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DIGITAL FINANCE STRATEGIES FOR COMMUNITY WELFARE IN BANGUNREJO TOURISM VILLAGE

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Abstract:

In an effort to support community-based tourism practices (CBT) and the principles of Good Village Governance (GVG), this study investigates digital-based financial governance in Bangunrejo Tourism Village, Kutai Kartanegara Regency. This research explores Pokdarwis Mentari's financial management practices through observation, documentation, and interviews. A qualitative descriptive approach is used in a case study. The results showed that limited sources of income, non-real-time recordkeeping, conflicts of interest between landowners and managers, and a lack of support from the village government were all factors that made a digital financial recording system less than ideal. Because of these limitations, the financial management of tourism villages becomes non-transparent, inaccurate, and untrustworthy. These findings suggest that digitalization faces problems that are not only technical but also structural and institutional. To achieve efficient and sustainable digital financial governance in Bangunrejo Tourism Village,

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it is necessary to build managers' capacity, diversify income sources, enhance cooperation, and consistently apply GVG principles.

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Keyword:

Community-Based Tourism, Digital Financial Governance, Good Village Governance, Tourism Village, Pokdarwis.

Introduction

Since it was designated as the National Capital City (IKN) of the archipelago, East Kalimantan Province holds an essential position on the national development map. The policy marks a significant shift in the direction of national development, impacting infrastructure and government sectors as well as local economic growth. Investment, economic activity, and human resource mobility have increased in the area around the IKN, including in Kutai Kartanegara Regency, following the relocation of the centre of government. Tourism, which is currently considered one of the new flagship industries outside the extractive sectors such as oil and gas and mining, is also affected by this economic transformation. Local governments working with communities began to focus on sustainable tourism growth based on local potential.

Community-based tourism (CBT) places villagers as the leading actors and beneficiaries of tourism activities. Kutai Kartanegara Regency has significant potential for community tourism development. This place has many incredible natural and cultural resources, from the beauty of the Mahakam River and tropical forests to the customs of the people on the coast and in inland areas. Bangunrejo Village in Kota Bangun District is a potential tourist destination with unique natural attractions, including Mahogany Hill, which offers beautiful views of the hills and is a popular spot for family photography and recreational activities. In this context, Bangunrejo Village falls into this category. In addition, in this village, there is a traditional weekend culinary market where people can interact and buy local food and products made by micro, small, and medium enterprises (MSMEs). This is aligning with the 8^{th} Sustainable

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Development Goals (SDG), promoting sustained, inclusive, and sustainable economic growth for the community.

The Mentari Tourism Awareness Group (Pokdarwis) is a socio-economic institution established to encourage community participation in village tourism management. This group is responsible for managing the tourism potential of Bangunrejo Village. Pokdarwis organizes tourist events, promotes local destinations, and guarantees that residents are involved in creative businesses. Pokdarwis are expected to play a key role as a catalyst in independent, inclusive, and sustainable tourism management.

Although Pokdarwis Mentari has sought to overcome the weaknesses of manual recording by implementing digital financial governance, many fundamental issues remain that hinder its implementation. To improve efficiency, administrators have been using app-based notetaking and reporting tools, but they have not yet fully utilized them. Because the available digital data has not been adequately processed or integrated, formal financial statements such as balance sheets, income statements, and cash flow statements are compiled in an unsystematic manner. This condition indicates that the transition to digital has not yet strengthened the implementation of sound financial governance principles and that the public still lacks understanding of digital finance.

Despite the growing emphasis on digital financial governance as a means to enhance transparency, accountability, and sustainability in community-based tourism, its implementation in many rural tourism destinations remains problematic. In Bangunrejo Tourism Village, the adoption of digital financial systems has not translated into effective financial governance due to several interconnected challenges. These include unsystematic and non-real-time financial recording, limited digital financial literacy and managerial capacity, conflicting interests among key stakeholders, particularly between landowners and tourism managers, and inadequate institutional support from the village government in the form of training, infrastructure, and policy guidance. Consequently, digital financial governance has yet to achieve its intended role in strengthening financial transparency, accountability, and decision-making, highlighting the need for a deeper understanding of the institutional and managerial factors influencing its implementation within community-based tourism settings.

