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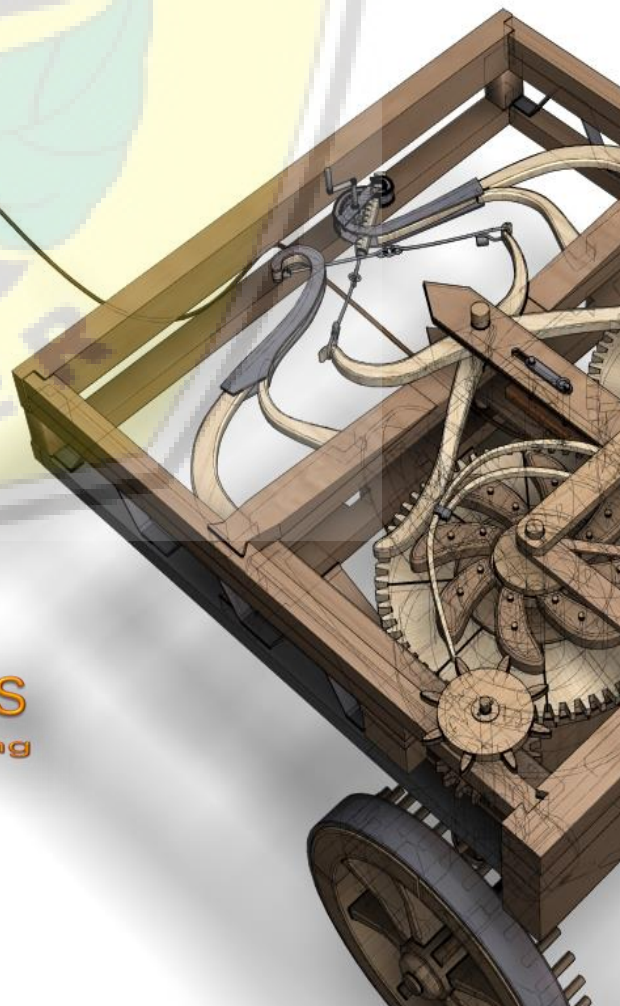
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## Nautical Tourism Development Model Based on Coastal Community Empowerment and Financial Literacy in Indonesia

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### Abstract:

The aim of this study is to identify and analyze the internal and external condition that affect tourism development at Payangan beach, Papuma beach, Watu Ulo beach, and Pancer Puger beach as the base for strategy formulation for nautical tourism development model based on coastal community empowerment and financial literacy in Jember regency. The four beaches have internal powers to take advantage of the existing opportunity. The most appropriate strategy to be applied is growth-oriented strategy. Meanwhile, the existing condition appears that institutional and financial literacy become weaknesses on the four beach tourism destinations, therefore defensive strategy is preferable. Both primary data (interview, focus group discussion and questionnaire) and secondary data (study of literature) are employed in this study. By using purposive sampling technique, samples are collected including local coastal community, regional government, tourists, tourism business and related stakeholders. Data analysis is conducted using descriptive statistics analysis, IFAS and EFAS factors analysis, SWOT analysis and AHP analysis. The AHP result showed that the prioritized factors in nautical tourism management including attraction, accessibility, amenities, institutional and financial literacy. The financial literacy factors (knowledge, skills and confidence) and institutional factors are important to be noticed in order to empower coastal community to develop nautical tourism.

**Keywords:** nautical tourism; coastal community empowerment; financial literacy; SWOT; AHP

**JEL Classification:** L83; G41; Z33.

### Introduction

Tourism sector is one of the biggest industries in the world which continuously gives a positive contribution to the economic growth and development of a country (Inanc-Demir and Kozak 2019). The contribution of the tourism sector to the Indonesian economy recorded a foreign exchange value of US \$ 4.8 billion with a contribution to GDP of 4% in 2020 and the number of foreign tourists of 4 million with a target of 16 million foreign tourists in 2024 and the movement of domestic tourists of 140 million in 2020. in 2020 and is expected to increase to 330

million domestic tourists who carry out tourism activities in 2024 (Kementerian Pariwisata dan Ekonomi Kreatif/ Badan Pariwisata dan Ekonomi Kreatif, 2020). In accordance with the strategic plan of the ministry of tourism and the creative economy of the Republic of Indonesia, the target direction of tourism development in Indonesia is to build a quality tourism experience by relying on five pillars, namely tourism destinations, tourism marketing, tourism industry, human resources and tourism institutions and creativity. Indonesia is an archipelago state which united by the ocean, where the tourism management becomes one of the focused industries developments in maritime field. In line with Indonesia tourism development program that carries branding "Wonderful Indonesia", the government is making efforts to develop tourism potential in each region through the nautical tourism development program (Biro Komunikasi Kementerian Koordinator Bidang Kemaritiman dan Investasi, 2021).

