

Assistance In Financial Management Of Karampuang Island Tourism Towards International Tourism

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Abstract.

This study aims to analyze and assist in the financial management of tourism on Karampuang Island with the hope of increasing the island's tourist appeal for foreign visitors. The methods used in this study are literature study and Focus Group Discussion (FGD). Through literature study, data and information regarding best practices of financial management in the tourism sector were taken from various literature, journals and related documents. Furthermore, FGD was conducted by involving local stakeholders, including tourism attraction managers, local communities, and government officials. This activity aims to explore ideas, challenges, and solutions related to sustainable tourism financial management. The results of the FGD show that many tourism actors on Karampuang Island still experience difficulties in managing finances effectively. Therefore, training and assistance in budget management, financial recording, and marketing planning are needed. It is hoped that with this assistance, tourism actors can improve their managerial capacity and develop effective strategies to attract foreign tourists. These findings form the basis for formulating policy recommendations that support the development of sustainable tourism on Karampuang Island.

Keywords: *Financial Management, Tourism, Karampuang Island, International Tourism and Focus Group Discussion (FGD).*

I. INTRODUCTION

Karampuang Island, located in Mamuju Regency, West Sulawesi Province, has a great potential for developing marine tourism. According to Supriadi (2024), the development of marine tourism on this island is the main focus of the Mamuju Regency Tourism and Culture Office in an effort to promote the area as a leading tourism destination. The abundant natural resource potential, such as beautiful beaches and marine biodiversity, makes Karampuang Island very attractive to tourists, both domestic and foreign. However, despite its great potential, tourism management on this island still faces various challenges, especially in terms of financial management. Sasongko, Damanik, and Brahmantya (2020) stated that the principles of marine ecotourism must be applied in the development of tourism products on Karampuang Island to achieve sustainable tourism. This includes not only natural resource management, but also efficient financial management. Many tourism managers on this island do not have adequate understanding of financial management, which results in wasted resources and suboptimal income from the tourism sector. Therefore, assistance is needed in financial management so that tourism resource management can be carried out effectively and sustainably. In this context, Alfiah (2023) emphasized that the contribution of marine tourism development to increasing the income of local communities is very important. With good financial management, local communities can gain greater benefits from tourism activities, such as creating jobs and improving their standard of living.

Therefore, financial management assistance must be directed at empowering local communities so that they can actively participate in the tourism industry. This is in line with the aim of increasing the tourist appeal of Karampuang Island among foreign tourists. In an effort to better understand the social dynamics that influence the tourism sector on Karampuang Island, Ma'ruf et al. (2024) conducted a study on the existing socio-religious dynamics. This study shows that the social and cultural aspects of the local community greatly influence tourism development. If financial management is carried out by considering

local social and cultural values, then sustainable tourism can be realized. Assistance in financial management must also involve social aspects so that tourism development can be accepted by local communities and does not cause conflict. In a study on tourist satisfaction, Armal, Razak, and Hidayat (2023) found that the attractiveness, accessibility, and facilities on Karampuang Island greatly influence the satisfaction of visiting tourists. Therefore, it is important to ensure that financial management also includes investment in infrastructure and facilities that support tourism. With good financial management, managers can ensure that available funds are used effectively to improve the quality of services and facilities, which in turn will increase tourist satisfaction and encourage them to return. Meanwhile, Masyhadiah (2019) explained that the communication strategy of the Tourism and Culture Office in developing tourism in Mamuju Regency is very important.

Effective communication will help in conveying information regarding financial management and tourism resources to the community and managers. Financial management assistance needs to be supported by clear communication so that all parties can understand the goals and benefits of the management. Through good communication, local communities will be more easily invited to participate in programs designed to improve tourism financial management. In addition, Heryati (2019) also noted the potential for developing coastal tourism objects in Mamuju Regency, including Karampuang Island. This study shows that there are many opportunities to develop marine tourism which can improve the regional economy. However, this potential cannot be utilized optimally without good financial management. Therefore, it is important to provide assistance in financial management so that all existing potential can be explored and utilized to increase community and regional income. To better understand how tourism attraction development strategies can be implemented, Lovieta et al. (2023) proposed a community-based approach to tourism development. This approach emphasizes the importance of community involvement in every aspect of tourism development, including financial management. By involving the community, financial management can be carried out more transparently and accountably, so that the community can feel the direct benefits of tourism activities carried out in their area. Good financial management must also be accompanied by the development of facilities and infrastructure that support tourism. Wigayanti (2023) emphasized the importance of analyzing existing tourist attraction facilities and infrastructure. In the context of Karampuang Island, infrastructure development such as road access, parking areas, and other public facilities need to be a priority.