In addition, managers have different internal interests (Shoaib et al., 2025). This is mainly related to the division of roles in managing financial data and to the selection of digital systems to be used. As a result, the digital transformation intended to improve transparency, and accountability is hampered by a lack of coordination and weak structural support. With these changes, the idea of digital financial governance has become increasingly important. The use of technology for financial transactions is only one aspect of digital financial governance. It also includes a system of supervision, accountability, data security, and regulatory compliance tailored to the digital age. Therefore, this study focuses on implementing digital financial governance in Bangunrejo Tourism Village, Kutai Kartanegara Regency, by examining the financial management practices of Pokdarwis Mentari. Specifically, the study aims to identify the key challenges affecting the implementation of digital financial governance and to analyse how these challenges influence transparency, accountability, and the effectiveness of financial management in supporting sustainable community-based tourism and Good Village Governance.

Literature Review

Digital Financial Governance

Digitalization brings new opportunities as well as risks, such as cyber vulnerabilities, data manipulation, and inaccuracies in automated systems. The organization emphasized that digitalization also brings opportunities and risks, such as transparency, accountability, and digital resilience. Therefore, companies must have comprehensive digital management rules, including electronic financial reporting regulations and the use of analytical technology to identify economic problems (OECD, 2020).

Meanwhile, in 2023, COSO states that, due to digital transformation, organizations must update their internal control frameworks to include cybersecurity controls, automated internal controls, and real-time surveillance. COSO stipulates that to prevent digital fraud, digital financial systems must consist of verifiable electronic-trail audits, digital identity-based automated authorizations, and ongoing transaction monitoring.

Contemporary digital financial governance must be able to make decisions using real-time financial data (Sebestyén et al., 2021). They argue that predictive modeling and big data analysis can be incorporated into the financial system to improve reporting accuracy and accelerate responses to financial risks. The application of blockchain technology in digital financial governance improves auditability, traceability, and data integrity. They believe blockchain can increase an organization's trust because every transaction is permanently recorded and immutable, thereby preventing the manipulation of financial data (Liu et al., 2022).

Alhawari et al. (2022) and Al Bahri and Kassim (2026) stated that, in the context of public sector organizations, digital financial governance requires integrating government digital policies, ensuring infrastructure readiness, and increasing the digital literacy of the apparatus. They found that the success of digital financial governance is greatly influenced by the quality of human resources and the presence of clear digital standard operating procedures (SOPs), rather than the technology used.

In Indonesia, a study by Putri and Wibowo (2021) found that, for effective digital financial governance, regulations, technology, and accounting processes must work together. For digital financial systems such as digital budgeting and local government payments, ongoing training and organized digital risk management are required.

Financial governance is the primary means of ensuring that the entire tourism business operates in an orderly, transparent, and fair manner. Management institutions such as Pokdarwis can build public trust and ensure the sustainability of economic activities by maintaining systematic financial records, publishing open reports, and involving the community in oversight. The success of community-based tourism management depends on sound financial management principles, such as transparency, accountability, and participation. Therefore, financial governance is not just an administrative task; it also represents the social and ethical principles necessary to manage public resources fairly.

Community-Based Tourism (CBT)

CBT is a tourism approach that positions local communities as the leading actors in planning, managing, and benefiting from tourism activities (Coordinator, 2022).

Local Community Participation and Empowerment

Local community participation is at the heart of CBT. Local communities not only participate as beneficiaries but also become decision-makers on various issues (Coordinator, 2022). Through this active involvement, the community can improve its ability and sense of belonging to the tourism programs it manages.

Local Ownership of Tourism Resources

CBT prioritizes local ownership of tourism assets, including natural resources, culture, and facilities such as lodging and tourism services. With local ownership, the social and economic benefits of tourism activities remain within the community and are not transferred to outsiders.