The regional governments are also competing to develop nautical tourism potential including in Jember regency. The Department of Tourism and Culture of Jember regency states that Jember has 65 tourism destinations, be it natural tourism, cultural tourism, or artificial tourism. However, not all tourisms are well managed (Putra 2016). Several problems appear include the lack of socialization and training activities carried out by the government of Jember regency. This training is intended to develop the community roles in tourism destination management. The other problem is the lack of environmental awareness and social factors (Masula *et al.* 2017).

Jember regency has quite a lot of beach tourism destinations (BPS Kabupaten Jember, 2021). However, they have not received optimal attention from the government such as Papuma beach, Watu Ulo beach, Pancer Puger beach and Payangan beach that each has its own uniqueness and charm. However, there are several problems in an effort to develop tourism on the four beaches, especially on the lack of cooperation and coordination between local communities, regional government and related stakeholders (Buditiawan and Harmono 2020).

According to Nawawi (2013), a good tourism area will succeed if optimally based on four aspects, namely: (a) maintain environmental sustainability; (b) increase the community welfare in those areas; (c) guarantee visitor satisfaction; (d) improve integration and community development units around the development areas. The World Tourism Organization in agenda 21 (Hidayat 2010) stated that sustainable tourism becomes very important thing.

The local community empowerment program paradigm around the beach's tourism area must be based on the relevant elements with the community cultural characteristics and social economy needs. Aspects that must be considered are: empathy-sympathy, focused, participative, democratic and transparency, contextual, systemic and ecology commitment (Kusnadi 2009). The tourism development strategy in coastal areas must remain side by side with the local community's way of life and be able to contribute to improving the community's standard of living, meaning that an important component of the success of coastal tourism development is community involvement and participation (Porter *et al.* 2017).

The local coastal communities are often only used as objects for the interests of other parties (capital owners and bureaucrats). Of course, so that the local coastal communities become the subject of development in their own environment, they must be awakened their existence and power with hope that (1) consciously understand their position in the local socioeconomic constellation, (2) independently able to solve social problems faced, (3) collectively able to gather powers to affect and design the community changes that side with their interests (Papageorgiou 2016; Saefullah and Yana B 2003). The study result of Mujiyadi *et al.* (2013) showed that needs assessment known that coastal poor community need to be properly empowered.

According to WTO (Abdillah 2016) existing condition assessment of tourism destinations are using 6 variables, namely: attraction, amenities, accessibility, image, human resource and price. A tourism business also needs organizational development. The organizational development or target includes comprehensive diagnosis approach and problem solving to avoid organizational collapse and to create renewal for the organization (Marafa and Chau 2014; Papageorgiou 2016). In addition, good financial literacy must also be followed. Resource Based View (RBV) Theory proposed by Barney (1991) showed that businessmen resource is financial literacy can be a valuable value for their business in order to reach the performance advantage and competitive advantage.

Along with business orientation, a strategic planning is strategic thinking from the company owner that needs strategic thinking (Randazzo 2014), at least synthesize intuition and creativity of entrepreneurship into the company vision (Lupiyoadi 2002; Mukherjee *et al.* 2018). Therefore, cultivating entrepreneurship spirit is needed, cultivate ability to move in change and the future (Drucker 1991; Hvide and Panos 2014; Swasono 2019). Empowerment is the spirit of community development concept (Wijijayanti *et al.* 2020). Empowerment is basically involving two key words, namely power and disadvantaged. Empowerment means giving resources, knowledge and skills for someone to be independent and participate in life (Zubaedi 2013). Ife (1995) stated that several

principles that carried out in community development are a) integrated in various development elements such as social, economy, political and culture; b) empowerment and independence; c) independence from various parties.

## 1. Literature Review

### 1.1 Coastal Community Empowerment

Empowerment of coastal communities brings various consequences and changes, considering that social change is an integral part of human change (Joo *et al.* 2020; Kinseng *et al.* 2018). The emergence of various alternatives in an effort to improve people's living standards makes the surrounding community to be willing to change and learn according to the dynamics that occur without leaving cultural roots that have been passed down from generation to generation (McElduff *et al.* 2016). The tourism sector is one of the triggers for changes in coastal communities (Papageorgiou 2016; Tegar R and Gurning 2018) where people can better take advantage of the existing potential, both natural potential which is given and the economic potential that arises from the tourism sector, including home stays, toilets, culinary, local handicrafts and products as well as attractions based on local wisdom (Khalid *et al.* 2019).

Hikmat (2006) explains empowerment as psychological understanding of the influence of individual control on social condition, political power and rights based on Constitution (Ginting and Siregar 2020). Meanwhile, according to Suharto (2005); Wijijayanti *et al.* (2020), empowerment refers to individual ability, especially vulnerable group so that they have power and ability to (a) fulfill basic needs; (b) reach productive sources which enables them to increase their income and obtain the goods and services they need; and (c) participating in development process.