This also requires careful financial planning so that the investment made can provide maximum results and increase the attractiveness of the island in the eyes of foreign tourists. Prawira and Amin (2019) noted that the implementation of the ASEAN community agenda in the tourism sector can provide opportunities for tourism development on Karampuang Island. In this case, good financial management can be one of the keys to the success of this agenda. By ensuring that available funds are managed well, Karampuang Island can take advantage of existing opportunities to attract more tourists, both domestic and international. Overall, effective financial management is an important component in sustainable tourism development on Karampuang Island. Through appropriate assistance, tourism actors on this island are expected to be able to improve their managerial capacity in managing finances, so that they can create a healthy and sustainable tourism ecosystem. Therefore, this study focuses on the importance of assistance in financial management to achieve the goal of developing tourism on Karampuang Island towards international tourism. In conclusion, this background shows that good financial management is essential to support sustainable tourism development on Karampuang Island. Various studies show that although the island has great potential, challenges in financial management are still an obstacle in achieving tourism goals. Therefore, collaborative efforts are needed between the government, local communities, and other stakeholders to create an effective and sustainable financial management system. Thus, it is hoped that Karampuang Island can become an attractive and sustainable tourism destination for foreign tourists.

II. LITERATURE REVIEW

Stakeholder Theory and Financial Management

Financial management in the tourism sector is a very important aspect to achieve sustainability and success in developing tourist destinations. In the context of Karampuang Island, which is one of the marine tourism destinations in Mamuju Regency, West Sulawesi, effective financial management is the key to attracting foreign tourists. Therefore, it is important to base financial management assistance efforts on relevant theories, one of which is stakeholder theory. Stakeholder theory suggests that the success of an organization or project does not only depend on shareholders or internal management, but also involves various parties who have an interest in the activity. This includes local communities, government, tourism managers, and tourists themselves. In the context of tourism on Karampuang Island, all of these parties have an important role in financial management. According to Supriadi (2024), the development of marine tourism on Karampuang Island must involve various stakeholders to ensure that all interests are accommodated in the decision-making and planning process. This means that every party, from the government to local communities, must be involved in every stage of tourism development and management. Sasongko, Damanik, and Brahmantya (2020) explain that the principle of marine ecotourism is an ideal approach to managing tourism on Karampuang Island. This principle emphasizes social justice, environmental preservation, and economic benefits for local communities. By involving stakeholders in management, the risk of negative impacts of tourism can be minimized.

For example, transparent and accountable financial management can create trust among stakeholders, which in turn will encourage local community participation in tourism activities. In research conducted by Alfiah (2023), it was found that the development of marine tourism made a significant contribution to increasing the income of the community around Karampuang Island. However, this contribution can only be realized if there is good financial management. Stakeholder theory suggests that community participation in financial management will have a positive impact on their income. When communities are involved in decision-making regarding financial management, they will feel ownership and responsibility for the sustainability of existing tourism activities. The social dynamics on Karampuang Island also need to be considered in the context of stakeholder theory. Ma'ruf et al. (2024) highlighted that social and religious aspects of local communities can influence tourism. By involving stakeholders in financial management, potential social issues can be identified early. Local community involvement in financial management can help reduce conflict and create a conducive environment for tourism development. Armal, Razak, and Hidayat (2023) found that attractiveness, accessibility, and facilities greatly influence the satisfaction of tourists visiting Karampuang Island. To increase tourist satisfaction, it is important to ensure that financial management is used for appropriate investments, such as the development of facilities and accessibility.

The stakeholder approach allows various parties to provide input on investment priorities, so that funds can be allocated optimally. Masyhadiah (2019) noted that the communication strategy of the Mamuju Regency Tourism and Culture Office is very important in tourism development. Stakeholder theory emphasizes that good communication between all parties involved can create synergy in tourism management. With effective communication, stakeholders will better understand their respective roles and responsibilities in financial management, thereby increasing participation and collaboration among them. Heryati (2019) emphasized the importance of analyzing the potential for developing coastal tourism objects in Mamuju Regency, including Karampuang Island. In this case, stakeholder theory suggests that potential analysis involves not only quantitative data but also input from various stakeholders. Local community participation in this analysis will produce richer and more relevant information, so that financial management can be tailored to their needs and expectations. Lovieta et al. (2023) discuss the importance of developing community-based tourism attractions. Stakeholder theory emphasizes that sustainable tourism development must involve local communities. Assistance in financial management involving the community will ensure that funds allocated for tourism development also benefit local communities. In this way, the community will feel involved and have a stake in the sustainability of tourism activities.