Equitable Distribution of Benefits

The principle of fairness in the distribution of benefits is an important part of CBT. Income from tourism activities must be distributed evenly throughout the community, not just to specific groups. Therefore, CBT helps to increase social solidarity and create equal well-being in tourist villages.

Cultural and Environmental Preservation

CBT not only focuses on money but also maintains local culture and sustainability. To ensure tourism aligns with sustainability principles, each tourism activity is designed to respect local identity, customs, and the uniqueness of the local ecosystem.

Local and Sustainable Business Scale CBT is typically developed on a small to medium scale, with a focus on community well-being and tourist experience rather than mass growth. This method allows for more controlled, authentic, and unique tourism to be sustainable in the long term.

Good Village Governance

Conceptually, Good Village Governance (GVG) aims to achieve clean, open, and responsible village governance by emphasizing transparency, accountability, participation, effectiveness, and equity across all aspects of development, including village finances, community institutions, and Pokdarwis. UNDP (1997) defines good governance as the exercise of economic, political, and administrative authority that prioritizes transparency, participation, and accountability. Once this idea was implemented at the village level, the concept of Good Village Governance gave rise to a form of micro-governance focused on empowerment and social justice. The extent to which the village government implements financial accountability and community participation can be seen from the practice of GVG. Village governments and community institutions, such as Pokdarwis, must manage funds effectively, publish transparent financial reports, and provide communities with access to information. Thus, the community has the opportunity to participate in the supervision and evaluation of the development program implementation process (Basri et al., 2021). The main principles of GVG include:

- Transparency, disclosure of public information, including financial statements and village development plans.
- Accountability is the village government's responsibility to the community for all policies and budgetary use.
- Participation, active participation of the community in planning, implementing, and evaluating village activities.
- Efficiency and Justice, optimizing the use of resources for the benefit of the community.
- Justice and Inclusivity, ensuring that every villager receives the benefits of development without discrimination.

The Relationship between Community-Based Tourism (CBT), Financial Management, and Good Village Governance (GVG)

To make tourism village governance transparent, engaging, and sustainable, financial, community-based tourism (CBT), and good village management (GVG) work together. Community-based tourism is based on CBT, where residents are not only beneficiaries but also major actors in the planning, decision-making, and implementation of tourism activities. This method emphasizes empowering the community to have control over tourism resources. It also ensures that the resulting economic benefits can be felt equally by the entire community (Goodwin, H., & Santilli, R., 2009).

Financial governance is the primary means of ensuring that the entire tourism business operates in an orderly, transparent, and fair manner. Management institutions such as Pokdarwis can build public trust and ensure the sustainability of economic activities by maintaining systematic financial records, publishing open reports, and involving communities in oversight. The success of community-based tourism management depends on sound financial management principles, such as transparency, accountability, and participation. Therefore, financial governance is not just an administrative task; it also represents the social and ethical principles necessary to manage public resources fairly (Ahmad et al., 2020).

On the other hand, Good Village Governance (GVG) serves as an institutional and normative structure that ensures that community governance is carried out in accordance with the principles of good governance at the village level. GVG emphasizes that the principles of transparency, accountability, engagement, effectiveness, and fairness are essential across all aspects of governance, including the tourism industry. GVG provides a legal and moral foundation for community financial management practices that can be implemented with high public ethical standards in CBT. When GVG is implemented, the community not only becomes the recipient of development outcomes but also an active supervisor with the right to know, assess, and oversee every policy and the use of public funds.

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Research Methods

This study uses a qualitative descriptive approach that aims to understand in depth the financial governance process carried out by the Tourism Awareness Group (Pokdarwis) in Bangunrejo Tourism Village, Kota Bangun District, Kutai Kartanegara Regency. The selection of a qualitative approach is motivated by the desire to obtain a complete and in-depth picture of social reality and of the community's participatory, community-based approach to managing tourism village finances.