The aim of empowerment is availability of basic human needs which consist of clothing, food, shelter, health and education (Joo *et al.* 2020). The increase of institutional roles (McElduff *et al.* 2016), the creation of locally productive economic activities, the creation of productive economic activities in areas that have characteristics based on local sources, the creation of transportation link and communication as basis in economic relations, the realization of Indonesia's economic structure based on coastal area activities (Ismail *et al.* 2011). Hikmat (2006) showed that empowerment can be placed on individual and social level power.

### 1.2. Financial Literacy

According to Eresia-Eke & Raath (2013) and Suryaningsih & Sumani (2019), financial literacy is the level of knowledge, skills and confidence of the community related to financial institution as well as the products – services which is poured in the parameters of the size of the index. According to Dahmen & Rodríguez (2014), businessmen need understanding on financial literacy. The financial literacy affects individual thought on financial condition and affects strategic decision making in financial and better management for the business owners (Anggraeni 2016; Atkinson & Messy 2012). Mandongwe *et al.* (2020), financial literacy according to this study, comprises of financial knowledge, financial attitude and financial awareness.

Eresia-Eke & Raath (2013) and Thabet *et al.* (2019) explains that financial literacy can allow each individual or business to understand the purpose of the use of money and wiser decision making. Ibor *et al.* (2017) explains that a business is not able to reach growth stage in its business life cycle from the financial side generally caused by the lack of financial access. OECD-INFE (2011) and Atkinson & Messy (2012) explain that access to financial sector is needed in order to create economic environment which allows company to grow and thrive. The study results of Sumani & Roziq (2020) showed that financial knowledge, financial attitude and financial behavior have significant effect on the financial well-being of batik SMEs in East Java.

### 1.3. Beach as a Potential Wisdom Local

In community life, especially in Indonesia, there are values that form a local wisdom and have become everyday life (Wu and Chen 2018). Siagian *et al.* (2018) said that the local wisdom is all forms of knowledge, faith, understanding or insight and customs or ethics that guide human behavior in life in their ecological community (Anoegrajekti *et al.* 2018; Wijijayanti *et al.* 2020). Furthermore, according to Siagian *et al.* (2018), local wisdom is set of knowledge (Joo *et al.* 2020) with its value and certain norms that sourced from adaptation results and life experience of a community group in certain location which then give a thinking pattern and certain acts as the way to live in harmony with the environment (Ochman 2020), with each other and with themselves. Local wisdom can be tangible (textual, architectural and traditional art) and intangible (value system, chant and advice) and in terms of the type of local wisdom consisting of governance, value system, procedure and special conditions such as sensitive areas and sacred building (Aulia and Dharmawan 2010).



## 1.4. Quadruple Helix (QH)

The coastal natural resources management is essentially a controlling process of human acts or local communities in coastal areas so that the utilization of natural resources can be done wisely by heeding the principles of environmental sustainability (Satria A. 2002). Therefore, the stakeholder's synergy is needed related to the empowerment which known as Quadruple Helix (QH). The QH concept is the development of Triple Helix (TH) with the fourth party. For example, the educational and entrepreneurship development manager (Rebernik 2009); civil community (Carayannis and Rakhmatullin 2014); innovation actors group (Fuzy 2013). The synergy between roles in quadruple helix conceptuality can be built if the parties are able to play their role independently without other parties. This condition creates correlation between complementary parties and able to strengthen innovation in the creative industry including tourism industry (Sofhani and Nurrahma 2017).

## 2. Methodology

This study conducted in Jember regency, Indonesia, especially at Papuma beach, Watu Ulo beach, Payangan beach and Pancer Puger beach in Jember regency. The sampling used is purposive sampling technique. Respondent in this study is a representative of local coastal community such as local resident or someone that involved in the tourism business (culinary business owner, parking lot business, tourism guide business, production business and souvenirs, transportation service business or travel agent), regional government of Jember regency (including Department of Tourism and Culture and related other departments), consumer or domestic tourists or international tourists who visit those tourism objects and non-governmental organization who has a concern on nautical tourism development in Jember regency.

Data in this study is primary and secondary data. Primary data obtained through a series of interviews such as Focus Group Discussion (FGD), field observation and questionnaire distribution to the respondent that have been specified. The number of respondents is adjusted to the data needs. Secondary data is statistical data, historical data, etc. from various sources or agency based on the literature study research (journals, books, websites, newspapers, magazines and other scientific sources).

Data is analysed through several steps. These steps are as follows internal and external factors analysis (IFAS and EFAS), SWOT analysis (strength, weakness, opportunities, threats); and AHP (Analytical Hierarchy Process) analysis. AHP is decision making method by making paired comparisons between selection criteria and also paired comparisons between available options. Generally, the decision making by using AHP composed into criteria and alternative choices. The analysis is conducted in three stages. First stage is stating the purpose of this research analysis as a destination development. The next stage is to determine the criteria for tourist destinations, namely attraction, amenities, accessibility, institutional and financial literacy. The third stage is to determine choices of beach attractions, namely Payangan Beach, Papuma Beach, Watu Ulo Beach and Pancer Puger Beach.