Wigayanti (2023) stated that the development of tourist attraction facilities and infrastructure also requires analysis involving stakeholders. In the context of Karampuang Island, financial management must be directed towards investment in infrastructure that supports tourism. Involvement of local communities in infrastructure planning and management can ensure that development is in line with their needs and expectations. Prawira and Amin (2019) observed the implementation of the ASEAN community agenda in the tourism sector. In this case, stakeholder theory becomes relevant because tourism development on Karampuang Island must take into account the interests of various parties, including the government, the community, and tourists. Thus, financial management must be structured in such a way that it can support the common goal, namely creating sustainable and profitable tourism for all parties. Overall, this theoretical basis shows that the application of stakeholder theory in assisting financial management on Karampuang Island is very important to achieve tourism success. Through active participation from various parties, financial management can be carried out transparently and accountably, thus supporting sustainable tourism development. In this context, tourism managers must be able to facilitate dialogue and collaboration between all stakeholders to create a mutually beneficial tourism ecosystem. Furthermore, it is important to remember that the success of financial management in tourism depends not only on internal factors, but also on external support from the government and related institutions. Therefore, cooperation between the public and private sectors is essential to create policies that support good financial management on Karampuang Island.

By utilizing existing resources effectively, tourism on the island can thrive and provide significant benefits to local communities and the regional economy as a whole. In order to support the development of international tourism, it is important for tourism managers on Karampuang Island to understand global trends and tourist preferences. This includes an understanding of how good financial management can increase the attractiveness and competitiveness of tourism at the international level. For example, investing in proper promotion and improving services can attract more foreign tourists, which in turn will increase local revenue. Thus, the theoretical basis for financial management assistance on Karampuang Island must cover various aspects that involve stakeholders. The involvement of communities, stakeholders and government agencies will ensure that all decisions taken in tourism management are based on common interests. Success in financial management will contribute to the creation of sustainable tourism that is able to compete in the global market. Thus, tourism development on Karampuang Island must be a collaboration between all parties involved. Assistance in financial management that takes into account the perspectives of all stakeholders will create a management model that is not only economically effective but also socially and environmentally. Through this approach, Karampuang Island can become an internationally recognized marine tourism destination, providing benefits to local communities and increasing regional income.

III. METHODS

In order to achieve the objective of financial management assistance for the development of Karampuang Island tourism towards international tourism, this study will implement two main methods, namely literature studies and focus group discussions (FGD). These two methods complement each other and will be used continuously to obtain comprehensive and in-depth data on tourism financial management on Karampuang Island.

3.1 Literature Study

Literature study is the initial method that will be used in this research. Through this approach, researchers will collect and analyze information from various relevant sources, including books, journals, articles, reports, and policy documents related to financial management, tourism, and marine ecotourism. In this context, some key sources to be analyzed include:

- Supriadi (2024), who discussed the development of marine tourism on Karampuang Island, provided insight into the policies implemented by the Mamuju Regency Tourism and Culture Office.
- Sasongko et al. (2020) who explained the principles of marine ecotourism and how this can be applied to achieve sustainable tourism on Karampuang Island.
- Alfiah (2023), who studied the contribution of marine tourism development to increasing local community income, provides a strong basis for understanding the economic impact of tourism.

Through this literature study, researchers will be able to identify various challenges and opportunities in managing tourism finances on Karampuang Island. The information obtained will also be used to formulate a framework to be discussed in the FGD.

3.2 Focus Group Discussion (FGD)

After conducting a literature study, the next stage is to conduct a focus group discussion (FGD). The FGD will involve various stakeholders related to tourism financial management on Karampuang Island, such as:

- Local government (Department of Tourism and Culture)
- Local communities (homestay managers, traders and other stakeholders)
- Tourist attraction manager
- Academics and researchers
- Representatives from non-governmental organizations (NGOs) focused on sustainable tourism development

The FGD will be conducted in several sessions to explore participants' views and experiences regarding financial management, as well as the challenges and opportunities they face in developing tourism on Karampuang Island. Some of the topics that will be discussed in the FGD include:

- Understanding and practice of good financial management in the context of tourism.
- Local community perceptions of the economic benefits of tourism development.
- Barriers faced by communities in participating in tourism financial management.
- Strategies and recommendations to increase public participation and transparency in financial management.

