



Enhancement Literacy Finance As A Key Factor In Realize Development Sustainable At The Destination Business Tour Religion

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Abstract. *The complexity and importance of the role of the religious tourism business in a global context, where spiritual and religious destinations not only attract tourists, but also become centers of economic and cultural activities. The success of a religious tourism business destination depends not only on its spiritual appeal, but also on the manager's ability to understand and manage financial aspects wisely. The importance of increasing financial literacy in the context of the religious tourism business is increasingly visible due to the various challenges faced by the tourism industry, including climate change, changes in consumer behavior and global market dynamics. Recognizing the financial literacy gap in the religious tourism business can be integrated into education and training programs for industry players. The method used in this research is a qualitative research approach with a descriptive research type, to observe the extent to which MSME business actors in the Wali Sembilan religious tourism area understand and can apply financial literacy to increase their business success. This research took place in the Wali Sembilan religious tourism area. Based on results reduction observations, interviews and documentation that have been done interpret it can stated that enhancement literacy finance become factor key in realize development sustainable destination business tour Wali Sembilan religion. Profile perpetrator diverse businesses _ in literacy finance show necessity effort increase, especially among MSMEs as _ bone back economy populist. Enhancement literacy finance give impact positive on ability perpetrator business in make decision smart finances, planning _ investing, and managing risk, create environment stable and powerful business _ competitive. Therefore _ that 's necessary done steps strategic like strengthening literacy programs finance, cooperation between government and private, and integration literacy finance in curriculum education For support continuity economy and business in the destination that.*

Keywords : *Financial Literacy, MSMEs, Tourism, Business Success*

INTRODUCTION

The complexity and importance of the role of the religious tourism business in a global context, where spiritual and religious destinations not only attract tourists, but also become centers of economic and cultural activities. Added explanation by Tomljenović & Dukić, (2018) convey that developments in technology and connectivity that increasingly facilitate accessibility to tourist destinations have increased the attractiveness of religious tourism business destinations as the main choice for travelers seeking deep spiritual experiences. In the midst of the tranquility of the Wali Sembilan religious tourism area , there is an economic dynamic that resides in every corner, namely through the existence of Micro, Small and Medium Enterprises (MSMEs). This phenomenon reflects a story rich in unique potential and challenges, forming a harmonious interweaving between spiritual life and the local economy.

Received Agustus 30, 2023; Revised September 2, 2023; Accepted Oktober 19, 2023

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Every step along this area is decorated with a variety of products and services that emerge from micro businesses. A variety of handicraft items, typical culinary delights and spiritual services provide a unique feel to the experience of tourists who come looking for tranquility and spiritual wisdom. MSMEs are at the forefront in absorbing and presenting the rich culture and history of Wali Sembilan. The importance of MSMEs in this region is not only limited to economic contribution alone, but is also a pillar of empowering local communities. Businesses in the Wali Sembilan area provide opportunities for the community to play an active role in developing and promoting their own tourist destinations. They are not only business people, but also agents of change in improving living standards and creating local jobs. However, in this beautiful microeconomic portrait, there are also challenges that need to be faced. Limited access to capital, changes in tourist consumption patterns, and seasonal fluctuations in visits are some of the obstacles that MSMEs must overcome. In this case, financial literacy is identified as a key factor that has the potential to shape the direction and impact of successful religious tourism businesses guardian nine (Hermawati, 2020; Oumlil & Juiz, 2018; Ratnasari et al., 2020) .

Ali et al., (2019) add that the success of a religious tourism business destination does not only depend on its spiritual appeal, but also on the manager's ability to understand and manage financial aspects wisely. In this era of globalization, the resilience and sustainability of the religious tourism business has become increasingly important, and financial literacy has become an important instrument to achieve this goal. Therefore, this research aims to detail and understand the extent to which increasing financial literacy can be a key factor in realizing sustainable development in religious tourism business destinations (Garg & Singh, 2018; Goyal & Kumar, 2021) .