## 3. Results and Discussion

The Payangan beach is located at Payangan sub-village, Sumberrejo village, Ambulu district, Jember regency. The beauty of Payangan beach is not only on its black sand beach. There are small hills that tourists can climb, namely Seruni, Samboja and Suroyo. There is one typical and unique thing in Payangan beach, it is a place called "Teluk Love" which shaped like a heart. The shoreline curvature of this bay looks like the shape of a heart. The exotic of Teluk Love is not only on its shape that resembles a heart. The rocks cluster between two curves also makes the panorama is getting charming. The landscapes around Teluk Love also decorate the panorama, as presented in figure 1.

The Tanjung Papuma beach is located in the south of Jember city, one of the cities located in East Java which is on the route of Bromo, Ijen and Bali. This white sand is located approximately 37 km to the south of Jember city. The Tanjung Papuma beach is one of the 16 featured tourism objects promoted by Perum Perhutani Unit II East Java. Another uniqueness of Papuma is there are Malikan rocks that can produce unique sounds like music when hit by waves. The Malikan rocks are flat corals that look like a big shell that forms the basis of a big coral reef. It is located not far away from the seashore (Figure 2). The development plan of Tanjung Papuma beach by the government of Jember regency has proven that Tanjung Papuma beach is one of the tourism potentials that deserves to be reckoned according to the basic concept of the government of Jember tourism development that environmentally friendly/ecotourism (Khalid *et al.* 2019; Wu and Chen 2018).





Source: Risma Code, 2020

Figure 1 - Payangan Beach



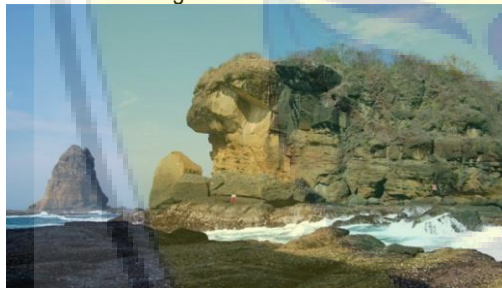
Source: Risma Code, 2020

Figure 2 - Papuma Beach

The Watu Ulo beach is located in the south sea of East Java, precisely in the Sumberrejo village, Ambulu district, Jember regency. The name of Watu Ulo comes from Javanese, namely "Watu" which means stone and "Ulo" which means snake. So the name of Watu Ulo can be interpreted as the snake stone beach (Figure 3). The background behind the mention of Watu Ulo name itself is none other than long stone resembling the shape of a snake on beachside jutting into the sea. Along with the tourism industry development, the community began to participate in developing the Watu Ulo tourism potential in Sumberrejo village, Ambulu district. Therefore, the people who live in the beach area are started to realize the tourism and its socio-economy potentials (McElduff *et al.* 2016), the community declares "Kampung Wisata Segoro Kidul" (KWSK).

The fourth location of this study is Pancer Puger beach. It is located in Kulon Puger, Puger district, Jember regency. Pancer Puger beach is 41.2 km away from downtown Jember regency. The study location has a landform in the form of a beach, river estuary, sand dunes resulting from sedimentation and estuaries. Like any other tourist's attraction, the price admission of Pancer Puger beach is cheap. However, the quantity is directly proportional to quality. There are only a few stalls and grilled fish sellers and tours around the bay by fishing boats.

Figure 3. Watu Ulo Beach



Source: Risma Code, 2020

Figure 4. Pancer Beach



Source: Risma Code, 2020

## Internal Environment Analysis

The followings are internal environment condition details for each beach and evaluation for each element of strength and weakness in the form of Table 1.