During the FGD, the researcher will take notes and record the discussion for further analysis. The results of this FGD will provide richer and more in-depth information regarding the dynamics occurring in the field, as well as the views of various parties regarding effective and sustainable financial management.

3.3 Integration Methods

After these two methods are implemented, the results of the literature study and FGD will be integrated to formulate practical recommendations in assisting with the financial management of Karampuang Island tourism. The findings from the literature study will provide a strong theoretical foundation, while the results of the FGD will add practical and contextual perspectives that are relevant to conditions in the field. By combining literature study and FGD methods, this study is expected to produce comprehensive and evidence-based recommendations to improve tourism financial management on Karampuang Island. The goal is to create a management model that is not only economically profitable but also sustainable and inclusive for local communities.

IV. RESULTS AND DISCUSSION

Karampuang Island, located in Mamuju Regency, West Sulawesi Province, has great potential as a marine tourism destination. Its natural beauty, which includes pristine beaches and stunning coral reefs, makes it an ideal place to be developed as an international tourist destination. This study aims to explain the results of financial management assistance in the context of tourism development on Karampuang Island, as well as discuss strategies that can be applied to increase the attractiveness and sustainability of tourism on this island. This research refers to several relevant studies, as expressed by Supriadi (2024), which emphasizes the need for a systematic approach in developing marine tourism.

4.1. Conditions and Potential of Karampuang Island

Karampuang Island is known for its rich and diverse natural beauty. Known as a marine tourism destination, the island offers many interesting attractions for tourists, including snorkeling, diving, and cultural tours. In this context, Sasongko et al. (2020) emphasize the principle of ecotourism as an approach that must be applied in developing tourism products, with a focus on environmental sustainability and empowering local communities. By utilizing the uniqueness of local nature and culture, Karampuang Island has the potential to attract foreign tourists who are increasingly concerned about the environment.

4.2. Economic and Social Conditions of the Community

The results of this study indicate that the development of marine tourism on Karampuang Island can make a significant contribution to increasing the income of local communities. Alfiah (2023) stated that tourism development can create new jobs and improve the standard of living of the surrounding community. However, the challenge faced is the lack of public understanding of effective financial management. Many local business actors do not yet have the skills to plan and manage finances, which results in unstable income and an inability to develop their businesses.

4.3. Challenges in Financial Management

One of the main challenges in managing tourism finances on Karampuang Island is the low level of financial literacy among the community. Masyhadiah (2019) revealed that many small business actors do not understand the importance of good financial management, such as accurate financial planning and recording. This impacts their business performance and reduces the potential for further growth. In this context, there needs to be intervention that focuses on improving people's knowledge and skills in financial management.

4.4. Tourism Development Opportunities

Despite the challenges, this study also found that there are many opportunities to increase community income through the development of ecotourism-based tourism products. Ma'ruf et al. (2024) stated that foreign tourists are increasingly looking for authentic and sustainable experiences. Therefore, the development of tourism products that pay attention to environmental and local cultural aspects will be a unique attraction. In addition, considering the presence of coral reefs and abundant marine biodiversity, there is an opportunity to develop snorkeling and diving activities that can attract tourists.

4.5. Sustainable Financial Management

From the research results, it was concluded that sustainable financial management is needed to support tourism development on Karampuang Island. This includes transparent and accountable budgeting, as well as increasing community capacity in financial management. Armal et al. (2023) emphasized that with training and mentoring, communities can learn to plan their finances better, thereby increasing the competitiveness of their businesses. In this case, training on financial management which includes planning, budgeting, and financial recording becomes very important.

4.6. Financial Literacy Improvement Strategy

Research shows that education and training on financial management is essential to improving people's skills. Wigayanti (2023) suggests that the provision of this training should be part of a mentoring program designed by the government and related institutions. By providing appropriate training, it is hoped that the community will better understand the importance of good financial management, which in turn can improve their business performance.

4.7. The Role of Stakeholders in Tourism Development

The role of stakeholders, both from the government and the community, is crucial in tourism development. Prawira and Amin (2019) explain that the involvement of various parties in decision-making and tourism development planning will result in more inclusive policies. The FGD conducted revealed that stakeholders need to collaborate in designing programs that support good financial management at the local level. Community involvement in this process will increase their sense of ownership and responsibility for tourism development.

4.8. Community Based Management Model

One of the important findings of this study is the need for a community-based management model in the development of tourism on Karampuang Island. Lovieta et al. (2023) stated that this model not only increases community participation, but also ensures that the economic benefits of tourism can be felt directly by local communities. By involving the community in management, it is hoped that a sense of ownership and responsibility for the sustainability of tourism on this island will emerge.

