

Analysis of The Economic Impact of Covid 19 on Performance Tourism Business Personnel in Belitung District

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Abstract

This study aims to determine the influence of marketing, finance, production, human resources, creativity, and innovation on the performance of tourism business actors. This research is a quantitative descriptive study using simple random sampling. The population consisted of 18,591 business actors in the Belitung Regency, with a sample size of 100 using the Slovin formula. The partial results show that marketing and production have no significant effect on tourism business actor performance, while finance, human resources, creativity, and innovation have a significant impact. Due to constraints such as access, mobility, purchasing power, and societal fear, marketing does not affect tourism business performance. Finance affects the performance of tourism business actors by maintaining business liquidity, improving resilience, and providing access to financing for future expansion. Production activities do not affect tourism business performance as they focus more on service provision, optimizing marketing, financial management, and adjusting business models. Human resources significantly impact tourism business actor performance because skilled employees help maintain service quality, implement health and safety protocols, and adapt to changes. Creativity and innovation positively impact tourism business actor performance by creating new products, improving efficiency, and differentiating from competitors.

Keywords: Marketing, Finance, Production, Human Resources, Creativity And Innovation, Tourism Business Actors Performance

A. Introduction

Globally, world tourism development has been very rapid in the last 10 years. This can be seen from the growth rate of the tourism sector reaching 4 percent, the contribution to global exports by 7 percent, and from the labor side shows that 1 (one) in 10 (ten) jobs in the world are filled by the tourism sector workers. Another significant indicator can be seen from the increase in world tourist visits by 38.95 percent, from 892 million people in 2009 to 1,461 million people in 2019.

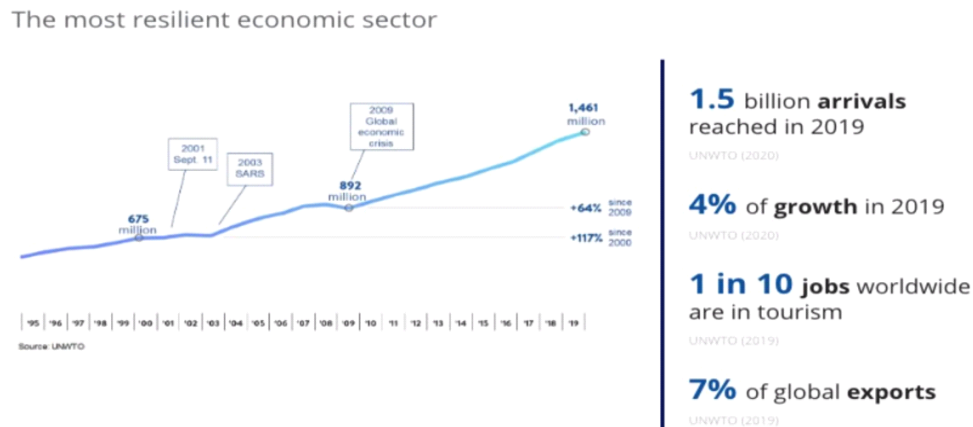


Figure 1. World Tourism Development 1995-2019
Source: Sugihamretha (2020)

The Coronavirus began to impact Indonesian tourism in early 2020, marked by many tourists canceling their travel plans, especially foreign tourists who came from China because China was the first country to be affected by the Covid 19 pandemic. For tourism businesses, this condition has an impact by having to house almost 90 percent of employees working in the tourism sector. Indonesia began to feel the Corona pandemic in early March 2020. The decline also occurred due to the slowdown in domestic travel, mainly because almost all Indonesians were worried about traveling (Atmojo & Fridayani, 2021).

The Province of Bangka Belitung Islands is one of the tourist destinations in Indonesia, which has many natural tourist attractions that are very beautiful and have the potential to be developed. Belitung Regency is designated a Special Economic Zone (KEK) for Tourism. Specific boundaries are covered in regions or regions to carry out economic functions and obtain certain facilities. Has an area of approximately 11,602 hectares for tourism development, namely natural tourism areas, cultural tourism areas, and artificial tourism areas. Natural tourism areas consist of coastal nature tourism, island nature tourism, river tourism, and other natural tourism. The natural beauty of this island presents the potential for

extraordinary tourist destinations, including artistic potential. The uniqueness of flora and fauna, clear rivers, and dense forests are the main attraction for both domestic and foreign tourists.