Table 1. IFAS Analysis

Variables	Payangan Beach					Papuma Beach					Watu Ulo Beach					Pancer Puger Beach				
	Indicators	Value	Quality (%)	Score	Description	Indicators	Value	Quality (%)	Score	Description	Indicators	Value	Quality (%)	Score	Description	Indicators	Value	Quality (%)	Score	Description
1	The beauty of nature and the shoreline contours resemble a heart	5	10,0%	0,5	S	Tourism area is quite spacious with a sloping beach that is quite safe	3	10%	0,3	S	Tourism area is quite spacious	4	10%	0,4	S	Natural conditions of exotic and natural objects in the form of mountains	4	10,0%	0,4	S
	Instagramable for millennials	5	10,0%	0,5	S	There are several alternative choices of activities such as swimming, playing in the sand or boating	3	10%	0,3	S	There are no many alternative activities	-2	10%	-0,2	W	There is a petilasan location from the Mataram Kingdom and a Nature Reserve, so that it can become a beach tourism location as well as culture	3	10,0%	0,3	S
	Crowded, especially on weekends and holidays	3	2,5%	0,075	S	Kids friendly and suitable for families	3	7,5%	0,225	S	Not child and family friendly because there are some dangerous spots	-3	5,0%	-0,15	W	Not child and family friendly, because there are some dangerous spots	-2	5,0%	-0,1	W
	The beach is relatively new compared to similar tourism attractions in Jember	3	2,5%	0,075	S	Many tourists visit on holidays and weekends	2	5,0%	0,1	S	Not very attractive for millennial tourists because it's been relatively long	-3	5,0%	-0,15	W	Not too many choices of activities for visitors	-3	2,5%	-0,08	W
2	Cheap admission	4	5,0%	0,2	S	Expensive admission	-2	5,0%	-0,1	W	Cheap admission	3	10,0%	0,3	S	Cheap admission	2	10,0%	0,2	S
	Located not far from downtown Jember	2	2,5%	0,05	S	Easy access and organized	2	5,0%	0,1	S	Easy access and organized	2	5,0%	0,1	S	Easy access is difficult for tourists who have just visited Jember	-3	2,5%	-0,08	W
	The road to the location is quite easy to reach	3	2,5%	0,075	S	The location is not far from downtown Jember	2	5,0%	0,1	S	The location is not far from downtown Jember	2	5,0%	0,1	S	The location is not far from downtown Jember	2	5,0%	0,1	S
	There is a connecting access to the hill to get a photography spot from a height	2	5,0%	0,1	S	Road condition is adequate	2	5,0%	0,1	S	Road condition is adequate	3	5,0%	0,15	S	Road conditions are not adequate	-2	5,0%	-0,1	W
	The road condition to the object is not good	-4	5,0%	-0,2	W	There is connecting access to another beach, namely Watu Ulo beach	2	5,0%	0,1	S	There is a connecting access to another beach, namely Papuma beach	2	5,0%	0,1	S	There is a connecting access to the beach via ferry boat	2	5,0%	0,1	S
3	There is a place of worship	2	2,5%	0,05	S	There are worship facilities at several points of the beach, so that it can make it easier for visitors	3	2,5%	0,075	S	There are worship facilities at several points of the beach, so that it can make it easier for visitors	2	2,5%	0,05	S	There are places of worship	2	2,5%	0,05	S
	There are clean public toilets	2	2,5%	0,05	S	There are many clean public toilets	3	2,5%	0,075	S	There are many clean public toilets	1	2,5%	0,025	S	There is a toilet but it's not adequate	-1	2,5%	-0,03	W
	There are clean water, lights and affordable cellular operator signals	2	2,5%	0,05	S	There are clean water, lights and affordable cellular operator signals	2	2,5%	0,05	S	There are clean water, lights and affordable cellular operator signals	3	2,5%	0,075	S	There are clean water, lights and affordable cellular operator signals	1	5,0%	0,05	S
	There are parking lots and vehicle storage in several places to the tourist sites	3	2,5%	0,075	S	There are many choices of restaurants with various seafood menus and street vendors	2	2,5%	0,05	S	There are restaurants and stalls as well as street vendors	2	2,5%	0,05	S	There are restaurants and stalls as well as street vendors	1	2,5%	0,025	S
	Lodgings are available around the beach	2	2,5%	0,05	S	Lodgings are available around the beach	2	2,5%	0,05	S	Lodgings are available around the beach	2	2,5%	0,05	S	No lodgings are available around the beach	-2	2,5%	-0,05	W
	There is no organized parking management, so parking is a self-help of the surrounding community	-4	2,5%	-0,1	W	Spacious parking lot	2	2,5%	0,05	S	Spacious parking lot	5	2,5%	0,125	S	There is no organized parking management, so parking is a self-help of the surrounding community	-2	2,5%	-0,05	W
	The food stalls are fully controlled by Pokdarwis and are not well organized and there is no lodging available	-4	5,0%	-0,2	W	There are camping and outbound facilities	2	2,5%	0,05	S	Leisure facilities are available for visitors	4	2,5%	0,1	S	Rest facilities are available for visitors	2	5,0%	0,1	S
	The guard is only accessed by the object's entrance	-3	5,0%	-0,15	W	Insufficient trash	-4	2,5%	-0,1	W	Insufficient trash	-4	2,5%	-0,1	W	Insufficient trash	-5	2,5%	-0,13	W
	There is no official coast guard tasked to securing the beach	-4	5,0%	-0,2	W	Guard at the entrance and around the tourism attraction	2	2,5%	0,05	S	Guard at the entrance only	-4	2,5%	-0,1	W	Guard at the entrance only	-2	2,5%	-0,05	W
	4	The surrounding environment towards tourism attractions is very dirty and shabby	-4	5,0%	-0,2	W	There is an official coast guard	2	2,5%	0,05	S	There is no official coast guard on duty	-3	2,5%	-0,08	W	There is no official coast guard	-2	2,5%	-0,05
The new icon of Jember tourism, so that promotions are quite intense		4	2,5%	0,1	S	The environment around tourism attractions is relatively clean	2	5,0%	0,1	S	The environment around tourist attractions is dirty and slum	-4	2,5%	-0,1	W	The environment around tourism attractions is dirty and slum	-3	2,5%	-0,08	W
The service quality is not adequate		-4	2,5%	-0,1	W	Low financial literacy	-3	5,0%	-0,15	W	Low financial literacy	-3	5,0%	-0,15	W	Low financial literacy	-3	5,0%	-0,15	W
There is no Tourism Information Center		-4	5,0%	-0,2	W	Managed by the private sector, namely Perum Perhutani	2	2,5%	0,05	S	Managed by the government of Jember regency through Department of Tourism and Culture	3	2,5%	0,075	S	Managed by Perhutani	3	2,5%	0,075	S
Fully managed by Pokdarwis and no government intervention		-4	5,0%	-0,2	W	The overall service quality is quite good	2	2,5%	0,05	S	Overall service quality is inadequate	-4	2,5%	-0,1	W	Overall service quality is inadequate	-2	2,5%	-0,05	W
Relatively low financial literacy	-4	5,0%	-0,2	W	There is no Tourism Information Center	-3	2,5%	-0,08	W	There is no Tourism Information Center	-4	2,5%	-0,1	W	There is no Tourism Information Center	-3	2,5%	-0,08	W	
<b>Total</b>	<b>3</b>	<b>100%</b>	<b>0,200</b>			<b>33</b>	<b>100%</b>	<b>1,600</b>			<b>4</b>	<b>100%</b>	<b>0,475</b>			<b>-13</b>	<b>100%</b>	<b>0,350</b>		

