# ipmi international journal of BUSINESS STUDIES

e-ISSN: 2622-4585 | p-ISSN: 2580-0132

Vol. 6 | No. 2 (June 2022)

# A Community Marine Tourism as a Business Sector: Challenges Faced by Local Community

Adi suryani<sup>1\*</sup>, Soedarso<sup>2</sup>, Deti Rahmawati<sup>3</sup>, Moh. Saifulloh<sup>4</sup>, Dyah Satya Yoga Agustin<sup>5</sup>

<sup>12345</sup>Departement of Development Studies/Institut Teknologi Sepuluh Nopember, Kampus ITS Sukolilo, Surabaya, 60111, Indonesia

#### ABSTRACT

Marine tourism is one of several economic drivers which contribute to local community livelihood and regional income. Many potential coastal areas are gradually developing and transformed by its' local communities into local-scale tourisms which accommodate local or domestic or surrounding tourists' recreational needs. However, to be sustainable, there are many issues need to be addressed. The study intends to explore Dalegan community perceived tourism issue in developing their WPP destination or white sand tourism. The study adopts qualitative method in gathering and analyzing the data. The data are gathered through Dalegan community dialog or interactive session during Dalegan community service program. The collected data are interpreted by implementing thematic analysis. The study reveals that there are three main issues faced by Dalegan local communities: financial, creativity and lack of legal procedures. The collaboration of financial service agents, educational institutions, (local) government bodies and local community inclusion is needed. The study demonstrates that to build Dalegan marine tourism, local/community leadership, local human quality improvement, local resources identification and local culture need to be used as the development grounds. The study also shows that the local community is still not aware of the environmental issues and diversification of recreational activities. Thus, local community still needs advocacy to understand the relationship between tourism and environment. The study also finds that local women are valuable human resource for marine tourism business. They are potential women entrepreneurs who develop small business around WPP marine tourism.

# ARTICLE INFO

Article History:

Received : 03-03-2022
Revised : 15-04-2022
Accepted : 12-05-2022
Published : 30-06-2022

Keywords: Marine Tourism Sustainability issue local culture

entrepreneurship

JEL: M20, M54

\*Corresponding Author E-mail: adisuryani.rahman@gmail.com



Copyright © 2022 Authors. This is an open access article distributed under the Creative Commons Attribution License (CC-BY-SA 4.0) which permits use, distribution and reproduction in any medium, provided the original work is properly cited & ShareAlike terms followed.

#### INTRODUCTION

Tourism is one of several vital needs in today's human. In the past, people tend to just focus on fulfilling their triangle needs of food, clothes and houses. Differently, today people have more various needs to meet, including recreational need. Currently, many people travel from their house to intended destination area to enjoy their leisure time by trying fun activities and challenging, finding attractive natural spots, cultural events or tasting trending culinary. It is identified that leisure and recreational needs fulfilment leads to improved physical health, mental health and enhanced life quality. Thus, many people have tendency to have a break and spend their refreshing time to be recharged. Different people can have different mindset, attitudes and styles of finding relaxing activities and places. Some of them may prefer to just visit the nearby park, nearest domestic place even travel in long distance to satisfy their recreational needs. Some people are eager to visit natural places, attend the spectacular/famous attraction events or spoil themselves with delicious food and beverages. This prompts many tourism industries to create their competitive advantages, brand and promote to attract their prospective customers.

Recently. tourism industries are rapidly flourishing. They are growing in any places: forest, mountain, coastal, urban and rural areas. The enormous numbers of growing tourism destination encourage tourism industries to be creative in finding unique ways to attract more visitors, provide best services, clean environment. comfortable accommodation, easy access to transportation and memorable experiences. Tourism quality tends to determine tourism sustainability or decline which can impact on the prosperity or deterioration of host community livelihood. Many tourism studies reveal that tourism increases local communities'

economic income, knowledge and skills, living skills, opens new jobs, improves infrastructures and place popularity.

The study aims to explore local community voices on the perceived barriers in developing marine tourism in their area as a local business sector to improve their economic family and community livelihood. The study is focused on challenges met by Dalegan communities in developing Dalegan marine tourism (Wisata Pasir Putih/WPP) in Gresik. Many tourism studies are centered in discussing the business opportunities, market segmentations, strategies and tools and the implementation of specific tourism destination development. There are still few studies address the difficulties experienced by local community to transform their marine tourism into tourism business to support their economy, especially in non-tourism area, such as Gresik, East Java which is more popular as an industrial area. Many marine tourism studies are exploring destination in area having rich marine tourism natural beauties, such as Bali or Sumatra Island. Thus, this study aims to fill the knowledge gap by understanding host community (Dalegan people) perceived tourism development, including marine tourism barriers in non-tourism or industrial-based area. The study covers the discussion on some economic and business issues, including financial, creativity and product branding issues encountered by Dalegan community during their efforts to develop marine community-based tourism.

# LITERATURE REVIEW

# Marine Tourism Development and Potential of Multi-Sectoral Benefits

Numerous studies report the benefits of tourism (including the marine and coastal tourism), especially in economic sector. Marine tourism is relating to any leisure activities around coast

and water which cover broad ranges of passive and active recreational activities (Collins, 2008) and traveling from home to coastal areas for recreational activities (2iis Consulting, 2015). Tourism is one of major economic sectors (Enviro-Fish Africa, 2012, p. 3; Lagarense & Walansendow, 2016; Tegar & Gurning, 2018) and the economic-social improvement driver (2iis Consulting, 2015). It increases economic revenues for all global countries (Moreno & Amelung, 2009, p. 1140; Pereira et al., 2019), revives economic condition of the host community (Sutono et al., 2018), creates new job opportunities (Bhuiyan et al., 2020; Kinseng et al., 2018). Some local people use marine tourism occupation as not only their primary job, but also alternative economic income sources (Subagiana et al., 2018). The benefits of marine tourism can reach beyond the economic sectors. Besides increasing GDP, opening job opportunities and reducing poverty, tourism can increase foreign exchange, provide socio-cultural environmental benefits and protect tourism destination (Nobi & Majumder, 2016, pp. 10-12). other benefits are increasing host communities' knowledge, skill capacities, pride and infrastructure (Lagarense & Walansendow, 2016), leading to country renovation, environment protection including the changing of local communities' education and awareness to protect their environment (Dien et al., 2019, p. 4). Despite the huge impacts on economic and several non-economic sectors, over-developed tourism calls wide attention, particularly on the deterioration of environment issues. This is as mentioned by Kinseng et al. (2018), tourism has negative sides on lessening social cohesion, the loosening of traditional culture adherence, emerging violence/conflict between private sectors and host communities (Kinseng et al., 2018). The environmental deterioration tends to be caused by over-crowdedness and risks imposed by waste (Kinseng et al., 2018). Thus, tourism needs to take care of environmental, host community and customers' needs. Tourism needs to consider short and long-term economic, social and environmental consequences and meeting the needs of tourists, industries,

industries, local communities and environment (2iis Consulting, 2015). Therefore, many today's tourism strategies are formulated to sustain social, economic and environmental life.

# **Supporting, Inhibiting Development Elements** and Handing Strategies

development successful of tourism needs numerous supporting elements. Marine tourism development needs intensive coordination among all stakeholders, monitoring development progress and controlling (Enviro-Fish Africa, 2012, p. 3), supporting policy, governance, market dynamics and trends (Nelson, 2007), continuous government support, involvement of travel agents, communication and information technology development and marketing strategies (Sutono et al., 2018), collaboration of government and private sectors to increase amenities, access, brand image, press the prices (Sankrusme, 2017), green investments, clear strategic program/ management and legal regulation (Nurasmah, 2015) and site management, tourism operator adaptability, effective regulations to solve identified issues (Johnston et al., 2017). Successful marine development is not only relying on governance, market and management aspects, but also site improvement. As mentioned by Nobi and Majumder (2016), developing marine tourism means increasing potential attraction adding tourism spots, forming activities, community-based eco-tourism (Nobi & Majumder, 2016). Inherently, Moonshadow Yacht Charter Ltd. (n.d., p. 1), identifies the key success of marine tourism, such as having adequate facilities to accommodate tourist, customers' pattern understanding. leisure dynamics (Moonshadow Yacht Charter Ltd, n.d., p. 1). Other studies report roles of environmental care and protection is one of many determinant keys in marine development. As proposed by Bhuiyan et al. (2020), planning environmental management, considering local culture and products, ecosystem, promoting local implementing WTP mechanism, developing infrastructure and adding facilities are several actions to develop marine tourism. In developing marine tourism, ecosystem and environment needs to be well preserved (Arismiyanti, 2017). This is also confirmed by Ministry of Natural Resources and Tourism (2003) by articulating that coastal tourism requires waste management, tourists facilities, landscape design, supply of energy, community relations and investment.