The research method is a case study. The case study was chosen because it allows researchers to explore in depth the dynamics within the research object, in this case, Bangunrejo Village, as the analysis unit. The focus of this case study is on financial governance, including planning, implementation, recording, reporting, and financial supervision of tourism villages.

This research uses two types of data: data collected directly in the field through interviews, observations, and documentation, and data derived from the literature, official documents, archives, activity reports, and other relevant references to strengthen findings in the field and the research theoretical framework.

The informants in this study were selected using purposive sampling, which involves deliberately selecting participants based on specific criteria. The selected informants are individuals with direct involvement, knowledge, and experience in the financial management of tourism villages, including Pokdarwis administrators, community leaders, village officials, and local business actors. The stages carried out in this study are as follows:

1. Preparation Stage (Pre-Field)
   Includes problem identification, literature study, determination of research locations and informants, preparation of instruments (interview and observation guides), and management of research permits.
2. Implementation Stage (Field)
   Data collection was conducted through in-depth interviews, direct observations, and documentation of the Pokdarwis MENTARI's activities in Bangunrejo Village related to financial management and tourism.

   a. In-depth interviews
      It is used to dig up information directly from informants. Interviews are conducted in a semi-structured manner, using interview guidelines to remain focused while remaining flexible in exploring information in the field. Interviews were conducted with Pokdarwis administrators and village officials to obtain information about financial recording practices, sources of income, expenses, and obstacles in the management of tourism funds.

   b. Participatory observation
      The researcher was also present at the research location to directly observe Pokdarwis' and the community's financial management activities. Observation is conducted in a participatory manner to enable researchers to understand the social and cultural context surrounding the practice. The researcher conducted

direct observation of tourism activities, financial administration, and supporting infrastructure facilities managed by Pokdarwis.

c. Documentation
This technique is used to obtain complementary data from documents such as financial statements, activity archives, meeting minutes, photos of activities, and other relevant administrative documents. Collect documents such as cash books, village financial statements, meeting minutes, and village regulations related to tourism revenue management.

d. Study Literature
This data collection is carried out through the review of books, journals, and other relevant academic documents to support the theoretical framework and provide context to the problem being studied.

3. Data Analysis Stage
The data obtained were analyzed through data reduction, data presentation, and conclusion drawing to identify patterns and meanings related to Pokdarwis' financial governance.
4. Data Validation Stage
The data validity test was carried out by triangulating sources and techniques and by confirming the results with informants (*member check*).
5. Results Reporting Stage
Compile a report on the results of the research that contains findings, discussions, and strategic recommendations to increase the transparency and financial accountability of the Pokdarwis Mentari Bangunrejo Village.

Results And Discussion

Digital infrastructure has been provided and formally adopted in the daily operations of Bangunrejo Tourism Village, but the use of the digital financial recording system has not been optimal. This phenomenon is widespread in rural tourism destinations in developing countries, where the digitalization process is not aligned with industry capacity and local-level management competencies (Kraus et al., 2022). In the context of Bangunrejo Tourism Village, the very low income, mainly because income comes only from parking fees, results in a minimal, unvaried transaction flow. The lack of transaction dynamics means the functions and features available in the digital financial system—such as daily revenue recording, operational cost tracking, analytical recaps, and automated reporting—are not used optimally because they are considered not operationally urgent. These findings are in line with research (La Pan & Green, 2020), which asserts that digital innovation is less likely to thrive in "low-volume–low-capacity" rural small business ecosystems, where the scale of economic activity is not large enough to create incentives for consistent use of technology.