Source: Research data, processed (2020)

Note: \* 1. Attraction; 2. Accessibility; 3. Amenities; and 4. Institutional and Financial literacy

Table 1 shows the strength value of Payangan Beach (Teluk Love) tourism is in the range of 0.05 to 0.3. Meanwhile, the weakness value is in the range of -0.025 to -0.05. The strength value of Papuma beach is in the range of 0.075 to 0.03. Meanwhile, the weakness value is in the range of -0.05 to -0.01. The strength value of Watu Ulo beach is in the range of 0.025 to 0.3. Meanwhile, the weakness value is in the range of -0.05 to -0.03, and the strength value of Pancer Puger beach is in the range of 0.025 to 0.4. Meanwhile, the weakness value is in the range of -0.025 to -0.15.

## External Environment Analysis

Furthermore, the external condition evaluation in the form of opportunity and strength is also carried out for each beach. The results is presented in Table 2.

Table 2. EFAS Analysis

Variables	Payangan Beach					Papuma Beach					Watu Ulo Beach					Pancer Puger Beach				
	Indicators	Value	Quality (%)	Score	Description	Indicators	Value	Quality (%)	Score	Description	Indicators	Value	Quality (%)	Score	Description	Indicators	Value	Quality (%)	Score	Description
1	National economic growth	1	5,0%	0,05	O	National economic growth	1	5,0%	0,05	O	National economic growth	2	5%	0,1	O	National economic growth	1	5	0,05	O
	Regional economic growth	1	5,0%	0,05	O	Regional economic growth	1	5,0%	0,05	O	Regional economic growth	1	5%	0,05	O	Regional economic growth	1	5	0,05	O
	Tourism industry growth	2	5,0%	0,1	O	Tourism industry growth	2	5,0%	0,1	O	Tourism industry growth	2	5%	0,1	O	Tourism industry growth	2	5	0,1	O
2	Government focus to develop tourism industry and local business	1	5,0%	0,05	O	Government focus to develop tourism industry and local business	2	5,0%	0,1	O	Government focus to develop tourism industry and local business	2	5%	0,1	O	Government focus to develop tourism industry and local business	1	5	0,05	O
	Government cannot take over tourism management, because it is managed by Poldarwis	1	10,0%	0,1	T	Government does not have authority on tourism destination status	-2	10,0%	-0,2	T	Government does have authority on tourism destination status	1	10%	0,1	O	Government cannot take over tourism management, because it is managed by Poldarwis	1	10	0,1	T
	Weak of law to regulate tourism areas	-2	2,5%	-0,05	T	Weak of law to regulate tourism areas	-1	2,5%	-0,03	T	Weak of law to regulate tourism areas	-4	7,50%	-0,3	T	Weak of law to regulate tourism areas	-2	2,5	-0,05	T
	The legal land status is still questionable	-2	5,0%	-0,1	T		2,5%	0			Direct involvement of the government in tourism destinations management	2	2,5%	0,05	O	The legal land status is still questionable	1	7,5	0,075	O
	Areas safety	1	7,5%	0,075	O	Areas safety	2	10,0%	0,2	O	Areas safety	2	5,00%	0,1	O	Areas safety	1	7,5	0,075	O
3	Community participation in tourism object management	1	7,5%	0,075	O	Community participation in tourism object management	2	7,5%	0,15	O	Direct involvement of the government in tourism destinations management	2	5%	0,1	O	Community participation in tourism object management	1	7,5	0,075	O