Involving community in development is the crucial action in marine development since human/ community, especially the local community can occupy key development roles, such as being initiators, active doers and sustainers. However, they cannot work independently to success. Thus, collaboration and inter-relationship between local community and tourism supporting components are needed. In creating marine tourism, local communities need to be prepared to get involved by helping communities to assess the benefits, preparing products and services, establishing policy, helping them in building communication with all tourism sectors (Department of Economic Development and Transportation, 2016). Successful marine development tourism is resulted coordination and community synchronized policy at national spheres, community participation, environmental conservation efforts, financial, and equal chance for private, government and local community to take part (UNWTO, 2013). The marine tourism development needs cooperation of government, investors and society (Kagungan & Yulianti, 2019), investors and regions (Amalia et al., 2019). The other determinant aspects are tourism infrastructure. Several elements needed in running marine tourism are digital system, transport, accommodation, food and drink, spot activities, culture, business activities, events and festivals (VisitScotland, 2016). All of the studies indicate that there is no single dominant factor in marine tourism development, instead it involves the collaborative aspects. There are six fundamental elements of destination tourism: attraction, amenities, accessibility, human resource, image and price (Buhalis, 2000, cited in Tegar & Gurning, 2018, p. 3). Marine tourism development needs diversification of many actions, including implementing place development, diversifying ecotourism local products produced by host communities, broadening marine and tourism industry networks, developing infrastructure, promoting eco-tourism products, planning marine spatial, securing tourism place and improving human resource (Arismiyanti, 2017). Updating local community knowledge on the changing environment is also crucial (Moreno & Amelung, 2009).

Attempts to develop marine tourism can be inhibited by various barriers. Some researchers report the multiple inhibiting factors, such as environment, local people, marketing or financial. As noted by Enviro-Fish Africa (Pty) Ltd. (2012, p. 3), knowledge gap, lack of innovation and ecosystem pressures, funding, fragmentation and volatility are several inhibiting factors of marine tourism development. The other challenges are developing people at host areas (more entrepreneurs, professional, skilled tourism workforces), working with innovation, quality and connectivity and hunting for funding opportunities (Rahim, 2013), weak promotion strategy (Briandana et al., 2018), insufficient budget, inadequate planning, the absence of longterm considerations, insufficient community participation, lack of host communities awareness, lack of synergies among the agents, inadequate publicity and marketing (Nobi & Majumder, 2016, pp. 9-10), many poor family are usually still living around the coastal areas, limited investment, unsynchronized tourism development policies and natural resource deterioration and environmental pollution (Dien et al., 2019), transportation, limiting infrastructure facilities, low budget, accessibility, quality human resources and less tourism awareness (Amalia et al., 2019), the emission of the industry (such as cruise), protection of wildlife from their overwatching activities, determining the person in charge for protecting the areas and management strategies including self-management strategies monitoring (Aumiller, 2018).

The complexity of marine tourism development leads many scholars to explore the effective approaches. Marine tourism can be developed through marketing strategy by increasing awareness of public through marketing communication by using social media, promotion supported by local government, and increasing visits by providing suitable/standard prices, classifying travel agents on the basis of market segments and rewarding travel agents (Sutono et al., 2018). This marketing strategy relates to the consumer-based development, which tends to focus on customers' satisfaction and increasing visitation. Tourism visitation tends to be determined by visitors' motivation, awareness of image and destination which is mediated by information about the destination (in this case word-of-mouth) (Isa & Ramli, 2014). Inherently, Stryzhak et al. (2020) integrates promotion and product improvement aspects by highlighting some stages of analyzing indicators of marine tourism development, assessing infrastructure, potentials cultural and entertainment programs, development of product with market segmentation, market promotion of the tourism products. The other approach is coastal zone management strategy which tends to balance coastal resources demands, maintain the sustainable usage, and individual activities management and embrace collaborative concepts of resource management, enterprises and services management (Marafa, 2008). In broader actions, United Nations (cited in Rahim, 2013) proposes five strategic actions, which are strategic planning approach (creating vision, mission, programs and planning for longterm), coastal zone management, assessing capacity (analyzing number of visitor limitation and future prediction), stakeholder involvement

(stakeholders' active contribution) and achievement of sustainable tourism development.

#### **RESEARCH METHOD**

The study is executed at Dalegan village, Gresik, Jawa Timur (East Java). Dalegan is blessed with beautiful natural beach which is transformed and managed into a marine tourism destination, which is well-known as Wisata Pasir Putih (WPP). Recently, WPP suffers from significant decrease in tourist's visitation. In 2012, there were 459.862 tourists visit WPP and this is sharply decreasing into 310.522 people in 2013 (Disbudparpora, Kabupaten Gresik, 2015, cited in Rahmawati et al., 2020). Despite its' beautiful natural panorama, WPP has not been fully developed, as it is just provided for a recreational place for children to play. Thus, tourism promotion, tourism attraction activities and destination attributes need to be improved and the tourism human resources, especially the local/host communities need to be empowered. Dalegan-WPP decreasing tourists' number is potentially posing a high risk of the marine tourism decline which endanger local community livelihood, decrease their economic income, inhibit village (economic) development even emerge more crimes. Thus, this study aims to explore local people perceived their marine tourism development difficulties, increase community tourism awareness and collective inclusion in developing WPP. Figure 1 shows several tourism activities which are developed by Dalegan local community.

The study adopts qualitative method since it aims to capture local people's (Dalegan) authentic







Figure 1. Situation and some recreational activities at WPP

voices grounded on their real everyday experiences in their natural place and propose some potential actions. These are relevant to qualitative research paradigms which highlight the need to observe multiple perspectives of the studied community rather than single view (post-positivism paradigm), study the targeted community in their natural living environment (social constructivism paradigm), propose actions to change (advocacy paradigm) and is committed to multiple realities (pragmatism paradigm) (Creswell, 2007, pp. 20-23). The aim of the study is also consistent with major characteristic of qualitative research. As illuminated by Denzin and Lincoln (2005, p. 3, cited in Creswell, 2007, p. 36), qualitative researchers understand things in their natural contexts, interpreting and working with phenomena or studying meanings which are presented by the observed people. Several existing studies highlight the need to hear and understand the local communities' voices on developing their regional and community-based tourism (Baderan et al., 2020; The Nature Conservancy, 2017). The existing studies illuminate the potential benefits of business partnerships, local people's socialcultural development by capturing local leaders' knowledge (The Nature Conservancy, 2017), communities' involvement and participation as the key players (Baderan et al., 2020; Davis et al., 2014; Sangkakorn & Suwannarat, 2013; Singgalen et al., 2019; Sulistiowati et al., 2020) and local communities' unwillingness to participate (Bennett & Dearden, 2014). To obtain local communities' accurate information, numerous studies adopt qualitative methods by interviewing some key people (Sangkakorn & Suwannarat, 2013), using documentation and interviews to capture local people's participation in decision making, services, security provision, monitoring and supervision (Baderan et al., 2020). Qualitative study is also adopted to investigate local community entrepreneurs' and other stakeholders' involvement in regional tourism development (Singgalen et al., 2019).



**Figure 2.** The process of empowering Dalegan local community

The data are collected through community service program at Dalegan, Gresik, which aims to improve local people's marine tourism branding management. The presented and analyzed data are focused on data extracted from interactive (dialog) session during the program. The program (including the dialog) is executed through online mode (webinar/zoom) format since direct meeting and face to face dialog are restricted by the pandemic covid 19, which puts East Java (Jawa Timur) the highly contaminated by covid-19 and labeled as the red zone. The collected data are analyzed by employing thematic analytic analysis strategies. Creswell (2007, p. 149), lists several steps in analyzing qualitative research data, including working with words, classifying codes, creating themes, relating categories, linking categories into literature, creating point of view and presenting data.