Before the pandemic, it was known that the number of tourist visits to Belitung Regency in 2019 was 203,216, consisting of 193,850 domestic tourists and 9,366 foreign tourists. However, during the pandemic, the Central Statistics Agency of Bangka Belitung Islands Province recorded 30,712 tourists staying at star hotels in January 2020, a decrease of 32.91 percent compared to the previous month of 45,711 in April 2020.

The impact of the pandemic also causes restrictions on air transportation starting March 30, 2020, both at Depati Amir Pangkalpinang Airport and HAS Hanandjoeddin Tanjungpandan Airport, so tourism activities in the Bangka Belitung Islands Province will slow down. This has also resulted in a decline in the activities of business actors in the tourism sector, such as car rental services and travel agencies, hotels, resorts, and many restaurants that have been temporarily closed. In addition, tourism business actors supporting industry tourism face a significant decline from the decrease in the arrival rate of foreign tourists to Belitung Regency.

The role of business actors is significant in fulfilling the needs of tourists, who, of course, must carry out various innovations and creativity so that the products produced are in demand by tourists while still paying attention to business management. 2019 shows that the number of MSMEs in Belitung has reached 18,591 units. The Belitung Regency Government, apart from facilitating product strengthening, also facilitates terms of halal certificates to ensure food safety and hygiene for tourists, and only 230 have been certified halal out of a total of 18,591 MSMEs. Tourism business actors are also equipped by the Tourism Office, the Regency, and Provincial UMKM Cooperative Office in financial management and human resources.

The activities of marketing, finance, production, human resources, and creativity and innovation have a significant impact on the performance of tourism business actors during the COVID-19 pandemic because the pandemic situation has resulted in significant changes in tourist behavior and needs, as well as new challenges in managing tourism businesses. During the COVID-19 pandemic, marketing activities have become crucial to enhance tourism appeal and attract tourists. In contrast, financial activities help tourism business actors to maintain business liquidity and improve their survival ability. On the other hand, production activities have less impact on the performance of tourism business actors because tourism is more focused on providing services than producing goods (Varzaru et al., 2021).

Human resources are also essential in maintaining service quality, implementing health and safety protocols, and helping tourism business actors to

adapt to changes. In addition, creativity and innovation help tourism business actors to create new products or services that attract tourists, increase efficiency and productivity, and differentiate themselves from their competitors. Therefore, managing these aspects is crucial to maintaining the tourism business during the COVID-19 pandemic (Widjaja et al., 2021).

Several studies on the impact of covid 19 on tourism were carried out by Baum & Hai (2020); Susilawati et al. (2020); Nicola et al. (2020), each of which researchers focused on various points of view. The Covid 19 pandemic had a substantial economic and social impact, such as laying off workers, increasing unemployment, and the emergence of new poor people. Therefore, the roles of the central and local governments must come together to reduce the impact of Covid 19 on tourism in the Belitung Regency and to determine what steps are essential to focus on at this time for tourism businesses.

B. Literature Review

Covid-19 Pandemic

The Covid-19 pandemic is an infectious disease caused by the new type of Coronavirus or SARS-CoV-2 virus. This virus was first discovered in Wuhan, China, in December 2019 and quickly spread worldwide, leading to it being declared a pandemic by the World Health Organization (WHO) in March 2020. Covid-19 spreads through droplets generated when an infected person coughs or sneezes and through contact with surfaces contaminated with the virus. Covid-19 varies, ranging from mild symptoms such as fever, cough, and headache, to more severe symptoms such as difficulty breathing, pneumonia, and death (WHO, 2021).

Marketing

Marketing in economics refers to a series of activities carried out by companies or organizations to promote and sell their products or services to potential consumers or customers. Marketing activities include market research, product development, pricing, promotion, sales, and product or service distribution. Marketing is also an essential function in the economy because it helps increase the growth and success of the company and influences market demand. (Cahya et al., 2021).

The Covid-19 pandemic has significantly impacted marketing activities, especially those involving physical meetings. Additionally, the pandemic has influenced consumer behavior to prefer online purchases. However, the pandemic has pushed businesses to adapt to changes in marketing strategies, such as shifting to online sales and increasing their presence on social media. Businesses can also create new products that meet the needs of consumers during the pandemic.