	Poldarwis ego-sectoral tendencies in handling tourism objects	-3	7,5%	-0,23	T	Tendency to control by a group of parties, in this case the private sector	-2	7,5%	-0,15	T	Community participation in tourism object management	3	7,50%	0,225	O	Community participation in tourism object management	1	7,5	0,075	O
	Increasing public interest, especially the millennial generation on tourism destinations	2	5,0%	0,1	O	Increasing public interest, especially the millennial generation on tourism destinations	2	10,0%	0,2	O	Increasing public interest, especially the millennial generation on tourism destinations	-5	7,50%	-0,38	T	Increasing public interest, especially the millennial generation on tourism destinations	2	5	0,1	O
4	Nature conservation and environmental preservation issues	-3	5,0%	-0,15	T	Nature conservation and environmental preservation issues	-3	5,0%	-0,15	T	Nature conservation and environmental preservation issues	-2	5%	-0,1	T	Nature conservation and environmental preservation issues	-3	5	-0,15	T
	Go-green movement launched by the government	1	5,0%	0,05	O	Go-green movement launched by the government	2	5,0%	0,1	O	Go-green movement launched by the government	2	5%	0,1	O	Go-green movement launched by the government	1	5	0,05	O
5	The development of social media and its ease of access	2	10,0%	0,2	O	The development of social media and its ease of access	2	7,5%	0,15	O	The development of social media and its ease of access	2	10%	0,2	O	The development of social media and its ease of access	2	10	0,2	O
	Information transparency	-2	2,5%	-0,05	T	Information transparency	-2	2,5%	-0,05	T	Information transparency	-3	2,50%	-0,08	T	Information transparency	-2	2,5	-0,05	T
6	The attraction of tourism destinations that are able to compete with other similar destinations in the same area	1	7,5%	0,075	O	The attraction of tourism destinations that are able to compete with other similar destinations in the same area	2	5,0%	0,1	O	The attraction of tourism destinations that are able to compete with other similar destinations in the same area	2	5,00%	0,1	O	The attraction of tourism destinations that are able to compete with other similar destinations in the same area	2	5	0,15	O
	Competition with non-coastal tourism destinations around the region	-1	5,0%	-0,05	T	Competition with non-coastal tourism destinations around the region	-1	5,0%	-0,05	T	Competition with non-coastal tourism destinations around the region	-5	7,5%	-0,38	T	Competition with non-coastal tourism destinations around the region	-4	5	-0,2	T
<b>Total</b>		<b>1</b>	<b>100%</b>	<b>0,300</b>			<b>7</b>	<b>100%</b>	<b>0,375</b>			<b>4</b>	<b>100%</b>	<b>0,100</b>			<b>6</b>	<b>100</b>	<b>0,700</b>	

Source: Research data, processed (2020)

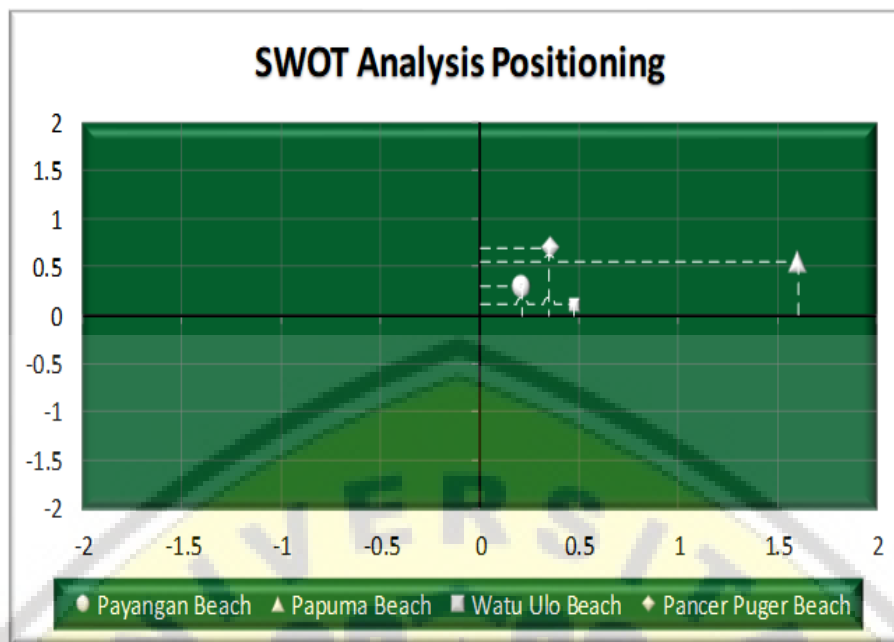
Note: \* 1. Economic Condition; 2. Political and Legal Condition; 3. Socio-culture Condition; 4. Environment; 5. Technology Development; and 6. Competitiveness