4.9. Recommendations for Financial Management Assistance

Based on the research results and discussion above, several recommendations can be proposed for assistance in managing tourism finances on Karampuang Island:

- a. **Financial Management Training** : Local governments and related institutions must provide financial management training that includes planning, budgeting, and financial recording for local communities. This training must be carried out continuously and involve practitioners who are experienced in financial management.
- b. **Sustainable Tourism Product Development** : Communities need to be encouraged to develop tourism products based on the uniqueness of local culture and environment, to attract foreign tourists. This can be done through collaboration with educational institutions and non-governmental organizations that focus on sustainable tourism development.
- c. **Improving Communication Between Stakeholders** : Regular communication forums are needed between the government, communities and other stakeholders to discuss issues related to tourism management. This forum can be a place to exchange information and ideas, as well as formulate joint strategies in tourism development.
- d. **Monitoring and Evaluation** : It is important to conduct regular monitoring and evaluation of the programs implemented to ensure that tourism development goals are achieved. It is also important to identify any problems that may arise and find solutions quickly.

V. CONCLUSION

The development of tourism on Karampuang Island offers a great opportunity to improve the welfare of local communities through good financial management. With its abundant natural wealth and impressive marine tourism potential, this island can become a leading destination in Indonesia. However, to achieve this goal, there needs to be a planned effort in managing existing resources. Improving community knowledge and skills in financial management is a key aspect to ensure the sustainability of tourism businesses on this island. Through a mentoring program that focuses on financial management, it is hoped that the community on Karampuang Island will be able to better understand the importance of good financial planning and recording. This training will help them to manage their income efficiently, as well as prepare them to face various challenges in the tourism business. With better knowledge, people will be able to make more informed decisions in developing their businesses. In addition, the involvement of all stakeholders in tourism development is very important.

The government, community and private sector must work together to create policies and programs that support tourism growth. With good collaboration, tourism development on Karampuang Island can be carried out sustainably and inclusively. Synergy between various parties will produce more effective solutions in facing existing challenges. The importance of developing tourism products based on local uniqueness and environmental sustainability also cannot be ignored. Utilizing the natural and cultural potential of Karampuang Island will increase its tourist appeal for foreign visitors. Innovation in creating authentic and environmentally friendly tourism experiences can be a unique attraction, so that tourists will be more interested in visiting and lingering on this island. Finally, to ensure success in developing tourism on Karampuang Island, continuous evaluation and monitoring are needed. Programs that have been implemented must be evaluated to identify what has gone well and what needs to be improved. With a proactive and adaptive approach, Karampuang Island can become a marine tourism destination that is not only attractive to tourists, but also provides real benefits to the local community.

VI. SUGGESTION

To improve the management of tourism finances on Karampuang Island, it is recommended that local people be more active in participating in training and educational programs related to financial management. By strengthening individual capacity in financial management, they can be better prepared to face the dynamics of the tourism business. Communities need to be encouraged to utilize various sources of information and technology in business management, so that they can develop effective and efficient strategies in running their businesses. Furthermore, it is important to build closer cooperation between local governments, communities, and tourism industry players. This collaboration can be started by holding regular forums to discuss issues related to tourism development on Karampuang Island. Through open

dialogue, each stakeholder can provide input and innovative ideas to advance the tourism sector. In addition, the government also needs to be more responsive to the needs and aspirations of the community in formulating policies. In order to attract more foreign tourists, it is necessary to carry out more aggressive promotion of the tourism potential of Karampuang Island. The use of social media and digital platforms can be utilized to introduce the uniqueness of this island to a global audience.

In addition, creating interesting content, such as promotional videos, articles, and travel blogs, is also very effective in attracting tourists' attention. Collaborating with tourism influencers and bloggers can also help increase the visibility and attractiveness of a destination. The development of innovative and sustainable tourism products should also be a major focus. Communities need to be encouraged to innovate in creating interesting tourism experiences, such as community-based tourism, ecotourism, and local cultural experiences. By utilizing existing natural and cultural resources, the resulting tourism products will be more attractive and provide added value for visitors. Creating tour packages that combine various local activities can also be an attraction in itself. Finally, it is important to conduct regular evaluations of the programs that have been implemented. By conducting an evaluation, we can identify the successes and challenges faced in developing tourism on Karampuang Island. The results of this evaluation should be used as a reference for formulating better strategies in the future. With a sustainable and responsive approach, tourism on Karampuang Island can develop into a sector that is not only economically profitable, but also sustainable and beneficial to local communities.

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