Nevertheless, businesses can overcome these challenges by adopting innovative marketing strategies (Gu et al., 2021).

Finance

Finance covers asset management, investment, risk management, fundraising, and regulating and supervising a company or organization's finances. In the economy, finance is crucial as it forms the foundation for economic activities involving the movement of money and assets. In addition, companies and individuals rely on finance for making investments, financing projects, managing cash flows, and protecting their assets from market risks and volatility (Ratnaningtyas & Nurbaeti, 2023).

The impact of the Covid-19 pandemic on the financial sector includes a decrease in stock values, a decrease in interest rates, an increase in credit risk, and the emergence of uncertainty and volatility in the global financial market. Nevertheless, this pandemic has encouraged many businesses to strengthen their cash reserves and reduce operational costs to face economic uncertainty, evaluate risks, and protect themselves from future risks. Businesses can overcome their challenges by adopting innovative financial strategies and adapting to changes in the financial market. Moreover, support and assistance from governments and financial institutions can help strengthen the financial system and assist businesses in overcoming this difficult time (Hidayat et al., 2021).

Production

Production in the economy transforms raw materials into goods or services that can meet the needs or desires of consumers. Individuals, companies, or countries can carry out production and involves various factors of production, including labor, capital, raw materials, technology, and management. The purpose of production in the economy is to meet the needs and desires of consumers while generating profits for the producer. In the production process, companies will incur costs to purchase raw materials, pay wages to workers, and invest capital in production machinery or equipment (Syihabuddin et al., 2022).

The Covid-19 pandemic has affected the production sector, such as the global demand slowdown, supply constraints, and a decline in labor productivity. The pandemic has also brought uncertainty and volatility to the global supply chain. However, on the other hand, the Covid-19 pandemic has also prompted changes in production strategies. Many businesses are adopting digital technology and other innovative solutions to accelerate and strengthen their operations. The Covid-19 pandemic has also encouraged businesses to strengthen their readiness to face future risks and strengthen their supply chain systems. Although the Covid-19 pandemic has significantly impacted production activities, businesses can overcome these challenges by adopting innovative production strategies and

adapting to changes in the production market. Moreover, governments and related institutions can support and assist in strengthening the production system and help businesses overcome these difficult times (United Nations, 2020).

Human Resources

Human resources in the economy refer to the workforce or employees available in a country or organization. Human resources are an essential factor of production in the production process and economic activities, as human resources can affect productivity and the quality of output produced. The management of human resources includes effective procurement, development, and utilization of labor, including recruitment, training, skill development, and performance management. Skilled and qualified human resources can increase efficiency and effectiveness in production, while unskilled or untrained human resources can decrease productivity and output quality (Jiang et al., 2012).

The impact of the Covid-19 pandemic on human resource activities can be seen in many companies facing challenges such as reducing the number of employees, cutting training and employee development budgets, and having difficulties recruiting and developing employees due to social distancing and physical distance restrictions. However, the Covid-19 pandemic has also encouraged changes in business views toward human resources by adopting digital technology and innovative solutions to facilitate communication and collaboration between employees and strengthen workplace safety and health policies. To overcome these challenges, companies can adopt innovative human resource strategies and adapt to changes in the labor market. In addition, the government and relevant institutions can help companies protect employees during this challenging time by providing support and assistance (Hamouche, 2021).

Creativity and Innovation

Creativity is the ability to generate new or unique ideas. At the same time, innovation is the ability to implement those ideas into actions that create added value in the production process and economic activities. Creativity and innovation can influence economic growth, job creation, and a country's or organization's competitiveness in the global market. Creativity and innovation can drive companies to develop new products or services that meet consumer needs or create new markets. Innovation can also improve production process efficiency and reduce production costs, increasing the company's competitiveness in the global market (Heye, 2006).

The Covid-19 pandemic can hinder creative and innovative activities because social distancing and physical distance restrictions can hinder team collaboration, and many companies have to cut their R&D budgets. However, the pandemic has also given rise to many new ideas and innovations, such as digital

business models, the rapid development of Covid-19 vaccines, the use of robots and AI technology, and new Covid-19-related innovations such as innovative personal protective equipment, contact tracing technology, and digital solutions for remote communication and collaboration. The Covid-19 pandemic can catalyze innovation to address companies' and society's challenges (Susilo et al., 2021).