#### **RESULT AND DISCUSSION**

The data show that there are three main issues inhibited Dalegan WPP. Those are financial issue, lack of creativity in branding and lack of knowledge relating to government policy or regulation for UKM (small and medium-sized enterprises).

# **Financial Issue**

Dalegan WPP opens many job opportunities for local communities. Many women entrepreneurs /sellers grow around the WPP areas. The participants of the programs are dominated by Dalegan women who are highly enthusiastic

to obtain more knowledge and solution for their small and medium business at WPP. The following table (Table 1) represents the issue voiced by Dalegan head of the village.

The data demonstrate that their primary problem in developing their tourism business at WPP is lack of financial capital. As articulated by Dalegan head of village (in IA-1), the local community do not have any information on what they must do to find supporting finance, where to go and how to access. The inadequate finance knowledge/information tends to impede Dalegan's tourism business development (IA-2). The community, as voiced by the head of village, starts their business by using their private capital. However, their own finance is not sufficient for developing their business. Thus, the articulated financial issue can decline the local business or reduce their capacity to serve and satisfy tourists' recreational. This situation can endanger Dalegan WPP sustainability in long term. Lack of financial literacy, including lack of finance access information can impede small and micro enterprises growth (Derbyshire, 2016).

The planned and offered solution is the financial facilitation. The community service team, who

plays a role of external development agent from higher education institution, offers solution to connect the local community with prospective finance service agency/corporate, such as banks, government-owned finance corporate or corporate social responsibility program (as revealed by R1).

The data indicate that finance is one of fundamental aspects in marine tourism (business) development. It ensures destination capacity to maintain even develop tourism by satisfying tourism needs (such as food, beverage, clothes, souvenirs, memorable tangible goods). Despite its' vital roles, Dalegan community/ small business owners and entrepreneurs are still lack of financial literacy (which also may occur in other local community who runs small business in other tourism areas). Small business owners, especially in local community context, needs financial education in forms of financial mentorship, information on seeking financial government support from including understanding why certain application is rejected and securing investments (Derbyshire, 2016), financial planning and forecasting skills (Western Economic Diversification Canada, n.d.), arranging business financing, including how to

Table 1. The articulation of financial issue

No.	Articulated Problems and Responses	Data meaning
1	"We understand that branding and packaging are very important, but out main problem here is getting business finance. We expect to get financial access. We feel that finance that we have for developing our business in white sand tourism is very limited. So we hope that ITS can provide financial facilitation, bridge us to get adequate finance. Many WPP entrepreneurs complain and feel difficult to develop their business because of financial issues" (IA-1)	Financial issue as barrier in Dalegan marine tourism business. The local entrepreneurs expect to get some financial access to develop their business.
2	"so far we use our own finance. Our personal money is very limited for developing our business at WPP. We are lacking financial capital. So, we expect that we can get some financial assistance, especially for women here who run their business" (IA-2)	Limited personal capital and need financial provision/facilitation for women entrepreneurs at WPP
3	"we cannot promisewe just want to try. What I mean is if we can continuously work together, maintain our relationship, we expect that in the future we can find the solution together. We need to find and collaborate with financial partners, such as banks or government-owned enterprises, or private sector through their Corporate Social Responsibility programs. We need to try that. So, we will be a bridge in this situation. We need to work together to find effective design and format to select and get access to financial support. So far, any other banks or financial institutions which try to help with the finance? Government-owned banks, private banks or any finance services?" (R1)	Collaborating and building partnership with financial service institutions, observing visibility of effective financing support and sources of finance

IA=Issue articulation; R=Response

get funding, information on equity and debt funding, selecting bankers (the North Carolina Small Business and Technology Development Center, 2017), financial management best practices (Berneck, n.d.), financial plan (UNCTAD, 2002), business financial management (Berneck, n.d.), financial policy (Michaelas et al., 1999). Some of the most challenging issues in initial entrepreneurship is accessing finance (Denis, 2004) and financial management (Abor & Quartey, 2010).

Lack of finance information can impede the growth of Dalegan's tourism entrepreneurs, which may bring negative consequences on not only the tourism survival and growth capacity, but also the livelihood of local community around the areas, reduce Gresik regional income and ignite various social issues, such as poverty, crime, unemployment, decreasing quality of life. Financial issue is one of global SMEs' issues (Word Economic Forum, 2015), which can impede SMEs' growth (Rizal et al., 2018) and decrease SMEs' capacity to improve economic condition as SMEs are one of economic drivers around the world (Word Economic Forum, 2015) and they are indicated as capable for opening new job opportunities, reducing poverty and impacting broader scale economic growth (Derbyshire, 2016). In spite of its' important roles in economic, SMEs are still deprived from adequate financial lending dues to restricted credit coverage, unequal distribution, limited cash flow and restricted regulation (Deloitte, 2015). Small business tends to find financial difficulties to access financial services as finance servicing agents usually set targeting priority (Smallbone et al., 2003). The other issue is small businesses are prone to high risk and failure costs (Ang, 1991). Thus, financial advocacy is needed for Dalegan local community to access financial support, as facilitating SMEs to understand easier access chances to get financial support (Sudaryanto et al., n.d.) and broaden their financial access (Deloitte Access Economics, 2015) are several ways to empower SMEs.

The solution offered by R1 (see Table 1) indicates

the needs of active collaboration of Dalegan local community, community service team and financial service institutions. Involving only one collaborator in developing marine tourism in Dalegan is not sufficient. To solve their financial issue, SMEs can build partnership with trusted finance agency for financial provision/support (Small Enterprise Finance Agency, n.d.). There are several financial sources which can be contacted to support small business. Loans for small business/enterprises in Indonesia can be provided by banks, cooperatives and other lenders, such as multi finance companies and crowdfunding (International Organization, 2019), KUR (kredit usaha rakyat), soft loans, such as CSR, leasing and fintech (International Labour Organization, 2019). BRI is identified as the major microlending market for SMEs, followed by BNI and BCA, while smaller banks are competing with other larger banks in offering subsidized Kredit Usaha Rakyat (KUR), and the role of financial technology firms (FinTech) in assisting financial service for small business) (International Labour Organization, 2019). Bank loan is the most frequently used in SMEs financing. But there are still alternative financing techniques applied by financing agency rather than relying on traditional debt such as asset-based techniques, finance". "alternative debt", "hybrid instruments", and "equity instruments" (OECD, 2015, p. 6). The other financial sources are fintech (Rizal et al., 2018; Word Economic Forum, 2015), saving and friends loan, shares, venture capitals and some alternative financial sources, such as factoring, hire purchase and leasing (HainessWatts, n.d.), corporate and angel investors and venture capital funds (Denis, 2004, p. 304). The data also show the need to involve community to assess their financial situation and seeks for suitable effective financial support and providers. This is as suggested by R1. This entails that Dalegan local community needs to undertake collaboration to solve their financial issues.

## Creativity

The second articulated issue is creativity, including providing attractive product packaging

for supporting unique branding. The following table (Table 2) represents Dalegan community articulated difficulty in developing their small business. The community articulation is voiced by a Dalegan leader.

The data show that the other issue experienced by local people in running small business at WPP is creativity and innovation which are partly due to lack of finance. The local businesses are still using plastic and newspaper wrap to pack their fist products. From the aspect of packaging, this packaging method does not give a competitive advantage since many other marine tourism fish products use the same way. The newspaper and plastic wrapping only may not be able to promote WPP brand. Thus, creativity (including in product packaging) is needed to transform traditional ordinary package into unique, different and memorable thing. This uniqueness is expected to increase WPP competitive advantage, mark their different local style, communicate their value and local culture, promote their brands and re-position their tourism destination. As mentioned by Teodorescu et al. (2015), creativity and innovation are several sources for gaining a competitive advantage in tourism industries. This is consistent with Lesáková (2014), who argues that innovation is a vital power in more competitive market. Innovation and creativity brings about creative opportunity (Bascavusoglu-Moreau et al., 2013),

rapid growth, broaden market segments and better re-positioning (Syaifudin, 2017), product differentiation, customers' satisfaction and service/product quality image improvement (Cherrett, 2011), survival and growth in dynamic competitive market (Lesáková, 2014), demand increase, positive image, infrastructure development, creation atmosphere, more creative talent emergence, innovation, product export, network building and development of knowledge and skill (OECD, 2014).