More Far Karakurum-Ozdemir et al., (2019) confirm that financial literacy itself involves a deep understanding of financial concepts, investment and risk management. In the context of the religious tourism business, this includes understanding tourist spending patterns, destination revenue management, and investment management to improve tourism infrastructure and services. Global economic developments also require stakeholders in the religious tourism business to be able to make smart and sustainability-oriented decisions. Successful religious tourism business destinations are not only able to generate financial profits, but also contribute to local economic development, preservation of cultural heritage, and community empowerment. Therefore, financial literacy is not only defined as the ability to manage finances, but also as a tool to achieve broader social and ecological goals.

The importance of increasing financial literacy in the context of the religious tourism business is increasingly visible due to the various challenges faced by the tourism industry, including climate change, changes in consumer behavior and global market dynamics (Andarsari & Ningtyas, 2019; Hasan et al., 2021). With a better understanding of financial literacy, stakeholders can design strategies that are more adaptive, responsive and sustainable. So that This research also views financial literacy as a means of promoting inclusiveness and participation of local communities in the management and development of religious tourism business destinations. Equitable financial education can build the capacity and economic independence of local communities, creating a supportive environment for sustainable development of destinations.

In order to increase the global competitiveness of religious tourism business destinations, increasing financial literacy can be an important driver for innovation. Statement the supported by Saifurrahman & Kassim, (2021) the use of *fintech* financial technology and smart financial strategies can accelerate business growth and create a more satisfying tourism experience. Successful financial management in the religious tourism business also has a direct impact on the quality of the tourist experience. Well-managed infrastructure, quality services, and various adequate tourist facilities can increase the attractiveness of a destination, create a positive impression, and encourage repeat visits.

Increasing financial literacy also plays a role in mitigating the financial risks that religious tourism businesses can face (Utami et al., 2021). Understanding the concept of financial risk and managing it well can help religious tourism business destinations to remain stable amidst economic uncertainty and market changes. In the digital information era, financial literacy also includes an understanding of financial security and privacy. Religious tourism business destinations need to have reliable policies and security systems to protect financial information and customer data (Beureukat & Setyawati, 2023; Jenita et al., 2022; Sisharini et al., 2019).

Recognizing the financial literacy gap in the religious tourism business can be integrated into education and training programs for industry players. Researchers provide A alternative solution training for destination managers, tourist guide training, and financial education for local communities. Urgency from study This because financial literacy in the sustainable development of religious tourism business destinations can also be understood in the context of corporate social responsibility. Business sustainability is not only about profitability, but also about the positive impact that a business can have on the environment and society (Gunawan et al., 2023; Yanto et al., 2022).

Sustainable development of religious tourism business destinations is not only the responsibility of destination managers, but also involves various stakeholders such as the government, local communities and the private sector. Therefore, this research will also include a multi-stakeholder perspective to understand the role of financial literacy in the framework of cooperation and partnerships.

This research seeks to contribute to the academic and practical literature by investigating the link between financial literacy and the success of religious tourism businesses. Previous research has provided initial evidence of the importance of financial literacy in a business context, but more in-depth analysis is still needed in the typical religious tourism business context. Sustainable development of religious tourism business destinations is not only the responsibility of destination managers, but also involves various stakeholders such as the government, local communities and the private sector. Therefore, this research will also include a multi-stakeholder perspective to understand the role of financial literacy in the framework of cooperation and partnerships.

It is hoped that this research can provide concrete policy recommendations to increase financial literacy in religious tourism business destinations. These policy implications could include financial education strategies, the development of a supportive regulatory framework, and collaborative initiatives between the public and private sectors. Thus, it is hoped that this research can provide a better understanding of the key role of financial literacy in realizing sustainable development in religious tourism business destinations. Through a deeper understanding of this relationship, it is hoped that religious tourism business destinations can maximize their potential while still paying attention to social and environmental responsibilities.

THEORETICAL

Overview theories Which outlined in in. research originate from a number of previous study Which relevant, as base framework theory, determination, and analysis study. Furthermore, on part This displayed consecutive discussion about :

Financial Literacy

According to Ardila et al., (2021); Official et al., (2019) explaining advantages amidst the dynamics of modern society's economic life, financial literacy emerges as a critical element that forms the foundation of wise financial management. The theoretical study of financial literacy does not only detail the definition of this concept, but also explores the dimensions that build it. In research here, writer will explore various aspects of financial literacy, from its

definition to its impact on consumer behavior and economic sustainability (Andriani & Sukaris, 2022; Dwijayanti et al., 2022) .