Performance of Tourism Business Actors

The tourism sector can make a significant contribution to a country's economy. Tourism can increase GDP by providing income from incoming tourists, increasing consumption of goods and services, and creating new business opportunities for local entrepreneurs. Tourism can also create employment opportunities, both directly and indirectly, in sectors such as hospitality, restaurants, transportation, and other tourism-related activities (Pramaningtyas et al., 2022).

The Covid-19 pandemic has impacted the performance of tourism companies, measured in terms of revenue, profitability, and innovation. Social distancing measures have limited the capacity and operations of tourism businesses and reduced tourist demand, thus decreasing company revenue and profits. However, efforts to recover the tourism sector have been made, such as promoting domestic tourism, improving cleanliness and safety, and adopting new technologies (Jafari et al., 2021).

C. Research Methods

This type of research is descriptive quantitative data collection based on a survey conducted by collecting questions from business actors in the form of the impact of economic factors in the form of marketing, finance, production, human resources, creativity, and innovation. The sampling technique in this study used simple random sampling, namely random sampling. Then the collected data is processed with multiple linear regression to find out how much influence it has on the performance of tourism businesses in Belitung Regency. The population is taken from the number of business actors in Belitung Regency in 2019 as many as 18,591 people.. While the sample according to the slovin formula is as follows:

$$n = \frac{N}{1 + (N \times e^2)}$$
$$n = \frac{18,591}{1 + 18,591 (0,1^2)} = 99.9508 = 100$$

D. Result

Table 1. Characteristics Based on Education Level

Characteristics	Frequency	Percent
Elementary school	29	29%
Junior high school	19	19%
Senior high school	32	32%
Bachelor	20	20%
Total	100	100%

Source: Data processed by the researcher (2020)

Based on the results of the survey on tourism business actors, it is known that the majority of business actors' educational level is senior high school, which is 32%. Interestingly, 20% of these business actors are held by people with a bachelor's degree. This condition reflects the difficulty for graduates to obtain formal sector jobs or that the culture of entrepreneurship has become a focus in fulfilling people's livelihood needs.

Table 2. Characteristics of Respondents Based on Status

Characteristics	Frequency	Percent
Married	92	92%
Unmarried	8	8%
Total	100	100%

Source: Data processed by the researcher (2020)

Based on a survey on the status of business owners, it is categorized into two conditions: married and unmarried. The survey results from 100 respondents showed that 92% of tourism business owners were married and only 8% were unmarried. This condition illustrates that households are actively engaged in economic activities through tourism business. The business activities are not only carried out by husbands, but wives also play a role in running the business.

Table 3. Characteristics of Respondents Based on Type of Business

Characteristics	Frequency	Percent
Accommodation	20	20%
Culinary	33	33%
Transportation	20	20%
Snack	2	2%
Souvenir	16	16%
Event Organizer	8	8%
Others	1	1%
Total	100	100%

Source: Data processed by the researcher (2020)

The dominant type of business carried out by tourism entrepreneurs is culinary, accounting for 33% of the total. The people of Belitung have understood the tendency of tourists to always try the local culinary delights. Furthermore, the businesses that are widely practiced are transportation and the sale of local snacks as souvenirs. Considering that the surveyed entrepreneurs are Micro, Small and Medium Enterprises, they do not have any lodging businesses. This is also due to the fact that during the survey, all of the lodging businesses were closed and not present at the location.

Table 4. Characteristics of Respondents Based on Pre-Covid-19

Characteristics	Frequency	Percent
< IDR 3,000,000	26	26%
IDR 3,000,000- IDR 10,000,000	49	49%
> IDR 10,000,0000	25	25%
Total	100	100%

Source: Data processed by the researcher (2020)

Before the Covid-19 pandemic, almost 50% or 49% of business actors had a business turnover of 3 million to 10 million per month. There were 25% of business actors who had a turnover above 10 million, which was a condition that provided a high level of prosperity for business actors. This means that when traveling, tourists will definitely make economic transactions. The longer tourists stay in Belitung, the more certain it is that business turnover will increase.

