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# Analysis of the Weakening Economy on Financial Resilience in the Tourism Industry in Surabaya During the Covid-19 Pandemic

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**Abstract** This study aims to determine financial resilience, potential and ways to maintain the economy during the COVID-19 pandemic for the tourism industry in Surabaya. this study uses qualitative methods with several tourist objects in the city of Surabaya. From the results of the study, the economic decline experienced by the tourism industry in Surabaya was caused by a decrease in the number of visitors, resulting in difficulties in managing tourist spots, existing facilities and decreased income.

**Keywords**: Economy, Tourism Industry, Financial Resilience

Abstrak .Penelitian ini bertujuan untuk mengetahui ketahanan finansial, potensi dan cara mempertahankan perekonomian di masa pandemi COVID-19 bagi industri pariwisata di Kota Surabaya. Penelitian ini menggunakan metode kualitatif dengan beberapa objek wisata di kota Surabaya. Dari hasil kajian keterpurukan ekonomi yang dialami industri pariwisata di Surabaya disebabkan oleh penurunan jumlah pengunjung yang mengakibatkan kesulitan dalam pengelolaan tempat wisata, fasilitas yang ada dan pendapatan yang menurun.

Kata kunci: Ekonomi, Industri Pariwisata, Ketahanan Finansial

### **BACKGROUND**

Covid-19 otherwise known as Coronavirus Disease 2019, is an infectious disease caused by the SARS-CoV-2 virus. This virus was first detected in Wuhan, China in December 2019, and quickly spread throughout the world, including Indonesia. The first case of Covid-19 in Indonesia was reported on March 2, 2020, when two people infected with the virus tested positive. Since then, the number of cases has been growing rapidly. The Indonesian government immediately took steps to contain the spread of this virus and protect the public. The virus outbreak has frightened almost all countries and aroused their fear and anxiety with this increasing number of cases. Covid-19 is a major barrier to humanity and worries the whole world because it can kill so many people.

Indonesia has experienced a decline in almost all industries excluding the fields of information and communication science, social activities, clean water supply, health, waste management and recycling. The industrial sectors that were most affected were: Transportation, warehouses, and the housing and food industries suffered the most. Then the second industry that is affected is the tourism industry. Around 11.83% of Indonesia's workforce works in the tourism industry.

According to the Ministry of Tourism and Creative Economy, the COVID-19 pandemic has hit the tourism industry and the creative economy in Indonesia. It's no joke, since February 2020 the number of foreign tourists entering Indonesia has decreased drastically, and the peak occurred in April 2020 with only 158 thousand tourists, according to the data we have summarized in the 2021 Tourism Trends Book published by the Ministry of Tourism and Creative Economy / Fatherrekraf. In total, throughout 2020 the number of foreign tourists entering Indonesia was only around 4.052 million people. In a way, this figure is very concerning, because of the total, only around 25% of the number of tourists entering Indonesia in 2019. (Kreatif, 2021)

This also has an impact on state revenue in the tourism sector. The existence of large-scale social restrictions and the closure of access to and out of Indonesia has caused a decrease in state revenue in the tourism sector of IDR 20.7 billion. Worse, the decline in foreign tourists has had a direct impact on hotel occupancy in Indonesia. In January-February, occupancy was still at 49.17% and 49.22%. However, in March it became 32.24%, and worsened when entering April, which was 12.67%. The impact of the COVID-19 pandemic on the Indonesian tourism sector can also be seen from the

reduction in working hours. Around 12.91 million people in the tourism sector experienced reduced working hours, and 939 thousand people in the tourism sector were temporarily out of work. On the other hand, the COVID-19 pandemic has also had a direct impact on various jobs in the tourism sector. According to 2020 BPS data, around 409 thousand workers in the tourism sector lost their jobs due to the COVID-19 pandemic.(Kreatif, 2021)

Nearly all countries depend on the tourism industry, as it is a source of significant tax and income for businesses selling services to tourists. Therefore, the development of the tourism industry is a strategy that can be used to introduce a certain area as a tourist destination, this is useful for increasing business by selling goods and services outside the area and to tourist visitors.

The impact of Covid-19 also has an impact on the industry tourism in Surabaya. The implementation of the PSBB reduced tourist visits, so that the tourism industry in Surabaya experienced an economic crisis due to a lack of interest in traveling. The economic crisis due to Covid-19 requires everyone's financial flexibility to survive the onslaught of this deadly epidemic.

### THEORETICAL STUDY

### Financial Management

According to Weston and Copeland translated by Jaka, W. and Kirbrandoko, namely as follows: "Financial management can be formulated by the functions and responsibilities of financial managers. The main functions of financial management include making decisions about investment, financing business activities and distributing dividends in a company (Daniel).

### **Financial Resilience**

Financial resilience is defined as the ability to withstand life events that impact one's income and (Klapper, 2020)/ or assets. Financial resilience is a person's ability to survive and overcome difficulties or difficulties and experience financial problems for a certain period of time. Financial security is a continuous process that can protect a person from a temporary economic downturn in a longer time.