Research results Adquisiciones et al., (2019); Irman et al., (2021) state that financial literacy can be defined as an individual's ability to understand, manage and make intelligent decisions regarding personal finances. Understanding the concepts of savings, investment, risk management and financial planning are the main foundations that form financial literacy. Ogheneogaga Irikefe & Isaac Opusunju, (2021) also argue that the dimensions of financial literacy are not limited to knowledge alone. There is knowledge literacy, which involves understanding financial concepts; skills literacy, which measures the ability to use these concepts in everyday life; and behavioral literacy, which involves applying knowledge and skills to financial decision making.

Various factors influence a person's level of financial literacy. Education, financial experience, culture and social environment are elements that shape an individual's understanding of finance (MD Lestari et al., 2020; Zaky & Zainuddin Hamidi, 2022) . Financial education received in school or through special training can provide a strong foundation for improving financial literacy. The existence of financial literacy brings significant benefits. Individuals who have good financial literacy tend to make better financial decisions, understand investment risks, and have better financial resilience (Elango, 2019; Kosová & Sertsiosb, 2018) . This not only affects individual financial well-being, but also has a positive impact on overall economic sustainability.

The importance of financial literacy in shaping consumer behavior is highlighted in this study. Individuals who have good financial literacy tend to make more rational consumer decisions, compare prices, and avoid financial traps that can be detrimental. Education and financial literacy are also key elements in overcoming microeconomic challenges. A structured and comprehensive financial education program at the school level can improve the financial literacy of future generations. Financial education starting from an early age is the key to forming a positive mindset towards financial management. In the era of digital technology, the development of *fintech* financial technology opens up new opportunities to increase financial literacy (Garg & Singh, 2018; Goyal & Kumar, 2021) . More carry on Karakurum-Ozdemir et al., (2019) convey that digital applications and platforms can provide easy access to financial information, provide tools for financial planning, and assist individuals in financial decision making. This theoretical study also highlights the importance of financial literacy in a global context. In the midst of global economic changes, individuals and communities who have good

financial literacy can better manage the impact of ongoing economic and technological changes.

Based on from statement on writer conclude that Financial literacy not only provides in-depth insight into this concept, but also outlines its implications and applications in everyday life. Financial literacy is not just an individual skill, but a foundation for personal and global economic sustainability. Therefore, increasing financial literacy is a shared responsibility, from educational institutions to society and government, in order to form a more financially intelligent and sustainable society.

MSMEs

The development of MSMEs in Indonesia is one of the priorities in national economic development. This is apart from the fact that MSMEs are the backbone of the people's economic system which is not only aimed at alleviating poverty and absorbing labor, but also reducing the problem of inequality between business actors and income groups. (Bhatti et al., 2022; Hanggraeni et al., 2019; Latifah et al., 2021) . More than that, its development is able to make a significant contribution in accelerating structural change and expanding the economic base, namely improving the regional economy and national economic resilience.

The programs and activities carried out by the government in an effort to develop the MSME sector have obtained good results. The results of the activities and increasing role of MSMEs are increasingly visible, especially since the era of the economic and financial crisis in 1997. Apart from showing increasing development, the activities and role of MSMEs are also able to support national economic growth. Research on MSMEs is one form of support to continuously find the best solutions so that MSMEs can continue to grow, develop and survive in the era of globalization.

Tourism Religious

In In a corner of the world full of diverse beliefs and cultural heritage, religious tourism appears as a reflection of the human desire to experience spiritual experiences and weave religious stories. In research In this article, the author deepens understanding through a theoretical study of research on religious tourism, exploring the important aspects that shape this phenomenon. Religious tourism is, in essence, travel that combines the search for spiritual meaning with the exploration of historical sites and participation in religious rituals. Tourist destinations are considered sacred, full of religious value, and become magnets for those seeking deep spiritual experiences (Luz, 2020; Shinde, 2010) . The tourism dimension of religious tourism involves spiritual, cultural, historical and social elements. This creates a holistic experience for tourists, who not only seek to understand religious beliefs, but also want

to soak up the religious atmosphere, explore cultural heritage, and engage in rich social interactions with local communities (Rashid, 2018; Swangjang & Kornpiphat, 2021) . The main attractions of religious tourism include the presence of places of worship, historical sites that exude a spiritual aura, lively religious festivals, and captivating traditional rituals. All this creates an emotional appeal for tourists, fulfilling their desire for a journey that provides deeper meaning.