Table 5. Characteristics of Respondents Based on During Covid-19

Characteristics of Respondents	Frequency	Percent
< IDR 3,000,000	88	88%
IDR 3,000,000- IDR 10,000,000	9	9%
> IDR 10,000,0000	3	3%
Total	100	100%

Source: Data processed by the researcher (2020)

The Covid-19 condition has caused a significant decrease in revenue for tourism business owners, with 88% of sales revenue dropping below 3 million. Only 3 percent have revenue above 10 million, down from the previous 25%. When interviewed about their optimism or pessimism towards the new normal era and the sales revenue they will obtain, 83% of business owners were optimistic, while 17% felt pessimistic.

Analysis of The Economic Impact of Covid 19 on Performance Tourism
Business Personnel in Belitung District

Table 6. Validity Test

Quisioner Item	r-count
Marketing	
During the Covid 19 period, Product Marketing decreased	0.878
The scope of the product marketing area during Covid 19 was narrower	0.801
Finance	
Decreased turnover during Covid 19	0.724
Requires capital from external loans, such as banks, cooperatives or other sources	0.890
During the Covid 19 period, it was constrained to pay external loan installments	0.872
Production	
Production raw material prices have increased	0.872
Production raw materials are hard to come by	0.911
Human Resources	
During the Covid 19 period, laying off employees and re-hiring in the new normal	0.847
During the covid period, several employees were forced to lay off (Termination)	0.762
Creativity and Innovation	
Need to do new types of business during Covid 19	0.777
Need to do old business creativity and innovation	0.702
Need to modify the marketing strategy from offline to online	0.786
Tourism Business Actors Performance	
During the Covid 19 period, business growth increased	0.630
Business capital during Covid 19 has increased	0.768
The number of permanent workers during Covid 19	0.808
Product marketing increased during Covid 19	0.757
Operating profit has increased	0.806
The product quality remains good	0.694
Very high business competitiveness	0.671
The current condition of the business environment is conducive	0.777

Source: Data processed by the researcher (2020)

Based on the validity test, it is shown that the questionnaire items for all independent and dependent variables have an r-value greater than the t-table value (0.1654). This means that all questionnaire items for all independent and dependent variables in this study are valid because they have an r-value greater than the r-table value (0.1654).

Analysis of The Economic Impact of Covid 19 on Performance Tourism
Business Personnel in Belitung District

Table 7. Reliability Test

Variable	<i>Cronbach's Alpha</i>
Marketing	0.677
Finance	0.775
Production	0.737
Human Resources	0.657
Creativity and Innovation	0.616
Tourism Business Actors Performance	0.876

Source: Data processed by the researcher (2020)

Based on the reliability test, it shows that all variables including marketing, finance, production, human resources, creativity, and innovation have a Cronbach's alpha value greater than 0.60. This means that all independent variables in this study are reliable because they have a Cronbach's alpha value greater than 0.60.

Table 8. Determination Test

R	R-Square	Adjusted R-Square	Std. Error of The Estimate
.792a	.627	.608	2.748

Source: Data processed by the researcher (2020)

Based on the determination test, it shows that the Adjusted R-Square value is 60.8%, meaning that the tourism business actors' performance variable is influenced by the marketing, finance, production, finance, human resources, creativity and innovation variables by 60.8%. The remaining 39.2% is influenced by other factors not examined in this study.

Tabel 9. Partial Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error			
Constan	1.003	2.906		.345	.731
Marketing	.247	.313	.061	.789	.432
Finance	.589	.277	.220	2,128	.036
Production	.524	.382	.123	1,372	.173
Human Resources	1,882	.371	.441	5,071	.000
Creativity and Innovation	1,126	.253	.387	4,452	.000

Source: Data processed by the researcher (2020)

Based on partial hypothesis testing, it is shown that the marketing and production variables do not have a significant effect on tourism business actors' performance, as they have a t-value smaller than the t-table (1.985) and have a significance value greater than 0.05. Meanwhile, the finance, human resources, creativity and innovation variables have a significant effect on tourism business actors' performance, as they have a t-value greater than the t-table (1.985) and have a significance value smaller than 0.05.

Tabel 10. Simultaneous Test

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	624.438	5	239.115	31.666	.000
Residual	310.552	94	7.551		
Total	934.990	99			

Source: Data processed by the researcher (2020)

Based on simultaneous hypothesis testing, it is shown that the marketing, production, finance, human resources, creativity and innovation variables together have a significant effect on tourism business actors' performance, as they have an F-value greater than the F-table (1.399) and have a significance value greater than 0.05.