The data demonstrate that it is suggested that the local community learn creativity and innovation knowledge and skills to enhance their entrepreneurship skills, through mentorship and advocacy. This collective learning and knowledge transfer need active collaboration between educational institution and empowered local community. Dalegan local entrepreneurs' participation to the service community program reflects their strong motivation to change through learning together. It is essential for Dalegan local community to develop culture of learning together as it can generate creativity and innovation. Knowledge and innovative culture are the sources of innovation process leading to transformation outcome (Hana, 2013) and the creation of new business opportunities (Puhakka, 2012). Dalegan local community passion to change is also the

Table 2. The articulation of creativity issue

No.	Articulated Problems and Responses	Data meaning
1	"The uniqueness of the products are very various. We sell many types of fish, such as mackerel tuna, salem, milkfish, salty fish and many others. From all the products, smoked fish are the most wanted and popular at WPP. Many tourists from other regions want to buy WPP smoked fish. Besides enjoying the beautiful sight of WPP, they want to enjoy the smoked fish. But the problem is the packaging is still traditional. It is just wrapped with newspaper and put into plastic" (IA-3)	Difficulty in new packaging for supporting their branding. So far, they still use traditional way to wrap their fish products
2	"We have so many small businesses, including smoked fish, crackers, clothes, drinks, such as legen, brown sugar, fish paste and many other. We need packaging and branding, but for doing that we need enough finance" (IA-4)	Innovation in packaging is also inhibited by lack of fund.
3	"we expect to be able to bridge community here to get access to finance.  We are going to record what community feel here about financial issues as input information. But our focus here is also helping to develop the community capacity through knowledge facilitation. So, we are ready to help through coaching or branding mentoring. We have many experts who are ready to help from the perspective of knowledge" (R2)	Knowledge facilitation through mentorship / coaching

 $IA \hbox{=} Issue \ articulation; \ R \hbox{=} Response$ 

basis of creativity and innovation. However, they do not know how to change by improving their products and services, for instance how to package their smoked fish products attractively. This is consistent with Perkins (2016), who marks that SMEs creativity can be encouraged by preparing tourism human resource quality to be responsive and adaptive to dynamic and fluidity of the situation (Perkins, 2016). Dalegan community openness to experiences (which is indicated by willingness to learn) and agreeableness are indicated as the most correlated personality traits to creativity (Dimitriadis et al., 2018). The data also show that preparing Dalegan human resources may need long process, which entails continuous development attempts and broad field direct experiences. As stated by Pretorius et al. (2005), to be successful, tourism needs continuous creativity influenced by experiences, venture life cycles and sizes. Thus, it needs continuous development partnerships and local community engagement. It is obvious that Dalegan local community has strong entrepreneurial spirit, but they are inhibited by their local knowledge, especially the women who should met their multiple responsibilities as mothers, wives and entrepreneurs and lack of fund. Creativity can be inhibited by lack of fund and business structure (Slivar et al., 2016). It becomes big problems faced by local entrepreneurs, especially when they are just capable of learning from their nearest environment. They seem to be trapped by geographical condition. Their entrepreneurship passion needs to be supported by learning awareness and capacity. They need knowledge transfer and learning (Lee, 2015). Creativity emerges from the confluence of knowledge, motivation and creative thinking (Adams, 2005) and they are the basis of entrepreneurship skills (Pisanu & Menapace, 2014). The educated, creative and skillful tourism human resources tend promise greater innovation (Bascavusoglu-Moreau et al., 2013). The following figure (Figure 3) represents a woman who undertakes double roles and responsibilities, as a mother and an entrepreneur.



**Figure 3.** A women participant who shares responsibility as a mother and an entrepreneur

It is obvious that Dalegan local community has strong entrepreneurial spirit, but they are inhibited by their local knowledge, especially the women who should met their multiple responsibilities as mothers, wives entrepreneurs and lack of fund. Creativity can be inhibited by lack of fund and business structure (Slivar et al., 2016). It becomes big problems faced by local entrepreneurs, especially when they are just capable of learning from their nearest environment. They seem to be trapped by geographical condition. Their entrepreneurship passion needs to be supported by learning awareness and capacity. They need knowledge transfer and learning (Lee, 2015). Creativity emerges from the confluence of knowledge, motivation and creative thinking (Adams, 2005) and they are the basis of entrepreneurship skills (Pisanu & Menapace, 2014). The educated, creative and skillful tourism human resources tend to promise greater innovation (Bascavusoglu-Moreau et al., 2013).

It is also apparent that Dalegan local community still needs to manage and promote their uniqueness by developing the smoked fish uniqueness. Figure 4 represents several local



Figure 4. Several examples of small local business run by local entrepreneurs at WPP Dalegan, Gresik

entrepreneurs who sell their products in traditional ordinary way.

The data indicate that Dalegan marine development process is supported by the Head village. The head village facilitates the issue articulation of his community and bridges partnership/networking between institutions and the local community. He supports the growth of his community's creativity by encouraging them to attend the community service and learn together. As reported by Pisanu & Menapace (2014), creative leadership support, individuals' characters, creativity knowledge consisting of knowledge delivery and content. Creativity needs climate, top-down support, method and delivery (Baldacchino, 2009).

The challenges faced by the local sellers are presenting their products in attractive and unique ways, while maintaining local culture. This can be undertaken by innovating local culture-embedded packaging, combining local natural resources and creative design, which needs specific confluence between creativity knowledge and local culture. As articulated by Jóhannesson & Lund (2017), creativity relates to tourism destination dynamics in three ways: experience economy intensification and social commoditization, capability and responsibility of community to adapt to social changes, economic activities which is relating to sociospatial factors. To create uniqueness, each destination needs to explore their local resources: natural, cultural and social. Each tourism needs to create their own creativity on the basis of endogenous resources, capacity building and

creativity flowing from bottom to top (Richards, 2019).

## **Product Branding**

The third articulated issue is product packaging /branding (in relation to government policy or labeling regulation). This is as conveyed by a woman participant (presented in the following table).

The data show that Dalegan local entrepreneurs are also lack of policy/regulation knowledge/ branding and labelling policy (IA-5). Instead of finding information outside their village, they are still just exploring internal information from local institution, even though the institution does not manage labelling process (IA-6). This indicates that they understand that the growth of their tourism business is determined by their compliance to government policy. This indicates that Dalegan local entrepreneurs are aware of the significant relationship between their food products, food label and food regulation. Standards and regulation can influence business fundamental functions (International Trade Centre, 2016). Besides, every food product must obey the food law issued by national authorities in accordance with international standard (Albert, 2010, pp. 2–3) since the labelling policy is enforced to ensure healthy and safe food for society (Chotim & Subhan, 2014) and protecting community (Farihah, 2015).

The data also implicitly reveal that Dalegan local entrepreneurs are aware that food label, which is incorporated in their product package, can attract Dalegan tourists to buy their products.