Research results Purwaningwulan & Ramdan, (2022); Wantara & Tambrin, (2019) explaining the motivation of tourists in religious tourism varies. There are those seeking inner peace, those wishing to strengthen their religious ties, or those simply wishing to explore and appreciate religious heritage. A deep understanding of these motivations is key to designing satisfying tourism experiences. Management of religious tourism destinations plays an important role. This involves efforts to maintain the authenticity of the surrounding environment, involve local communities in tourism development, and create memorable tourism experiences. The balance between economic development and cultural preservation is a crucial task in this management (Ana et al., 2016; Garcia Henche, 2018; Tomljenović & Dukić, 2018) .

However, like every form of tourism, religious tourism has both positive and negative impacts. Positive impacts include improving the local economy, preserving cultural heritage, and cross-cultural understanding. On the other hand, the risk of excessive commercialization and conflict between tourism interests and environmental sustainability are challenges that need to be faced. The active participation of local communities is a determining factor in the success of religious tourism. Local communities are not only witnesses, but also actors in the management, promotion and organization of religious events. They are at the forefront of preserving and sharing their cultural and spiritual wealth. Terzidou et al., (2018); Tinsley & Lynch, (2008); Wang et al., (2019) opinion Technology also shapes the face of religious tourism. Digital marketing, app-based travel guides and social media are becoming tools to increase the visibility and accessibility of destinations. However, care needs to be taken that technology does not destroy the spiritual experience and authenticity of these places.

In all its efforts, the concept of sustainability plays a major role in religious tourism. This includes environmental preservation, local community participation, and designing policies that support the preservation of spiritual and cultural heritage. The challenges in religious tourism create a dynamic stage. An in-depth theoretical study of these aspects will not only help us understand this phenomenon, but also guide us in designing sustainable

solutions to maintain and share the spiritual and cultural riches that exist in religious tourism destinations.

Business Success

In the spotlight light embracing twilight _ splendor buildings history and spaces holy, area tour religion incarnate become stage for success businesses that don't only turn on tradition, but also create opportunity meaningful economics. _ In research this, writer study various forming aspects _ foundation success business in the area tour religion. In the middle magnificent architecture ancient and busy echoing prayers , success _ business in the area tour religion hold role crucial . In understanding conceptually , Adeola et al., (2019); Mrabure, (2019); Suddaby & Jaskiewicz, (2020) success business it's not simply achievement financial only , but A attachment with continuity cultural , religious and economic local.

Theoretical studies about success business in the area tour religion started with understanding deep about draft tourist religion That yourself . Tourist religion can defined as deep journey _ spiritual and religious values through visit to historical sites , places of worship, as well involve self in religious rituals . Dimensions success business in the area tour religion covers aspect economic , social , and cultural (Cervantes-Zacarés et al., 2021; Rahman et al., 2013; Soomro et al., 2019) . Success financial business it's not objective the end , but rather means For reach balance with preservation inheritance cultural and spiritual as well contribution positive to public local . Attraction _ main area tour religion as center business is existence historical places of worship, lively religious festivals, and traditional rituals. Uniqueness and authenticity from experience tour This create Power pull the ones that don't forgotten for visitors. _

Motivation traveler in context success business in the area tour religion can varies. Someone's coming look for spiritual fulfillment, while others are interested with aspects culture and history. Understanding deep about motivation This become base For designing experience possible tourism _ fulfil various hope (Al-Kwifí et al., 2020; Bıçakcıođlu et al., 2020) . Management destinations in the region tour religion No only about enhancement infrastructure tourism, but also involves public local in a way active. They're not only become greeter guests, but also guards authenticity tradition and culture. Involvement active public local become key For create experience memorable tour. _ In context success business, technology also has role important. Digital marketing, online reservation platforms and use of social media can increase visibility and accessibility destination tourism. However , implementation technology must be balanced so that it doesn't damage spiritual experience and authenticity places holy (Dessyana & Dwi Riyanti, 2017; Moudrý & Thaichon, 2020) .