E. Discussion

The Influence of Marketing on Tourism Business Actor's Performance

This study indicates that marketing activities do not affect the performance of tourism business actors in Belitung District during the Covid-19 pandemic due to: (1) Significant limitations in access and mobility for tourists due to lockdown policies and movement restrictions that have resulted in a decrease in the number of tourists coming to Belitung, making marketing activities less effective; (2) Fear and concerns among the public about traveling and gathering in tourist places, causing many tourists to cancel their travel plans, despite marketing efforts made to attract them to come to Belitung; (3) Limitations in the purchasing power of the public due to job loss, which has resulted in a reluctance to travel to tourist destinations, thus affecting the income of tourism business actors in Belitung, even though marketing efforts have been made.

The study conducted by Kismilarsih (2021) and Chang & Wu (2021) aligns with this study, which shows that marketing activities during the Covid-19 pandemic do not entirely affect the performance of tourism business actors. However, despite continued marketing efforts, the Covid-19 pandemic has caused many tourists to be reluctant to travel and consume at tourist destinations.

The Influence of Finance on Tourism Business Actor's Performance

The financial activities in this study have an impact on the performance of tourism businesses in Belitung District during the Covid-19 pandemic, because: (1) Proper financial activities can help tourism businesses in Belitung maintain their business liquidity during drastic income decreases, as liquidity is crucial for ensuring business continuity, such as paying employee salaries, bills, and obtaining raw materials; (2) Tourism business actors in Belitung must optimize their financial resources effectively, as managing budgets well, prioritizing essential expenditures, and minimizing unnecessary expenses; (3) Proper financial activities can help tourism business actors in Belitung increase their ability to survive in the Covid-19 pandemic situation, as seeking alternative sources of income, restructuring debt, and adjusting their business strategies to face uncertain situations; (4) Proper financial activities can help tourism business actors in Belitung increase their access to financing, such as loans and investments, thus helping business actors to obtain sufficient capital to maintain their businesses and expand their operations in the future.

Maharani & Sari (2021) and Devi et al. (2020) conducted research that aligns with this study, which shows that in the Covid-19 pandemic situation, financial activities play a crucial role in helping tourism business actors to face challenges and maintain their businesses. By conducting proper financial activities, business actors can maintain business liquidity, optimize resources, increase their survival ability, and improve access to financing. All of these factors can help improve the performance of tourism business actors in facing the uncertain and challenging situation of the Covid-19 pandemic.

The Influence of Production on Tourism Business Actor's Performance

This research shows that production activities do not affect the performance of tourism business actors in Belitung District during the Covid-19 pandemic because tourism is not a goods production industry. Instead, tourism is more related to providing services or experiences for tourists. However, during the Covid-19 pandemic, many tourism business actors in Belitung District experienced a decline in tourist visits, both domestic and international. This was caused by various factors such as travel restrictions, uncertainty, and concerns about health and safety. Therefore, a more critical strategy for tourism business actors in Belitung District during the Covid-19 pandemic is to optimize marketing, manage finances well, and adjust their business models to the current conditions.

This research is consistent with studies conducted by Surya et al. (2022) that show that during the Covid-19 pandemic, production activities cannot significantly affect the performance of tourism business actors because the decline in tourist visits is not a problem of goods or services production, but rather a problem of reduced demand.

The Influence of Human Resources on Tourism Business Actor's Performance

This research shows that human resource activities impact the performance of tourism business actors in Belitung during the Covid-19 pandemic, as employees are one of the most critical assets in the tourism industry. Skilled, effective, and productive employees will help ensure that tourism business actors can maintain service quality, even during difficult times like the Covid-19 pandemic. Human resources are significant during the Covid-19 pandemic because employees with adequate knowledge and skills can help tourism business actors run their businesses effectively. During the Covid-19 pandemic, well-trained and skilled employees will be better able to handle complex situations, such as implementing health and safety protocols for tourists and employees. Furthermore, tourism business actors must adapt quickly and prepare for possible changes during the Covid-19 pandemic. Prepared and easily adaptable employees will help tourism business actors overcome challenges and maintain their service quality in difficult situations.

This research aligns with studies conducted by Kusumawardhani et al. (2021) that show that human resource activities are essential for the performance of tourism business actors during the Covid-19 pandemic. Tourism business actors must ensure their employees have adequate knowledge, skills, well-being, motivation, readiness, and adaptability to help their businesses survive and thrive in difficult situations.

