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## **Implementation of Integrated Management to Achieve Economic Growth of Wanagriya Tourism Village Ciseeng Bogor: Utilization of Financial Technology, E-Commerce, and HR Development**

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### **Abstract**

This research aims to find out how to utilize Financial Technology, E-commerce, and HR development in an integrated manner to achieve economic growth in the Wana Griya Ciseeng Bogor Tourism Village. This research is an associative causal analysis that analyzes the concept of the relationship between the independent variable and the dependent variable in describing an integrated analysis concept, so this type of research is included in the combined/mixed qualitative and quantitative research method with analysis techniques using the analytical hierarchy process (AHP) concept using applications. Alpha-Sigma Calculator AHP. This research shows that in the integrated management concept, 3 main variables contribute to the development of the Wana Griya Tourism Village, Ciseeng Bogor. Financial Technology contributes 22.67%, E-commerce contributes 29.29%, and HR Development contributes 48.03% in the Integrated Management concept.

**Keywords:** Financial Technology, E-Commerce, HR Development, Integrated Management

### **Introduction**

The tourism industry is now starting to become active again, just as the tourist destinations in Bogor never end. Apart from tourist attractions with a theme of mountains, hills, waterfalls and the like, Bogor also has a beach tourist attraction called WanaGriya or often also called Cogreg Beach. The development of the tourism industry must follow current technology, including training employees who manage tourist villages. One of the provisions that is considered to increase performance effectiveness is the latest technological capabilities such as the use of Financial Technology to support financial activities, then the use of E-Commerce in industrial marketing management, and the development of qualified human resources related to dexterity and adaptability in the demands of mastering current technology.

The strong flow of technology in the payment system encourages Bank Indonesia as the central bank of the Republic of Indonesia to ensure that payment traffic that has been penetrated by technology continues to run in an orderly and safe manner and supports the pillars in achieving Bank Indonesia's vision and mission.

Financial Technology/FinTech is the result of a combination of financial services and technology which ultimately changed the business model from conventional to moderate, where initially you had to meet face to face to pay and bring a certain amount of cash, now you can make long distance transactions by making payments which can be made in just a matter of seconds.

FinTech emerged along with changes in people's lifestyles which users of information technology currently dominate, the demands of a fast-paced life. With FinTech, problems in buying and selling transactions and payments such as not having time to look for goods at shopping places, going to banks/ATMs to transfer funds, reluctance to visit a place because of unpleasant service can be minimized. In other words, FinTech helps buying and selling transactions and payment systems become more efficient and economical but still effective.

There are several benefits of FinTech in society, the first benefit is that FinTech can help new developments in the technological field which is mushrooming. This can help expand employment opportunities and increase economic growth. This economic growth brings a second benefit: an increase in people's living standards. FinTech can reach people who cannot be reached by conventional banking. Apart from that, FinTech can also improve the macro economy. The convenience offered by FinTech can increase E-Commerce sales. The final benefit that can be enjoyed most by the general public is a reduction in loan interest.

The development of FinTech users also continues to grow from year to year. According to the World Bank, FinTech users initially reached 7% in 2007, grew to 20% in 2011, then increased to 36% in 2014, and in 2017 reached 78% or recorded as many as 135-140 companies, with the total value of FinTech transactions in Indonesia in 2017 estimated at IDR 202.77 trillion.

The report released by Google, Bain, and Temasek states that there has been an increase in the duration of access to E-Commerce platforms in October 2020, from 37 hours to 47 hours a day. This increase in E-Commerce transactions is projected to continue to increase every year. Of course, this increase is due to the government's contribution to the development of technology and digital banking.

Not only that, factors that also influence the growth of E-Commerce are increasing population, increasing smartphone users, increasing number of internet and social media users, increasing fintech development in Indonesia. Looking at this data, it can be seen that the prospects for national E-Commerce are very good. Moreover, E-Commerce also offers various benefits.