Continuity become theme central in study theory this. Continuity No only refers to preservation environment, but also on distribution benefit balanced economy _ between perpetrator industry and society local . Sustainability efforts leads to businesses that don't only success in a way financially , but also giving contribution positive impact on the environment and society local . Challenges in reach success business in the area tour religion appear from risk commercialization excessive , imbalance between growth economics and conservation culture , up to change pattern consumption tourists (Kozielski, 2019; Widodo, 2021) . Theoretical studies This become guide For identify possible solutions _ mitigate challenges that .

Through study this , realize that success business in the area tour religion involve more from simply numbers . He involve bond emotional with religion and culture , responsibility answer to preservation legacy , and contribution positive to well-being public local . Success business in the area tour religion No only about reach profit material , but also about nurture and appreciate values inherent in each _ step spiritual and business journey .

RESEARCH METHODS

Study This use approach study qualitative with type study descriptive , for observe the extent of the perpetrators MSME businesses in the region tour religion Guardian Nine understands and can apply literacy finance For increase success his business . Study This take location in area tour religion Nine guardians , including : (1) Sunan Gresik / Maulana Malik Ibrahim or Malik Maghribi (Gresik City), (2) Sunan Ampel / Raden Mohammad Ali Rahmatullah (Surabaya City), (3) Sunan Giri / Joko Samudro (Gresik Regency), (4) Sunan Bonang / Raden Makdum Ibrahim (Tuban), (5) Sunan Drajat / Raden Syarifudin (Lamongan Regency), (6) Sunan Muria / Raden Umar Said (Holy Regency), (7) Sunan Kalijaga / Raden Said (Demak), (8) Sunan Kudus / Ja'far Sadiq (Holy), (9) Gunung Jati / Syarif Hidayatullah (Cirebon). The subjects in this research are MSMEs in the area. Informant key in study This among them namely (1) manager supervisor grave (2) Community manager grave religion , (3) owner MSME businesses in the area grave religion , meanwhile Informant supporter in study This is (1) interpreter key grave religion (2) MSME employees around tour religion guardian nine .

Procedure data collection used in study This is Interview deep . In research This use data analysis in the field using the Miles model and Huberman. Activity in analysis of this data , namely data *reduction* , data *display* , And data *conclusion* . Data or information Which has collected in study This will tested its validity through technique triangulation method and

triangulation source . Triangulation method done If information or originating data from results interview so need tested from results observation . Triangulation source done If information certain for example question to different respondents _ or between respondents and documentation .

RESULTS AND DISCUSSION

Results

Based on results observations and visits by researchers to area Wali Sembilan's tomb can be stated that respondents not enough enable human resources for MSME actors in the region tour Wali Sembilan religion data was taken via Google form, so team study make alternative data collection _ conventional use hardfile questionnaire questionnaire in the form of a list of questions and written statements about literacy finance Regarding the success of MSMEs , it was created to seek answers from respondents . As for existing data documentation researcher get so far this , as following :



Figure 1 Interview data collection , observation and interviews

Source : processed by researchers, 2023

In a series interview with a number perpetrator business in the area tour religion , we get description deep about dynamics their business _ run . In terms of composition type gender, majority perpetrator businesses we encountered is men , around 67.2% of the total respondents. They share his perspective about How existence they in the business arena , highlighting their challenges and achievements _ facing so far this.

In case type effort , mostly from they tend focus on production goods , reached 89.6% of all over respondents . In interviews , many emphasized _ mark from results physical output

_ business them , especially in context tour religion . However , there are also some little one chooses business service , provide diversity in services offered in the area that .

Questioning forever operate effort , a lot perpetrator efforts that have been made up journey business they during more from 2 years , as much as 77.9%. They are with enthusiastic share story development business they from the early days until more travel _ mature . On the other hand , a number of respondents Still in phase beginning journey business , shows diversity level in -between experience perpetrator effort .