Table 3. The articulation of branding issue

No.	Articulated Problems and Responses	Data meaning
1	"I want to ask a help. There are many fishermen in Dalegan who make fish-based products, they process the fish into processed-food products, such as terasi, salted fish, sempol, pentol. The problem is how we can preserve the product and we understand that we need product label to make it even more interesting, but we must ask Dinkes (public health office). We don't understand the procedures" (IA-5)	Problems in fish preservation, food product labeling (including interesting packaging)
2	"yes, so the principle is Dalegan needs to come to public health office), or we plan to continue our partnership, we will note that. Perhaps, there will be special service from government public health office for SMEs at WPP. We will note that and agree about it." (R3)	Suggestion to contact government public health office
3	"in our village, we already have Bumdes, but still, we find difficulty in making our food label" (IA-6)	Highlighting problem in food labeling
4	"to my knowledge, for the label design we should make it by ourselves, depending on the product identity. Then we need to register/process it. The certificate for home industries food will be issued by government trade service, not Bumdes, but we have to come to official trade service in Gresik. In the office, you can explain your intention to register your product and usually you have to queue. You will need to pay for process. After you get the food registered number, you keep that and attach it to the food label. So, for the label, we design by ourselves. After you get registered home industries food product, you can upgrade the label into halal label and certification" (R4)	Explanation on food label design and registration process, including halal label and certification

IA=Issue articulation; R=Response

Dalegan food label in brand can signify health and safe food to consume, which is evidenced and legalized by government registered proof. This label branding is an approach to obtain consumers' loyalty (an approach to attract consumers, as voiced by IA-5) through trust (Hidayanti et al., 2018), satisfaction (Setyawan et al., 2015), the characteristics of brand, company characteristics consumer-brand and characteristics which is moderated by trust (Idrees et al., 2015, p. 35), brand experience, trust, satisfaction (Ismail et al., 2012), brand image (Upamannyu et al., 2014), consumers' satisfaction though direct experience, brand reputation, other people's experience and word of mouth (Halliburton & Poenaru, 2010), through consumers' loving and trusting relationship developed from product/service quality increase (Madeline & Sihombing, 2019), brand image, service and product qualities (Clottey et al., 2008). Brand loyalty leads the consumers to commit and buy the products continuously (Madeline & Sihombing, 2019, p. 95). Brand trust is needed for maintaining long term relationship with customers (Upamannyu et al., 2014), gaining competitive advantage (Pepe et al., 2011) and improvement leading to increasing business performance (Hasan et al., 2012), which can be

established through brand reputation, advertisement, word of mouth, good familiarity (Hasan et al., 2012). The gained consumers' loyalty increases profitability (Pepe et al., 2011), customers' willingness to spend more and promote products through word of mouth (Halliburton & Poenaru, 2010).

The Dalegan entrepreneurs seem to be aware that attractive packaging will make the tourists get interested and satisfied with the products. As mentioned by Kim & Chao (2019), emotion of the customer is an essential ingredient for brand building. Brand trust can also a means to connect with customers' emotion (Halliburton & Poenaru, 2010). Good product package needs to have utility functions (such as labelling, safety and transporting), communication functions (branding, promoting) (Grundey, 2010) and embodying some components, such as labelling, branding, valuing, pricing, logistics, marketing communications (Grundey, 2010). Attractive packaging tends to drive consumers' intention to buy. As mentioned by Idrees et al (2015), people's willingness to buy certain products is determined by product characteristics (such price, quality, packaging, ingredients, advantageous packaging and product variations and customers' demography (such as age, income, education and status.

Dalegan local entrepreneurs are aware that it is not sufficient to provide delicious food. Healthier and safer food need to be ensured and legalized through registered legal label. As mentioned by Azman & Sahak (2014), product labels provide food transparency and nutritional information for customers to be more informed and make healthier choices. Labels provide information for customers (such as safety used by products), nutritional information, useful information (such as recycling), highlight competitive advantage of the products (The Directorate-General for Health and Consumer Protection, 2006, p. 2), function as identifiers of brand for attracting customers, repositioning, competitive advantage (Grundey, 2010) and communicate product quality (Idrees et al., 2015, p. 159). This is relevant with Thu Ha & Gizaw (2014), who mention that the customers' purchase intention tends to be driven by their demographic, intrinsic cue (perceived quality) and extrinsic cue (branding).

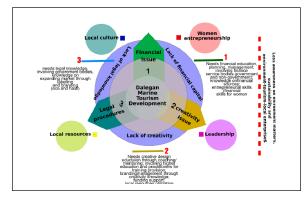
The registered legalized Dalegan food product will broaden Dalegan product market segments. Besides selling it at WPP tourism area, they will be able to sell their products at stores or online. The use of certain or specific label can guide and influence consumers' behavior, such as the use of green label affects the behavior of eco-neutral customers for considering to use green products for sustainability and pro-environment (Ihemezie et al., 2018, p. 681) and marks new market who explore segments organic environmentally friendly products (Alamsyah et al., 2019). It is prevalent that product labeling is not only relating to consumers' health, but also environment, well-being and cultural protection (Albert, 2010).

The data also show that the community service team advises Dalegan entrepreneurs to improve their general food label into halal certification/label (as revealed in R4). This label specification will widen and strengthen Dalegan market segment as the majority of Indonesian consumers

are Muslim. The Muslim consumers will feel safer and more confident in consuming Dalegan food. As mentioned by Jeddi & Zaiem (2010), certification can alleviate consumers' doubt about product quality. Halal label is positively linked to customers' trust (Yusuf et al., 2019) and potentially increasing sales (Segati, 2018). Through halal labeling and certification policy, the Indonesian government wants to protect Indonesian society from irresponsible food producers, which are certified by LPPOM-MUI (Lembaga Pengkajian Pangan, Obat-obatan, dan Kosmetika Majelis Ulama Indonesia) (Adisasmito, 2008), an attempt to protect Muslim consumers, especially in the globalization era (Charity, 2017; Hartati, 2019). Thus, halal certification has multi-functions of protecting Muslim society, assuring health insurance, social justice and law enforcement (Ilyas, 2017).

# The Triangle Model of Dalegan Marine Tourism, Local Enterprises Sustainability and Further Research Direction

The study finds that to develop WPP, especially in the context of tourism business (local SMEs), active collaboration between external development agents (external stakeholders) and local community is substantially needed. Sustainable tourism needs engagement of multiple stakeholders, integrated systems, quality internal resources and multidisciplinary knowledge (Lin, 2016). The analysis of the issue, potential solutions and associated aspects relating to WPP development is summarized in the following model (Figure 5, the triangle model of Dalegan marine tourism development).



**Figure 5.** Triangle model of Dalegan marine tourism development

Figure 5 represents the finding of the study: issues articulated by Dalegan local community at WPP (financial, creativity and legal knowledge), which can be potentially reduced by community financial, creativity and legal education, which involves financial service agents, educational institutions, business practitioners and government bodies. The issue handling also needs to include local community and leadership support, considers local culture and resources, empowers local through women entrepreneurship programs. The figure also shows that there is still less awareness on the significant roles of environment for tourism sustainability

The data show that the local community has high enthusiasm to develop. However, they are inhibited by several aspects, such as financial knowledge and real solution, creativity and innovation, branding management and government policy/legal knowledge. One development body cannot empower Dalegan community alone, collaboration among government bodies, financial service agents and higher education institution is required. All these bodies will not be able to work optimally without the active engagement of empowered local community. Dalegan community inclusion is the most substantial in Dalegan WPP development since they understand the locality (culture, natural condition, social life, local resources, local risk, community characteristics, histories) well. Thus, local community knowledge and external bodies confluence becomes the determinant of WPP success. Local people empowerment in tourism areas can be executed by involving external agencies to exert their skills, finance and resources support and entrepreneurial encouraging initiatives continuous investment and developing tourism activities (Dias et al., n.d.).

The study highlights several main issues faced by Dalegan local community in developing WPP. The first articulated issue is lack of finance. The local entrepreneurs are still using their own limited money for business capital and share their family financial income for family and business needs. The second issue is creativity and innovation. The local community still feel cannot develop their product traditional, ordinary packaging into creative, appealing and unique. The third issue is community lack of knowledge on legal procedures in food product labeling/ branding. Several solutions have been proposed and analyzed (the potential benefits of issue alleviation, involvement of other development stakeholders, visibility of continuing development partnership, tracking development issue through bottom-up approach, more active local community inclusion in identifying their local resources).

The study also indicates several significant aspects in tourism which have not been identified and thoughtfully realized by Dalegan community or they may realize it, but they still feel that these factors do not really impact on their business development. Those are several factors associated with natural preservation, tourism activity/attraction creation, such as festivals, recreational activities diversification. The local people are not aware of the natural environment risks on their tourism, such as the arrival of dangerous fish/water species, water pollution, garbage, dryness/high temperature which bring about negative consequences. They are still just focusing on tourism local business. Thus, it is recommended for the future research to focus on local people issue in relation to tourism natural environment: how nature may endanger tourism, how local people can be empowered to mitigate and develop more concern on environmental sustainability.