Another fact is that the recording of transactions that are not carried out systematically in real time is a structural factor that weakens the quality of financial governance. Periodic recordings, for example, at the end of the day or on weekends, create an information gap that can lead to a discrepancy between the actual transaction and the recorded data. This pattern of indirect recording is a common feature among community-based organizations that lack adequate

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financial competence and literacy (Klapper et al., 2015). In the literature on digital financial inclusion, Mothobi and Gillwald (2018) show that the digital competency gap (digital skills gap) among community managers becomes a determining factor that hinders the accuracy, timeliness, and validity of financial data. This lack of skills not only affects the use of digital applications but also affects the manager's ability to understand the basic principles of accounting, transaction validation, reconciliation, and the preparation of accountability report necessary for good institutional governance.

Social dynamics also influence problems with technology use, such as conflicts of interest between landowners and tourism village managers. In many community-based tourism destinations, landowners have a strong bargaining position because the main tourism assets are usually owned by specific individuals or families (Zhang, 2022). In Bangunrejo Tourism Village, landowners are more oriented towards individual interests, such as direct income and control over activities in their area. At the same time, tourism village managers focus on collective goals, such as destination sustainability, improvements to public facilities, and institutional strengthening of tourism villages. This inconsistency in orientation leads to inconsistencies in decision-making regarding levies, space utilization, and revenue sharing. The literature refers to this condition as *an institutional mismatch or institutional incompatibility, which hinders* the implementation of modern financial governance systems, both manual and digital (Nepal, 2007). As a result, not all transactions can be recorded formally and digitally, resulting in data gaps that hinder transparency and accountability.

The lack of structural support from the local village government reinforces similar challenges. Within the framework of sustainable tourism governance, support from village governments is a key factor in legitimacy, budgeting, training, and cross-stakeholder coordination (Aqeel et al., 2021). In Bangunrejo Tourism Village, tourism development has not been a priority, so technical assistance programs, budget allocation, and adequate financial recording facilities are lacking. This lack of support not only limits managers' resources but also hinders access to external training, certification, and collaboration with institutions that require institutional legitimacy. Weak digital financial literacy is increasingly complex to improve without a sustainable mentoring mechanism (OECD, 2022).

Conceptually, the problems experienced by Bangunrejo Tourism Village illustrate the intertwining of four main factors in the failure of digital system adoption: (1) low economic scale and transaction flows, (2) limited human resource capacity, (3) institutional fragmentation and internal conflicts of interest, and (4) weak structural support from the village government. The combination of these factors is identical to the findings of various international studies on community-based tourism, which say that digitalization without social, financial, and institutional readiness only results in symbolic adoption—i.e., the adoption of technology that is not followed by practical use (Giampiccoli & Saayman, 2018).

The results of this study are in line with the study (Armereo et al., 2020), which researched several tourism villages in Indonesia and found consistent patterns, such as low financial literacy of managers, lack of standard financial regulations, weak role of village governments, and limited collaboration between stakeholders. Increasing the effectiveness of the digital recording system in Bangunrejo Tourism Village requires a holistic approach that includes strengthening human resource capacity through structured training, establishing precise institutional mechanisms, providing intensive facilitation from the village government, and restructuring the institutional relationship between landowners and managers. This integrated approach aligns with international literature that emphasizes strengthening governance capacity to ensure the sustainability of rural tourism destination management.

Conclusion

Studies show that Bangunrejo Tourism Village has not properly implemented the digital financial recording system. One of the main problems is a lack of revenue sources, which leads to fewer records; a lack of real-time bookkeeping, which reduces data accuracy; conflicts of interest between managers and landowners that hinder consistent management; and a lack of support from village governments. These factors indicate that the problem is not only technical but also organizational and regulatory. Therefore, to optimize the digitalization of tourism village finances, governance, and managerial capacity must be strengthened, and regulations must be established.

Efforts to diversify income sources must be made to increase transaction volume and improve the digital system's performance in Bangunrejo Tourism Village. In addition, managers must be trained and assisted in using financial applications. To avoid conflicts of interest, managers and landowners must also work together through an explicit agreement. Through regulations, budget allocation, and the provision of training programs, the village government is expected to provide more substantial support. Digital system optimization also involves applying Good Governance principles throughout the financial management process, maintaining strict oversight, and ensuring transparent reporting.

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