## **Literature Review**

According to Tourism Law No. 10 of 2009, the tourism industry is a collection of interrelated tourism businesses to produce goods and/or services to fulfill tourism administration and tourist needs. The United Nation World Tourism Organization states that the tourism industry consists of travel agents and other reservation activities, cultural activities, entertainment and sports activities, food and beverage service activities, tourist travel agents, passenger transportation and visitor accommodation. The tourism industry is a business sector that has been greatly affected by the Covid19 pandemic (Benaraba et al., 2022). The Covid-19 pandemic in 2020 had a significant impact on Indonesian tourism. The impact of the pandemic in Indonesia is not only on a national scale but also at the provincial and district levels (Auwalin et al., 2022). Global tourist arrivals experienced a drastic decline of up to 78% during the Covid-19 pandemic. Another impact of the pandemic is the decline in state income from the tourism sector to 20.7 billion (Kemenparekraf, 2021). The tourism industry is the main source of employment for local communities (Wakelin-Theron et al., 2018). The tourism industry contributes globally to 10% of all types of employment (WEF, 2019). The Covid-19 pandemic has had an impact on employment in the tourism sector throughout Indonesia. Young workers aged 15-27 are the most affected group (Sun et al., 2021). Apart from that, the Covid-19 pandemic had a direct impact on the tourism sector workforce, where 409 thousand workers lost their jobs, 939 thousand workers did not work temporarily, and 12.91 million workers experienced a reduction in working hours (Kemenparekraf, 2021).

In Indonesia, the presence of FinTech has helped people solve various problems. The following are several types of FinTech that are currently developing and providing financial solutions for the Indonesian people:

1. Crowdfunding or fundraising is a FinTech model that is currently popular in various countries, including Indonesia. With this technology, people can raise funds or donate to an initiative or social program that they care about.
2. Microfinancing is a FinTech service that provides financial services for lower middle-class people to help their daily lives and finances. Because people from this economic group mostly do not have access to banking institutions, they also experience difficulties in obtaining business capital to develop their business or livelihood.
3. P2P Lending Service, This type is better known as FinTech for money lending. This FinTech helps people who need financial access to meet their needs. With FinTech, consumers can borrow money more easily to meet various life needs without having to go through the convoluted processes often found in conventional banks.
4. Market Comparison, With this FinTech, Attitude friends can compare various financial products from various financial service providers. FinTech can also function as a financial planner. With the help of FinTech, users can get several investment options for future needs.
5. Digital Payment System, This FinTech provides services in the form of payment of all bills such as credit & postpaid, credit cards or PLN electricity tokens.

In e-commerce, at least 4 types of activities occur, namely: 1. B2B or Business to Business. 2. B2C or Business to Consumer. 3. C2C or Consumer to Consumer. 4. C2B or Consumer to Business.

## **Research Method**

This research uses a combination of two qualitative and quantitative approaches. In a qualitative approach, researchers want to use to obtain a qualitative data description of the state of human resources of the Wanagriya Tourism Village management in carrying out its performance. The main data was obtained using qualitative instruments in the form of primary data through integrated interview and questionnaire techniques. In the quantitative approach, researchers use quantitative data in the form of company empirical data related to HR performance and also secondary data support in the form of documentation data that has been carried out by the management of the Wanagriya Tourism Village, which is then processed through a combination of qualitative and quantitative approaches to produce conclusions that are a combination of both.

This research uses a research population and sample of all human resources involved in managing the Wanagriya Tourism Village.

Data analysis in research takes place simultaneously with the data collection process. Among them is through three model stages: data reduction, data presentation, and verification. Qualitative data analysis is an effort carried out by working with data, organizing data, sorting it into manageable units, making it consistent, looking for and finding patterns, determining what is important and what to learn, and deciding what can be told to other people.

## **Result**

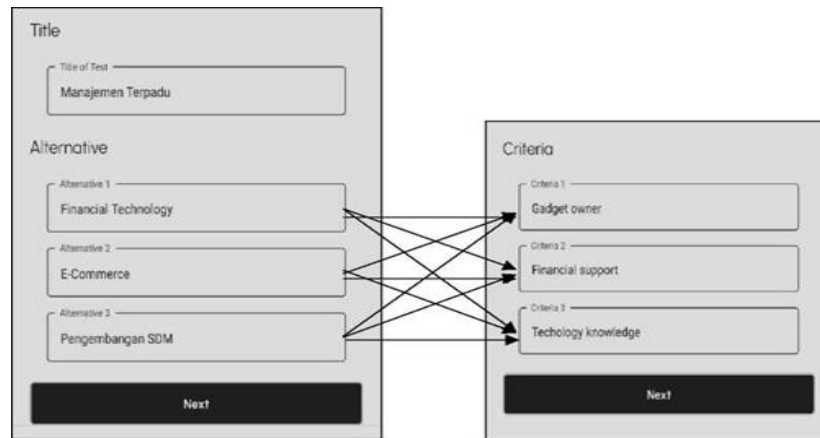
For the process, each step of the method will be outlined as follows:

1. Planning: The initial stage in determining the purpose of data collection, research questions, and strategies and methods. Planning begins by conducting a field survey to the WanaGriya tourist attraction in Ciseeng, Parung, Bogor. Then collect initial data to be used as material for making this research proposal.
2. Identification of Data Sources: Determining the sources of data to be used, whether from direct observation, interviews, questionnaires, documents, or databases. The data sources used come from all Wana Griya Tourist Attraction employees, from the staff to the managers of the Wana Griya tourist attraction.
3. Development of Collection Instruments: designing instruments such as questionnaires or interview guides to collect data systematically. The interview guide used is a survey regarding the understanding of Wana Griya Tourism managers regarding the use of Financial technology, the use of E-Commerce service sites or applications, and the use of tools or gadgets related to the use of existing technology facilities. Based on the

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development of data collection instruments, the following analysis matrix can be made using the Sigma-Alpha Calculator AHP application.

Table 1. Comparative analysis matrix of alternatives and research criteria



4. Data Collection: Conducting the data collection process according to the designed instrument, ensuring its accuracy and reliability. The collected data is then translated into a proportional assessment in the following research proportions:

Table 2. Proportion of 1-9 criteria assessments against alternatives

Question 7/12

When considering Technology knowledge which one is superior?

E-Commerce

Same

Financial Technology

Rate your choice on a scale at 2-9

2

3

4

5

6

7

8

9

Previous

Next

Question 8/12

When considering Technology knowledge which one is superior?

Pengembangan SDM

Same

Financial Technology

Rate your choice on a scale at 2-9

2

3

4

5

6

7

8

9

Previous

Next

Question 9/12

When considering Technology knowledge which one is superior?

Pengembangan SDM

Same

E-Commerce

Rate your choice on a scale at 2-9

2

3

4

5

6

7

8

9

Previous

Next

Source: Sigma-Alpha Calculator AHP Application

5. Data Verification and Validation: Re-checking the collected data to ensure its accuracy and validating that the data is in accordance with the research objectives. The verification method to determine data validation uses the Sigma-Alpha Calculator AHP application by making proportions of all criteria in a one-by-one comparison according to the conceptualized alternatives. The results can be seen in the following table:

Table 3. Proportion of 10-12 Assessment of all criteria in comparison with alternatives

Question 10/12

What is the most important criteria for you?

Financial support

Same

Gadget owner

Rate your choice on a scale at 2-9

2

3

4

5

6

7

8

9

Previous

Next

Question 11/12

What is the most important criteria for you?

Technology knowledge

Same

Gadget owner

Rate your choice on a scale at 2-9

2

3

4

5

6

7

8

9

Previous

Next

Question 12/12

What is the most important criteria for you?

Technology knowledge

Same

Financial support

Rate your choice on a scale at 2-9

2

3

4

5

6

7

8

9

Previous

Finished

Source: Sigma-Alpha Calculator AHP Application

6. Data Analysis: After the data is collected, the data is then analyzed using the Sigma-Alpha Calculator AHP Application, the following results are obtained:



Figure 1. Contribution Graph of Integrated Management Criteria

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## **Discussion**

The results of the data analysis are interpreted as follows

1. Financial Technology has a contribution of 22.67% which shows that the role of Fintech can still be further improved in order to develop the Wana Griya Tourism Village in accordance with the integrated management concept.
2. E-commerce has a contribution of 29.29% which shows that the role of E-commerce can still be further improved in order to develop the Wana Griya Tourism Village in accordance with the integrated management concept. Marketing through E-commerce applications can be maximized so that the public can better know the Wana Griya Tourism Village as a tourist destination.
3. Human Resource Development contributes 48.03%, meaning that human resources must actually be prioritized in the integrated management concept to develop the Wana Griya Tourism Village as one of the tourist destinations that the public can choose. The role of human resource development as the main supporter of all integrated management concepts that the Wana Griya Tourism Village manager can develop in the future.

## **Conclusion**

The research findings indicate that three main criteria provide significant and tangible contributions to the integrated management concept that the Wana Griya Tourism Village managers can develop. Human resource development contributes the most at 48.03%, followed by e-commerce at 29.29% and financial technology at 22.67%. These findings highlight that enhancing human resource capacity is key to achieving integrated tourism village management, supported by digital technologies through e-commerce and Fintech.

## **Declaration of conflicting interest**

The author declares that no conflicts of interest are relevant to the research, authorship, or publication of this work.

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