## CONCLUSION

The study aims to explore several issues faced by Dalegan local community in developing their WPP marine tourism. There are three main issues identified by local community. The first issue is financial problem in which the local people, especially the women entrepreneurs use their own limited money and balance their family and business spent. The second issue is creativity and innovation. Dalegan WPP entrepreneurs still use traditional way and style in wrap their fish food

products. The third issue is lack of knowledge about legal process/procedure in food labeling and brand management. To minimize the problems, active involvement of all stakeholders (educational institutions, financial service agents and government bodies) and community inclusion is needed. The other supporting factors, such as leadership, local culture consideration and local resources, are recommended as being embedded in Dalegan marine development process. The study identifies that the local community is still not aware on the impacts of natural and social environment on their tourism destination. There are also fewer local interests in developing Dalegan marine tourism by diversifying recreational activities or adding attractive shows /events. The study needs to be complemented with sustainability issues relating to environment, recreational activities and tourism safety and protection which influence intention of tourists' visitation. Thus, further studies are needed to address the environment and safety issues of Dalegan marine tourism. The other limitation is relating to the method of the study. Studies using direct observation in form of ethnography are potentially capture wider ground sustainability issues of Dalegan marine tourism development. Studies on how visitors perceive Dalegan is also needed to improve Dalegan tourism development. By listening to the visitors' voices, Dalegan can undertake improvement and evaluation.

### REFERENCES

- iis Consulting. (2015). Nature-based Marine Tourism in the Coral Triangle. Exploring the potential for low-impact, high-value Nature-based Marine and Coastal Tourism (pp. 1–177). 2iis Consulting. WWF-Pacific, Australian Aid, Coral Triangle Initiative.
- Abor, J., & Quartey, P. (2010). Issues in SME Development in Ghana and South Africa. International Research Journal of Finance and Economics, 39, 218–228.
- Adams, K. (2005). The Sources of Innovation and Creativity (pp. 2–56) [Research Summary and Final Report]. National Center on Education and the Economy (NCEE).
- Adisasmito, W. (2008). Analisis Kebijakan Nasional MUI dan BPOM dalam Labeling Obat dan Makanan. Universitas Indonesia.
- Alamsyah, D. P., Hariyanto, O. I. B., & Rohaeni, H. (2019). Customer green awareness and eco-label for organic products. 64–68.
- Albert, J. (2010). Introduction to innovations in food labelling. In Innovations in food labelling (J. Albert, pp. 1–4). The Food and Agriculture Organization of the United Nations & Woodhead Publishing Limited.
- Amalia, S. R., Utary, A. R., & Achmad, G. N. (2019). Tourism development strategy using swot analysis in Sangsaka Regency, District Kutai Timur. Journal of Critical Reviews, 6(5), 213–221.
- Ang, J. S. (1991). Small Business Uniqueness and the Theory of Financial Management. Journal of Small Business Finance, 1(1), 1–13.
- Arismiyanti, N. K. (2017). Development strategy of sustainable marine ecotourism in Indonesia. ASEAN Journal on Hospitality and Tourism, 15(2), 118–138. https://doi.org/DOI: http://dx.doi.org/10.5614%2Fajht.2017.15.2.4
- Aumiller, H. E. (2018). The Relationship between Tourism and the Marine Environment: A Case Study of Eyjafjördur, Iceland [Magister thesis]. University of Iceland.
- Azman, N., & Sahak, S. Z. (2014). Nutritional Label and Consumer Buying Decision: A Preliminary Review. Procedia Social and Behavioral Sciences, 130, 490–498. https://doi.org/doi: 10.1016/j.sbspro.2014.04.057

- Baderan, R., Hamzah, S. N., & Yapanto, L. M. (2020). Community Participation in Marine Tourism Development at Olele Village. Jurnal Ilmiah Perikanan Dan Kelautan, 8(1), 4–9.
- Baldacchino, L. (2009). Entrepreneurial creativity and innovation. 1–15.
- Bascavusoglu-Moreau, E., Kopera, S., & Wszendybył-Skulska, E. (2013). The Role of Creativity in Development of Innovation in Tourism. Journal of Entrepreneurship, Management and Innovation, 9(1), 5–15.
- Bennett, N. J., & Dearden, P. (2014). Why local people do not support conservation: Community perceptions of marine protected area livelihood impacts, governance and management in Thailand. Marine Policy, 44, 107–116. http://dx.doi.org/10.1016/j.marpol.2013.08.017
- Berneck, R. (n.d.). Financial management for small businesses: An owner's manual. Officeheads.
- Bhuiyan, A. H., Darda, A., Habib, W., & Hossain, B. (2020). Marine tourism for sustainable development in Cox's Bazar, Bangladesh (No. 1151; ADBI Working Paper, pp. 1–18). Asian Development Bank Institute. https://www.adb.org/publications/marine-tourismsustainable-development-cox-bazar-bangladesh
- Briandana, R., Doktoralina, C. M., & Sukmajati, D. (2018). Promotion Analysis of Marine Tourism in Indonesia: A Case Study. European Research Studies Journal, XXI (1), 602–613.
- Charity, M. L. (2017). Jaminan produk halal di Indonesia. Jurnal Legislasi Indonesia, 14(1), 99-108.
- Cherrett, N. (2011). Innovation in the tourism sector: A case study from the Commonwealth of Dominica (Studies and Perspectives Series, pp. 7–65). ECLAC-United Nations.
- Chotim, M., & Subhan, M. (2014). Evaluasi penulisan label pangan yang tidak lengkap dan iklan pangan menyesatkan pada industri rumah tangga pangan di kabupaten temanggung tahun 2013. Jurnal Riset Manajemen, 1(1), 78–92.
- Clottey, T. A., Collier, D. A., & Stodnick, M. (2008). Drivers of Customer Loyalty in A Retail Store Environment. Journal of Service Science, 1(1), 35–48.
- Collins, J. H. (2008). Marine Tourism in the Kimberley Region of Western Australia. Geographical Research, 46(1), 111—123. https://doi.org/doi: 10.1 lll/j.1745-5871.2007. 00496.x
- Creswell, J. W. (2007). Qualitative inquiry & Research Design. Choosing among five approaches (2nd ed.). Sage Publications Inc.
- Davis, K., Ferris-Smith, M., Lee, M., Miller, S., Otts, J., & Zilinskas, M. (2014). Engaging Communities in Marine Protected Areas: Concepts and Strategies from Current Practice (pp. 12–94). School of Natural Resources and Environment, University of Michigan.
- Deloitte. (2015). Digital banking for small and medium-sized enterprises. Improving access to finance for the underserved (pp. 1–55). Deloitte Southeast Asia Ltd.
- Deloitte Access Economics. (2015). UKM pemicu kemajuan Indonesia. Instrumen pertumbuhan nusantara. Deloitte Access Economics.
- Denis, D. J. (2004). Entrepreneurial finance: An overview of the issues and evidence. Journal of Corporate Finance, 10, 301–326. https://doi.org/doi:10.1016/S0929-1199(03)00059-2
- Department of Economic Development and Transportation. (2016). Nunavut Marine Tourism Management Plan 2016 2019 (pp. 5–28). Department of Economic Development and Transportation. https://www.gov.nu.ca/sites/default/files/nunavut-marine-tourism-management-plan-final-english.pdf
- Derbyshire, L. E. (2016). Analysing the need for financial literacy in small- and micro-enterprises [Magister thesis]. North-West University.
- Dias, Á., González-Rodríguez, M. R., & Patuleia, M. (n.d.). Developing poor communities through creative tourism. Journal of Tourism and Cultural Change. https://doi.org/DOI: 10.1080/14766825.2020.1775623
- Dien, N. X., Hoa, H. T., Huong, N. T. T., Thuy, L. T., Nga, N. T. Q., & Nguyen, P. T. (2019). Sustainable Development of Vietnam's Marine Tourism. Environmental Management and Sustainable Development, 8(4), 32–45.

