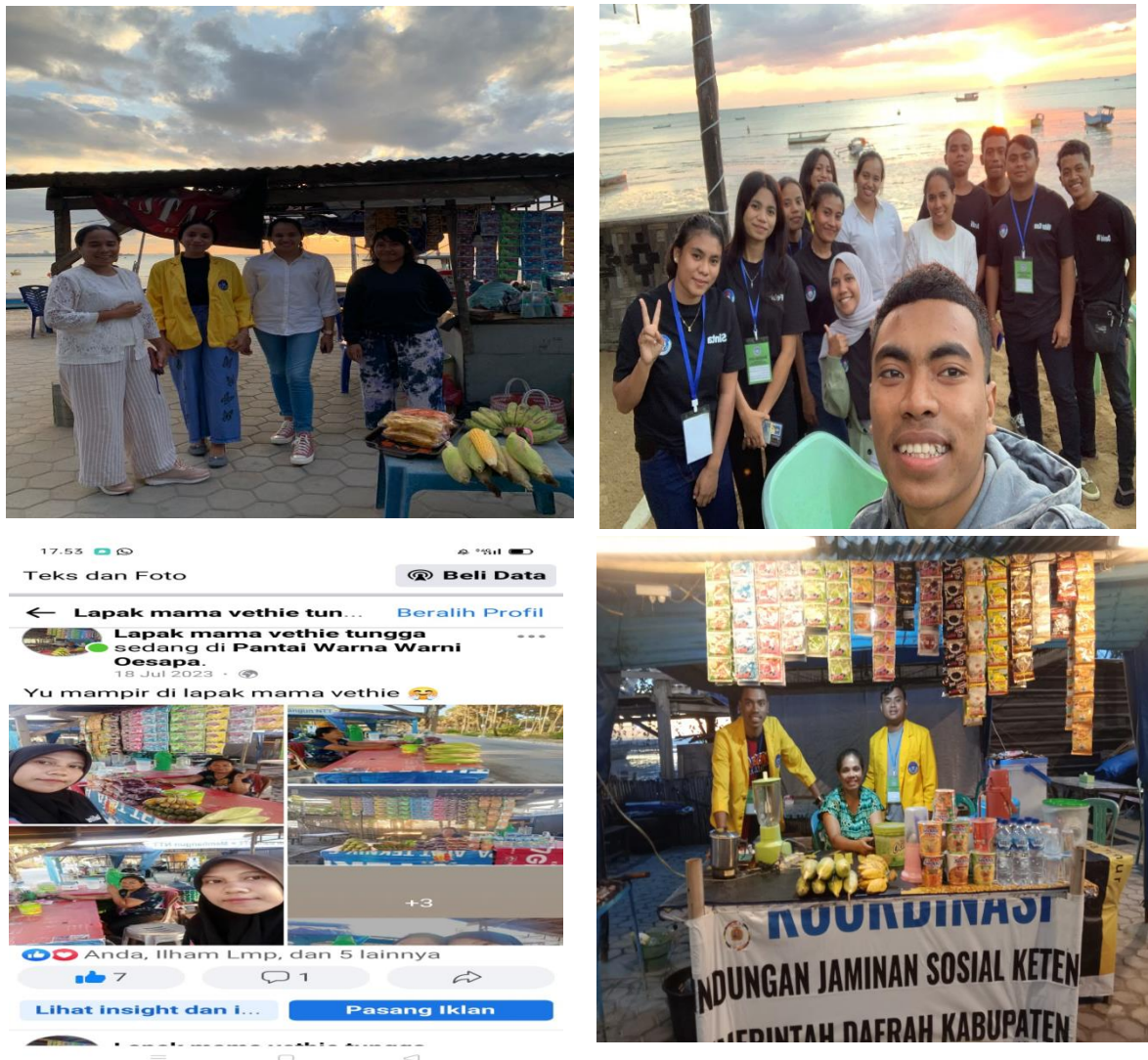


Figure 3. Training, Mentoring, and Moneyv Activities

Based on the monitoring and evaluation results, the non-achievement of several indicators is caused by partners who are not continuously implementing the results of PMM activities and tend to be passive. The results of interviews with several partners show that they need support from the family environment to continue to develop their abilities even though they already understand the importance of continuity in implementing a financial management system for business progress. The Technical obstacles that partners experience are indicated by the lack of quality of their human resources and the tendency to feel inferior in certain communities.

The analysis of the community service outcomes, juxtaposed with previous community service results and theoretical insights from this article reveals a

multifaceted impact on the target beneficiaries and the broader socio-economic landscape. Firstly, the integration of Bank Indonesia's Go Digital application has facilitated a significant shift in the operational dynamics of coastal women involved in tourism businesses. This aligns with prior community service findings that underscored the importance of leveraging digital tools for enhancing business efficiency and competitiveness (A. P. Nugroho et al., 2023). The theoretical framework further supports this notion by emphasizing the transformative potential of digitalization in empowering marginalized groups, such as coastal women entrepreneurs, through improved access to financial services and market opportunities (Omondi & Jagongo, 2018; Subagiyo, 2019).

Secondly, the Participatory Action Research methodology employed in the community service implementation has contributed to a more systematic and inclusive approach to problem-solving and decision-making. This resonates with earlier community service outcomes highlighting the benefits of PAR in fostering active stakeholder engagement and promoting participatory governance models. The theoretical underpinnings of PAR also underscore its relevance in empowering communities to analyze ongoing activities, identify areas for improvement, and drive sustainable development initiatives (Chen, 2018).

Moreover, the collaborative efforts in the field implementation of the community service project have yielded positive outcomes in terms of capacity building and knowledge transfer. This echoes previous community service experiences that emphasized the importance of engaging youth groups as catalysts for community development and innovation (Ali et al., 2021; Asfahani et al., 2023). The theoretical insights further support this collaborative approach, highlighting the role of intergenerational knowledge exchange in fostering creativity, resilience, and adaptability within communities (Irawan et al., 2023; Măță Liliana et al., 2023).

In conclusion, the analysis of the community service outcomes, in conjunction with previous community service findings and theoretical perspectives, underscores the transformative potential of digitalization, participatory methodologies, and collaborative partnerships in empowering coastal women's tourism business actors and driving sustainable socio-economic development in Kupang City. These insights not only contribute to the existing body of knowledge but also provide actionable recommendations for future community service initiatives aimed at promoting inclusive growth and empowerment in similar contexts.

4. CONCLUSION

Based on the achievements of the activities, PMM activities have achieved several objectives. Namely, this is done by increasing partners' knowledge, skills, understanding, and abilities in digital financial management using the SIAPIK application, the QRIS digital payment system, and e-commerce using digital platforms. Some achievement indicators must be optimally supported because human resource capabilities, self-motivation, and family and community support constrain them. Based on the conclusion, the advice is that the achievements that are still not good must continue to be carried out with further assistance and training. Community empowerment through financial literacy and psychological and social empowerment must also be carried out to support economic empowerment. In addition, to expand the partner's business, it is also necessary to study the use of marine natural resources that can be used as a culinary icon of the Pantai Warna tourist site in Kupang City by paying attention to its downstream. Next, maritime tourism will be introduced through an official website that local governments can manage. These forms of empowerment are expected to support the involvement of coastal women in achieving sustainable tourism development in NTT. They can support local government programs to make NTT a ring of beauty in the tourism sector.

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