Table 2 shows that the opportunity value of Payangan beach is in the range of 0.05 to 0.2. Meanwhile, the threat value is in the range of -0.05 to -0.225. The opportunity value of Papuma beach is in the range of 0.05 to 0.2. Meanwhile, the threat value is in the range of -0.05 to -0.2. The opportunity value of Watu Ulo beach is in the range of 0.05 to 0.15. Meanwhile, the threat value is in the range of -0.05 to -0.375. That the opportunity value of Pancer Puger beach is in the range of 0.05 to 0.2. Meanwhile, the threat value is in the range of -0.05 to -0.225.

Figure 5 shows the SWOT analysis of the four beaches, where all the beaches are in quadrant 1. This becomes a competitive advantage because the four beaches have internal power to take advantage of existing opportunities (Barney 1991; Jaffe and Nebenzahl 2001). The most appropriate strategy to be applied is growth-oriented strategy.



Figure 5. SWOT Analysis



Source: Research data, processed (2020)

The advantage of the four beaches is on its panorama attraction that other beaches do not have (Aulia and Dharmawan 2010). In addition, the strength factor of the beaches is accessibility and amenities. It can be seen from the distance of the four beaches from downtown Jember regency supported by adequate road access. As the results of existing researches, the continuity of tourism destination is the availability of other supporting facilities (Anoegrajakti *et al.* 2018) such as worship places, clean toilets, spacious parking lot areas and various culinary places for the beach area. The external environment condition which can be the driving force for the success of the four beaches destinations is the economic growth where the consumer purchasing power is sufficient so that it grows public interest in traveling. Government and community (McElduff *et al.* 2016) alignments as part of the quadruple helix have been done (Carayannis and Rakhmatullin 2014; Fuzi 2013; Rebernik 2009). The alignments can be seen with the existence of tourism development documents on short-term, medium-term and long-term development plans in the Department of Tourism and Culture of Jember regency. The local business development in the area around the coast as a form of community empowerment around the tourism area also has been realized and developed (Hikmat 2006; Ismail *et al.* 2011). Technology development also becomes leverage for tourism marketing through various information technology tools and social media (Suryaningsih *et al.* 2020). Social media that uploads every innovation and various additional amenities for each beach tourism destination can be effective and efficient promotion media to attract tourists to revisit or even to attract new tourists (Gardiner and Scott 2018).

After the questionnaire results obtained, the next step is to convert it into AHP matrix form. The AHP research step is carried out by compiling hierarchy, develop the research variables so then get 6 variables related to the nautical tourism. The research questionnaire, construct validity, questionnaire distribution to the management to get factor weights and representatives of tourism aware groups to get sub factor weights. The results showed that there are factors that affect the nautical tourism management, namely Attraction: 28.49%; Amenities: 23.48%; Accessibility: 22.32%; Institutional: 15.52%; and Financial Literacy: 10.19%. The study results showed that financial literacy (knowledge, skills and confidence) (Sumani and Roziq 2020) is still very low.

Based on the existing condition, it appears that institutional and financial literacy becomes a weakness on the four beach tourism destinations. Basically, the four beaches are facing a huge market opportunity. On the other hand, these beaches are facing internal weakness, especially in institutional development (Suharto 2005). The strategic focus that must be done is defensive. Public awareness to spend their time and traveling cost is an opportunity for the beach tourism managers to give prime services. One of the services that can be given is the ease of payment through e-wallet. Certainly, the financial literacy of tourism managers (Ochman 2020; Suryaningsih and Sumani 2019) must be improved through various socialization and e-wallet trainings. Good financial management for community-based tourism is very useful in increasing market growth (Anggraeni 2016; Mandongwe *et al.* 2020; Sumani & Roziq 2020).

## Conclusion

This research highlights important factor in the tourism management. The four beaches evaluated have internal powers to take advantage of the existing opportunity. The most appropriate strategy to be applied is growth-oriented strategy. Meanwhile, the existing condition appears that institutional and financial literacy become weaknesses on the four beach tourism destinations, therefore defensive strategy is preferable. The lowest factor found is human resource development factor and financial literacy. Some existing tourism's potential are in accordance with market interest. However, they still need to be improved. To increase productivity, the human resource development is needed through coastal community empowerment, especially related to financial literacy. The results of this study are expected to contribute the nautical tourism development in Jember regency. In particular, it can create development model which based on coastal community empowerment as the basis of policies and regulations' formulations in nautical tourism field that are comprehensive, accommodative and inclusive. Not limited to that, further study is suggested to explore more on the other variables such as cultural or gender aspects in order to get more robust model for the nautical tourism development.

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