- Dimitriadis, E., Anastasiades, T., Karagiannidou, D., & Lagaki, M. (2018). Creativity and entrepreneurship: The role of gender and personality. International Journal of Business and Economic Sciences Applied Research, 11(1), 7–12. http://dx.doi.org/10.25103/ijbesar.111.01
- Enviro-Fish Africa. (2012). Coastal and Marine Tourism Development Plan for the Menai Bay Conservation Area (MBCA), Mnemba Island Marine Conservation Area (MIMCA), and the Pemba Channel Conservation Area (PECCA). (pp. 3–32). Marine and Coastal Environmental Management Project (MACEMP).
- Farihah, O. (2015). Upaya perlindungan konsumen terhadap produk yang mencantumkan label halal atau haram. (Studi Kasus Konsumen Di Kabupaten Cirebon) [Thesis]. Institut Agama Islam Negeri (IAIN) Syekh Nurjati.
- Grundey, D. (2010). Functionality of Product Packaging: Surveying Consumers' Attitude Towards Selected Cosmetic Brands. Economics & Sociology, 3(1), 87–103.
- HainessWatts. (n.d.). Sources of finance. HainessWatts. www.hwca.com
- Halliburton, C., & Poenaru, A. (2010). The role of trust in consumer relationships. ESCP Europe.
- Hana, U. (2013). Competitive Advantage Achievement through Innovation and Knowledge. Journal of Competitiveness, 5(1), 82–96. https://doi.org/DOI: 10.7441/joc.2013.01.06
- Hartati, R. (2019). Peran negara dalam pelaksanaan jaminan produk halal. ADIL Jurnal Hukum, 10(1), 72–92. https://doi.org/DOI: 10.33476/ajl. v10i1.1066
- Hasan, S. A., Subhani, M. I., Khan, A. A., & Osman, A. (2012). Effect of Trust Factors on Consumer's Acceptance of Word-of-Mouth Recommendation. European Journal of Social Science. https://mpra.ub.uni-muenchen.de/39101/
- Hidayanti, I., Nuryakin, & Farida, N. (2018). A study on brand commitment and brand trust towards brand loyalty of branded laptop in Indonesia. Journal of Business and Retail Management Research, 12(1), 270–278.
- Idrees, Z., Xinping, X., Shafi, K., Hua, L., & Nazeer, A. (2015). Consumer's brand trust and its link to brand loyalty. American Journal of Business, Economics and Management, 3(2), 34–39.
- Ihemezie, E. J., Ukwuaba, I. C., & Nnaji, A. P. (2018). Impact of 'Green' Product Label Standards on Consumer Behaviour: A Systematic Review Analysis. International Journal of Academic Research in Business and Social Sciences, 8(9), 666–684. https://doi.org/DOI: 10.6007/IJARBSS/v8-i9/4647
- Ilyas, M. (2017). Sertifikasi dan Labelisasi Produk Halal Perspektif Maslahat. Jurnal Al-Qadau Peradilan Dan Hukum Keluarga Islam, 4(2), 357–376.
- International Labour Organization. (2019). Financing Small Businesses in Indonesia (pp. 1–60). International Labour Organization.
- International Trade Centre. (2016). SME Competitiveness: Standards and regulations matter (pp. 1–100). International Trade Centre. https://www.intracen.org/SMEOutlook/SMEC02016/
- Isa, S. M., & Ramli, L. (2014). Factors influencing tourist visitation in marine tourism: Lessons learned from FRI Aquarium Penang, Malaysia Salmi Mohd Isa Lizana Ramli. International Journal of Culture, Tourism and Hospitality Research, 8(1), 103–117. http://dx.doi.org/10.1108/IJCTHR-04-2013-0016
- Ismail, R., Boye, C. L., & Muth, A. (2012). Customer Brand Relationship. Linnaeus University.
- Jeddi, N., & Zaiem, I. (2010). The Impact of Label Perception on the Consumer's Purchase Intention: An application on food products. IBIMA Business Review, 2010, 1–13.
- Jóhannesson, G. T., & Lund, K. A. (2017). Creative connections? Tourists, entrepreneurs and destination dynamics. Scandinavian Journal of Hospitality and Tourism, 1–15. https://doi.org/10.1080/15022250.2017.1340549
- Johnston, M. E., Dawson, J., & Maher, P. T. (2017). Strategic Development Challenges in Marine Tourism in Nunavut. Resources, 6(25), 1–15. https://doi.org/doi:10.3390/resources6030025

- Kagungan, D., & Yulianti, D. (2019). The synergy among stakeholders to develop Pisang Island as marine tourism: The case of underdeveloped area. Masyarakat, Kebudayaan Dan Politik, 32(1), 16–23.
- Kim, R. B., & Chao, Y. (2019). Effects of brand experience, brand image and brand trust on brand building process: The case of Chinese millennial generation consumers. Journal of International Studies, 12(3), 9–21. https://doi.org/doi:10.14254/2071-8330.2019/12-3/1
- Kinseng, R. A., Nasdian, F. T., Fatchiya, A., Mahmud, A., & Stanford, R. J. (2018). Marine-tourism development on a small island in Indonesia: Blessing or curse? Asia Pacific Journal of Tourism Research, 1–11. https://doi.org/10.1080/10941665.2018.1515781
- Lagarense, B. E. S., & Walansendow, A. (2016). Developing Marine and Coastal-based Sport Tourism on the Waterfront: The Case of Manado Waterfront, Indonesia. Journal of Indonesian Tourism and Development Studies, 4(3), 107–114. https://doi.org/doi: 10.21776/ub.jitode.2016.004.03.03
- Lee, M. (2015). Fostering connectivity: A social network analysis of entrepreneurs in creative industries. International Journal of Cultural Policy, 21(2), 139–152. https://doi.org/DOI: 10.1080/10286632.2014.891021
- Lesáková, Ľ. (2014). Evaluating innovations in small and medium enterprises in Slovakia. Procedia Social and Behavioral Sciences, 110, 74–81. https://doi.org/doi: 10.1016/j.sbspro.2013.12.849
- Lin, P. M. C. (2016). Social entrepreneurs: Innovating rural tourism through the activism of service science. International Journal of Contemporary Hospitality Management, 28(6), 1225–1244.
- Madeline, S., & Sihombing, S. O. (2019). The impacts of brand experiences on brand love, brand trust, and brand loyalty: An empirical study. Jurnal Bisnis Dan Manajemen, 20(2), 91–107.
- Marafa, L. M. (2008). Integrating Sustainable Tourism Development in Coastal and Marine Zone Environment. Études Caribéennes. https://doi.org/10.4000/etudescaribeennes.1373
- Michaelas, N., Chittenden, F., & Poutziouris, P. (1999). Financial Policy and Capital Structure Choice in U.K. SMEs: Empirical Evidence from Company Panel Data. Small Business Economics, 12, 113–130.
- Ministry of Natural Resources and Tourism. (2003). Guidelines for coastal tourism development in Tanzania. Tanzania Coastal Management Partnership. www.crc.uri.edu/field/esa/tanzania
- Moonshadow Yacht Charter Ltd. (n.d.). Infrastructure for future growth. Awakening the Giant Marine Tourism Strategy 2015-2020 (pp. 1–9). Moonshadow Yacht Charter Ltd.
- Moreno, A., & Amelung, B. (2009). Climate Change and Coastal & MarineTourism: Review and Analysis. Journal of Coastal Research, SI 56, 1140–1144.
- Nelson, F. (2007). East Africa: Trends in Coastal Tourism & Strategies for Promoting Sustainable Development (pp. 4–35). Center on Ecotourism and Sustainable Development.
- Nobi, M. N., & Majumder, Md. A. (2016). Coastal and Marine Tourism in the Future. Journal of Ocean and Coastal Economics, 6(2), 1–18. https://doi.org/DOI: 10.15351/2373-8456.1101
- Nurasmah. (2015). Strategic of empowering green investment regime through developing potential of marine tourism in west Nusa Tenggara province. Jurnal IUS, III (9), 559–570.
- OECD. (2014). Tourism and the Creative Economy (OECD Studies on Tourism). OECD Publishing. http://dx.doi.org/10.1787/9789264207875-en
- OECD. (2015). New Approaches to SME and Entrepreneurship Financing: Broadening the Range of Instruments (pp. 6–104). OECD.
- Pepe, M. S., Abratt, R., & Dion, P. (2011). The impact of private label brands on customer loyalty and product category profitability. Journal of Product & Brand Management, 20(1), 27–36. https://doi.org/DOI 10.1108/10610421111107996
- Pereira, L. A., Limberger, P. F., Flores, L. C. da S., & Pereira, M. de L. (2019). An Empirical Investigation of Destination Branding: The Case of the City of Rio de Janeiro, Brazil. Sustainability, 11(90), 1–17. https://doi.org/doi:10.3390/su11010090
- Perkins, G. (2016). Encouraging creativity in SME contexts Reconceptualising HRM as a non-linear activity (pp. 1–36). University of Exeter. http://hdl.handle.net/10871/22635