The Influence of Creativity and Innovation on Tourism Business Actor's Performance

This research focuses on the impact of creativity and innovation activities on the performance of tourism businesses in the Belitung District. By engaging in creative and innovative activities, tourism businesses in Belitung District can create new products or services that attract tourists. Unique and innovative products or services can attract tourists, even during the Covid-19 pandemic. Creative and innovative activities can help tourism businesses improve their efficiency and productivity. Tourism businesses can reduce costs and increase productivity by creating more effective workflows or using more advanced technology. Unique and innovative products or services can help tourism businesses differentiate themselves from competitors and attract more tourists.

The research conducted by Huynh et al. (2021) aligns with this study, which shows that creative and innovative activities are crucial for the performance of tourism businesses during the Covid-19 pandemic. Therefore, tourism businesses must find new ways to improve their attractiveness, efficiency,

productivity, competitiveness, and business image in challenging situations such as the Covid-19 pandemic.

E. Conclusion

The marketing activities did not affect the performance of tourism business operators in Belitung District during the Covid-19 pandemic due to limited access and mobility of tourists, public fear of travel and gathering in tourist destinations, and limited purchasing power of the public due to job losses. Despite marketing efforts, tourism business operators' number of tourists and revenue decreased. On the other hand, financial activities impacted the performance of tourism business operators in the Belitung District during the Covid-19 pandemic. Appropriate financial activities can help maintain business liquidity, optimize financial resources, improve resilience, and increase access to financing. Tourism business operators can maintain their business and expand operations by doing these things. Furthermore, production activities did not impact the performance of tourism business operators in Belitung District during the Covid-19 pandemic because tourism is more related to service provision than the production of goods. Tourism business operators in Belitung are more focused on optimizing marketing, financial management, and adjusting their business models to the existing conditions in order to survive during the pandemic.

Marketing activities do not affect the performance of tourism business actors in Belitung Regency during the Covid-19 pandemic due to limited access and mobility of tourists, public fear of travel and gathering in tourist places, and limited purchasing power due to job losses. Despite marketing efforts, tourism business actors' number of tourists and revenue decreased. On the other hand, financial activities impact the performance of tourism business actors in Belitung Regency during the Covid-19 pandemic because appropriate financial activities can help maintain business liquidity, optimize financial resources, improve survival capabilities, and increase access to financing. Tourism business actors can maintain their businesses and expand operations by doing these things. Meanwhile, production activities do not affect the performance of tourism business actors in Belitung Regency during the Covid-19 pandemic because tourism is more related to providing services than producing goods. Therefore, tourism business actors in Belitung focus more on optimizing marketing, financial management, and adjusting their business models to existing conditions to survive the pandemic.

Meanwhile, human resources significantly impact the performance of tourism business actors in Belitung Regency during the Covid-19 pandemic. Skilled and effective employees help maintain service quality, implement health and safety protocols, and assist tourism business actors in adapting to changes. Therefore, tourism business actors must focus on managing their human

Analysis of The Economic Impact of Covid 19 on Performance Tourism Business Personnel in Belitung District resources during the Covid-19 pandemic. Furthermore, creative and innovative activities positively impact the performance of tourism business actors in Belitung Regency. These activities can help create new products or services that attract tourists, improve efficiency and productivity, and differentiate themselves from competitors. This can help improve service quality and the number of tourist visits.

Based on the research findings, several implications can be given to the government of Belitung Regency to support the tourism industry during the Covid-19 pandemic, namely: (1) Providing support for marketing activities by facilitating online tourism promotions and expanding the domestic tourism market; (2) Helping tourism business owners manage their finances by providing access to loans and financial incentive programs; (3) Recognizing that tourism is not a manufacturing industry and that tourism business owners need to be accommodated with policies that are suitable for the characteristics of the tourism industry; (4) Providing support for human resource development activities, such as training and coaching of employees during the Covid-19 pandemic to ensure the sustainability of the tourism business; (5) Providing support for creative and innovative activities by facilitating tourism business owners in developing new products or services that attract tourists and differentiate themselves from their competitors.

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Analysis of The Economic Impact of Covid 19 on Performance Tourism
Business Personnel in Belitung District

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