When talking about education, interview with the perpetrators business disclose variation background behind education them . Many in between they is high school graduate or equivalent , reaching 55.2%. However , there are also some who have go through education high , reflecting inclusivity business in the area the to various level education .

In context revenue, our interview highlights variation income perpetrators monthly _ effort . Average, some big from they produce stable income , especially those who are well off in around Rp. 3,000,000 – Rp. 5,000,000 per month. They go into detail their struggles and strategies apply For reach level well-being that .

Overall , interview with perpetrator business in the area tour religion open window to in the business world them . They talk about their enthusiasm , diversity and challenges _ face it . Interview This become base important For understand more in about dynamics business in the area tour religious , giving more views _ deep and real from perspective perpetrator business That yourself .

Discussion

On my way investigative research _ destination business tour Wali Sembilan religion , steps data collection via observation , interviews , and analysis document serve description deep about role enhancement literacy finance in context realize development sustainable in the region that . Journey study This open window to in complexity dynamics business and impact literacy finance to perpetrator business at the destination tour religion that has become focus study.

From the results observations made , profile _ perpetrator business tour the Wali Sembilan religion gave rise to diversity in level literacy finance . Part of they has deep understand principles basic finances , temporary _ some still do need enhancement understanding related management finance personal and business . Research results Purwaningwulan & Ramdan, (2022); Wantara & Tambrin, (2019) explaining the motivation of tourists in religious tourism varies. There are those seeking inner peace, those wishing to strengthen their religious ties, or those simply wishing to explore and appreciate religious

heritage. A deep understanding of these motivations is key to designing satisfying tourism experiences. Management of religious tourism destinations plays an important role. This involves efforts to maintain the authenticity of the surrounding environment, involve local communities in tourism development, and create memorable tourism experiences. The balance between economic development and cultural preservation is a crucial task in this management (Ana et al., 2016; Garcia Henche, 2018; Tomljenović & Dukić, 2018) .

This result create description beginning about possible challenges _ faced by various perpetrator business in the area that . The importance of MSME players continues improve Its success is due to MSMEs are the backbone of the people's economic system which is not only aimed at alleviating poverty and absorbing labor, but also reducing the problem of inequality between business actors and income groups. (Bhatti et al., 2022; Hanggraeni et al., 2019; Latifah et al., 2021) . More than that, its development is able to make a significant contribution in accelerating structural change and expanding the economic base, namely improving the regional economy and national economic resilience.

This is also relevant with fact empirical from observation disclose that enhancement literacy finance can bring impact positive to management business . Perpetrator business that owns understanding good finances _ seen more capable make decision smart finances , planning _ investment with mature , and manage risk business with more effective . It creates environment more business _ stable and powerful competitive . Research results Adquisiciones et al., (2019); Irman et al., (2021) support statement the that financial literacy can be defined as an individual's ability to understand, manage and make intelligent decisions regarding personal finances. Understanding the concepts of savings, investment, risk management and financial planning are the main foundations that form financial literacy. Ogheneogaga Irikefe & Isaac Opusunju, (2021) also argue that the dimensions of financial literacy are not limited to knowledge alone. There is knowledge literacy, which involves understanding financial concepts; skills literacy, which measures the ability to use these concepts in everyday life; and behavioral literacy, which involves applying knowledge and skills to financial decision making.

Various factors influence a person's level of financial literacy. Education, financial experience, culture and social environment are elements that shape an individual's understanding of finance (MD Lestari et al., 2020; Zaky & Zainuddin Hamidi, 2022) . Financial education received in school or through special training can provide a strong foundation for improving financial literacy . The existence of financial literacy brings significant benefits. Individuals who have good financial literacy tend to make better financial decisions,

understand investment risks, and have better financial resilience (Elango, 2019; Kosova & Sertsiosb, 2018) . This not only affects individual financial well-being, but also has a positive impact on overall economic sustainability.