- Pisanu, F., & Menapace, P. (2014). Creativity & Innovation: Four Key Issues from a Literature Review. Creative Education, 5(3), 145–154. http://dx.doi.org/10.4236/ce.2014.53023
- Pretorius, M., Millard, S. M., & Kruger, M. E. (2005). Creativity, innovation and implementation: Management experience, venture size, life cycle stage, race and gender as moderators. South African Journal of Business Management, 36(4), 55–66. https://doi.org/DOI: 10.4102/sajbm. v36i4.643
- Puhakka, V. (2012). Entrepreneurial Creativity as Discovery and Exploitation of Business Opportunities. In IntechOpen (pp. 3–24). https://www.intechopen.com/books/entrepreneurship-creativity-and-innovative-business-models/entrepreneurial-creativity-as-discovery-and-exploitation-of-business-opportunities
- Rahim, F. (2013). Marine and coastal tourism. Ministry of Tourism and Creative Economy.
- Rahmawati, D., Soedarso, Suryani, A., Wibowo, B. M., Muklason, A., & Endarko. (2020). Pelatihan Marine Tourism Branding Berbasiskan Kearifan Lokal untuk Pariwisata yang Inklusif di Desa Dalegan Kabupaten Gresik, Jawa Timur. Institut Teknologi Sepuluh Nopember.
- Richards, G. (2019). Creative tourism: Opportunities for smaller places? Tourism and Management Studies, 15(SI), 7–10. https://doi.org/DOI: https://doi.org/10.18089/tms.2019.15SI01
- Rizal, M., Maulina, E., & Kostini, N. (2018). Fintech as one of the financing solutions for smes. AdBispreneur: Jurnal Pemikiran Dan Penelitian Administrasi Bisnis Dan Kewirausahaan, 3(2), 89–100. https://doi.org/DOI: https://doi.org/10.24198/adbispreneur.v3i2.17836
- Sangkakorn, K., & Suwannarat, S. (2013). Local People Participation in Tourism Development: The Case Study of Chiang Mai. 1–10. https://www.researchgate.net/publication/260312061
- Sankrusme, S. (2017). Potential Development Strategies on Marine and Beach Tourism. Anchor Academic Publishing.
- Segati, A. (2018). Pengaruh persepsi sertifikasi halal, kualitas produk, dan harga terhadap persepsi peningkatan penjualan. Jurnal Ekonomi Dan Bisnis Islam, 3(2), 159–169.
- Setyawan, A. A., Kussudiyarsana, & Imronudin. (2015). Brand trust and brand loyalty, an empirical study in Indonesia consumers. British Journal of Marketing Studies, 4(3), 37–47.
- Singgalen, Y. A., Sasongko, G., & Wiloso, P. G. (2019). Community Participation in Regional Tourism Development: A Case Study in North Halmahera Regency—Indonesia. Insight into Regional Development, 1(4), 318–333. https://doi.org/10.9770/ird.2019.1.4(3)
- Slivar, I., Božić, S., & Batković, A. (2016). Innovation in tourism: Perception of tourism providers from croatia and serbia. Review of Innovation and Competitiveness, 2(4), 37–55.
- Small Enterprise Finance Agency. (n.d.). This is the Small Enterprise Finance Agency (pp. 1–20). Small Enterprise Finance Agency (SOC) Ltd (sefa).
- Smallbone, D., Ram, M., Deakins, D., & Baldock, R. (2003). Access to Finance by Ethnic Minority Businesses in the UK. International Small Business Journal, 21(3), 291–314.
- Stryzhak, O., Akhmedova, O., & Aldoshyna, M. (2020). The prospects of the marine and coastal tourism development in Ukraine. E3S Web of Conferences 153, 03009. CORECT-IJJSS 2019. https://doi.org/10.1051/e3sconf/202015303009
- Subagiana, I. G. M., Suryaniadi, S. M., & Wijayati, N. L. M. (2018). The Study of Marine Eco-Tourism Development as an Alternative Livelihood for Tulamben and Amed Community of Karangasem Regency of Bali Province. Advances in Social Science, Education and Humanities Research, 226, 594–600.
- Sudaryanto, Ragimun, & Wijayanti, R. R. (n.d.). Strategi Pemberdayaan UMKM Menghadapi Pasar Bebas Asean.
  - https://www.kemenkeu.go.id/sites/default/files/strategi%20pemberdayaan%20umkm.pdf
- Sulistiowati, R., Meiliyana, Ma'arif, S., & Meilinda, S. D. (2020). Stakeholder Partnership in the Management of Marine Tourism in South Lampung Regency, Lampung. Indonesian Journal of Tourism and Leisure, 01(2), 82–91. https://doi.org/10.36256/ijtl.v1i2.105

- Sutono, A., Briandana, R., Doktoralina, C. M., Rekarti, E., & Dwityas, N. A. (2018). Exploration of Marine Tourism in North Sumatra: An Analysis of Promoting Tourism. Journal of Social Studies Education Research, 9(4), 185–197.
- Syaifudin, A. (2017). The Impact of Creativity and Innovation on Increasing Micro Enterprise Income PKL Gading Fajar Sidoarjo. International Journal of Entrepreneurship and Business Development, 1(1), 87–98.
- Tegar, D., & Gurning, R. O. S. (2018). Development of Marine and Coastal Tourism Based on Blue Economy. International Journal of Marine Engineering Innovation and Research, 2(2), 128–132.
- Teodorescu, N., Stăncioiu, A.-F., Răvar, A. S., & Botoș, A. (2015). Creativity and innovation Sources of competitive advantage in the value chain of tourism enterprises. Theoretical and Applied Economics, XXII (1 (602)), 35–48.
- The Directorate-General for Health and Consumer Protection. (2006). Labelling: Competitiveness, consumer information and better regulation for the EU. European Communities.
- The Nature Conservancy. (2017). Capturing and Sharing Knowledge for Community-Based Marine Conservation: The Pacific Way (pp. 2–45) [Hawai Marine Program]. The Nature Conservancy.
- the North Carolina Small Business and Technology Development Center. (2017). Business start-up & resource guide (pp. 1–58). the North Carolina Small Business and Technology Development Center.
- Thu Ha, N., & Gizaw, A. (2014). Factors that influence consumer purchasing decisions of Private Label Food Products A case study of ICA Basic [Thesis]. School of Business, Society and Engineering.
- UNCTAD. (2002). How to Prepare Your Business Plan (UNCTAD/ITE/IIA/5). United Nations Conference on Trade and Development.
- UNWTO. (2013). Sustainable Tourism for Development Guidebook. (Contract nr. DCI-MULTI-2011/280-663; pp. 5–22). World Tourism Organization (UNWTO). www.unwto.org
- Upamannyu, N. K., Gulati, C., & Mathur, G. (2014). Effect of brand trust, brand image on customer brand loyalty in fmcg sector at Gwalior region. Scholars World, II(II), 83–93.
- VisitScotland. (2016). Tourism Development Framework for Scotland (pp. 1-40). VisitScotland.
- Western Economic Diversification Canada. (n.d.). Business Planning and Financial Forecasting A Start-up Guide (pp. 1–42). Small Business BC.
- World Economic Forum. (2015). The Future of FinTech A Paradigm Shift in Small Business Finance (pp. 1–35). World Economic Forum.
- Yusuf, E. W., Komaladewi, R., & Sudarma, Y. S. (2019). The Importance of Halal Product Label to Building Customer Trust. Jurnal Ekonomi Modernisasi, 15(1), 58–66. https://doi.org/10.21067/jem.v15i1.2914