In context continuity business , interview with perpetrator business disclose that literacy finance give contribution significant . Those who have good understanding _ to draft finance tend own resilience more financially _ strong. This thing possible they For overcome challenge economy , responded market changes with more flexible , and delivering contribution positive to development economy local.However , the findings from study this also highlights exists obstacles and challenges in enhancement literacy finance . Access constraints to training literacy finances and complexity information finance can become factor necessary barrier _ resolved . This thing show necessity a holistic and sustainable approach in increase literacy finance among _ perpetrator business.

In context effort enhancement literacy finance, analysis document highlighting importance role government and parties related Training programs, workshops and approaches educational initiatives initiated by institutions related can become means effective For increase understanding finance among _ perpetrator business . Collaboration between sector private sector , government and institutions education is also considered important For create ecosystem literacy strong finances . _ The importance of financial literacy in shaping consumer behavior is highlighted in this study. Individuals who have good financial literacy tend to make more rational consumer decisions, compare prices, and avoid financial traps that can be detrimental. Education and financial literacy are also key elements in overcoming microeconomic challenges. A structured and comprehensive financial education program at the school level can improve the financial literacy of future generations. Financial education starting from an early age is the key to forming a positive mindset towards financial management. In the era of digital technology, the development of *fintech* financial technology opens up new opportunities to increase financial literacy (Garg & Singh, 2018; Goyal & Kumar, 2021) . More carry on Karakurum-Ozdemir et al., (2019) convey that digital applications and platforms can provide easy access to financial information, provide tools for financial planning, and assist individuals in financial decision making. This theoretical study also highlights the importance of financial literacy in a global context. In the midst of global economic changes, individuals and communities who have good financial literacy can better manage the impact of ongoing economic and technological changes.

By overall, results study This show that enhancement literacy finance own significant impact on development _ business at the destination tour Wali Sembilan religion . Conclusion

of study This give base for effort enhancement literacy more finances _ carefully and sustainably in the future . With understand and overcome obstacles the destination _ business tour religion can reach sustainable growth and deliver _ contribution more positive _ big for public local and environmental surroundings .

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Based on results and discussion study above , the researcher can conclude that Increasing financial literacy has been proven to be a key factor in realizing sustainable development in the Wali Sembilan religious tourism business destination. The results of observations, interviews and document analysis reveal that the level of financial literacy of business actors has a direct impact on business management and contributes to the economic sustainability of the region.

The profile of business people shows diversity in financial literacy levels, with some having a deep understanding while others require increased understanding regarding financial management. These findings emphasize the need for efforts to increase financial literacy among business people, especially MSMEs, which have a significant role in the social economic structure. The positive impact of increasing financial literacy can be seen in the ability of business people to make smart financial decisions, plan investments carefully and manage risks effectively. This creates a more stable, competitive business environment and has a positive contribution to local economic development.

Recommendations

Based on conclusion above , researcher can provide suggestions that will help For develop literacy finance MSME actors in the region tour The religion of the Nine Guardians includes ,

- 1) **Strengthening Financial Literacy Programs:** The government and related parties need to increase investment in financial literacy programs that can be accessed by business people in the region. These programs can include training, workshops, and online resources that can help business people improve their understanding of financial concepts.
- 2) **Public-Private Collaboration:** Collaboration between the government, private sector and educational institutions can strengthen the financial literacy ecosystem. Joint initiatives to provide resources and support can have a greater impact in improving financial literacy among business people.

- 3) Integrating Financial Literacy in the Education Curriculum: Aligning financial literacy in the education curriculum, both at the school level and business training level, can create a generation that is better prepared to manage their personal and business finances in the future.
- 4) Utilization of Digital Technology: Encouraging the use of digital technology, such as financial applications and online platforms, can be an effective tool in increasing financial literacy. This can make information easier to access and understand for business people.
- 5) Continuous Monitoring and Evaluation: It is important to engage in ongoing monitoring and evaluation of the effectiveness of financial literacy programs. By understanding the impact of the program, adjustments and improvements can be made to achieve better results.
- 6) By implementing these suggestions, it is hoped that the Wali Sembilan religious tourism business destination can achieve sustainable growth, provide greater economic benefits for business people and local communities, and maintain the sustainability of the area's cultural and natural environment.

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