Danes (2014) defines household financial resilience as the ability to survive and face life events that impact household income and/or assets. The capacity for resilience is the ability to overcome life's difficulties and everyone has a capacity for resilience that varies depending on their background and life experience, which can be used when needed. There are five main characteristics of resilience in behavior, namely positive, focused, flexible, structured, and proactive. (Pandin, Sandari, Surahman, & GS, 2023)

### **Tourism Industry**

The tourism industry is a group of business fields that produce various services and goods to meet the needs of tourists. The business generated from the tourism industry can be in tourist travel, such as including accommodation for visitors, food and beverage service activities, public transportation, cultural activities, sports and entertainment activities, as well as travel agents and other reservation activities.( Fahri Ahmad)

### RESEARCH METHODS

In study This research uses research methods namely qualitative method. (Hidayat) Suryono (2010) defines the Qualitative Method as the method used For investigate, describe as well as explain characteristic features or influence difficult social \_ For described, measured and or described using the approach quantitative. Reason study This study uses qualitative methods Because researcher know impact recession economy to the financial resilience of the Surabaya tourism industry.

The research was conducted at Kenjeran Park, Wonorejo Mangrove Forest and Surabaya Zoo on 7-9 April 2023. Research method This is a qualitative method with carry out the survey used For gather comprehensive information and data, informants who are in place the tour we chose For get answers and grounding theory and also through literature and BPS to be analyzed.

In processing study This requires the data used For do research and as results end For study this. Do collection information certain, do technique data collection using primary data (informants) and supported with secondary data (Central Bureau of Statistics), namely using informants in each destination tourism and secondary data using literature and sources official BPS (Central Statistics Agency), the Covid-19 website and other online sources used as source.

Population in study This is the tourism industry in Surabaya. With 3 samples that is Kenjeran Park, Wonorejo Mangrove Forest and Surabaya Zoo. Deep data collection techniques study This is documentation ie look for information about variable form through informants who are in the object tourism and through BPS. With do an analysis of sources related and take conclusion, as well results interview field to matter related problem.

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### RESULTS AND DISCUSSION

The presence of the Covid-19 pandemic in the last two years has not only caused health problems, but has also disrupted finances. One of the areas affected by the Covid-19 pandemic is the tourism industry. In February 2020, the number of foreign tourists coming to Indonesia decreased significantly. The government has taken every means to save Indonesian tourism. Several stages of saving the Ministry of Tourism and Creative Economy are:

- 1) Crisis response phase with a focus on health, for example social protection programs, increasing creativity and productivity during WFH, coordination of tourism crises with tourism and recovery areas.
- 2) The recovery phase is the stage where Indonesian tourism opens gradually. Starting with the implementation of the CHSE ( Cleanlines , Healthy , Safety and Environmental Sustainability ) in tourist attractions and support the optimization of MICE ( Meeting , Incentive , Convention) activities and Exhibition ) in Indonesia.
- 3) Normalization phase, preparing tourist destinations according to the CHSE protocol (cleanliness, health, safety, environmental sustainability), increasing market interest with travel package discounts and MICE (meetings, incentives, congresses, exhibitions). The program implemented by the government is a virtual travel program fair, or virtual tours.

Government policy to increase industrial activity tourism, the government allocated an additional government budget of IDR 298.5 billion to the Ministry of Tourism and Creative Economy, promoting airlines, travel agencies, promoting joint promotional programs, tourism promotion activities, introductory trips (family travel) and influencers.

Respondents from this study were several informants who were at the tourist objects we visited, especially Kenjeran Beach Tourism, Surabaya Zoo and Wonorejo Mangrove Forest in Surabaya City. Through these informants, we can provide the information we really need regarding the weakening of the tourism sector's economy during Covid-19 in Surabaya.

Surabaya save Lots history and culture, city with area of 326.8 km <sup>2</sup> is found Lots destination possible tourism \_ visited . Start from tour history, religion, ecotourism, tourism culinary, rides games, tours shopping until tour favorite unique \_ circles teenager Because instagramable. The following data obtained based on *Library Research* 

Table 1.1. Tourist Attractions in Surabaya

Tour Type	Tour Name		
	Heroes Monument		
	Siola Building		
	(Surabaya Museum)		
	Red Bridge area		
	Sugar Road and		
	Rubber Road		
Historical	House Of Sampoerna		
Tourism	Museum		
	Kalisosok Prison		
	Hotel Yamato		
	Peneleh's Tomb		
	Submarine Monument		
	Syahbandar Kalimas		
	Tower		
Natural tourism	Kenjeran Beach		
	White Bamboo Forest		

	Wonorejo Mangrove	
	Ecotourism	
	Apsari Park	
	Surabaya Zoo	
	Surabaya Achievement	
	Park	
	Bratang Flora Park	
	Kalimas Boat Tour	
	North Surabaya Quay	
	Wonorejo Nursery	
	Atlantis Land Kenjeran	
	Ciputra Waterpark	
	Kids Play Science and	
	Waterpark	
	Bungle Park	
Game Tour	town Hall	
	Suroboyo CarnivalPark	
	_	
	Dancing Fountain _	
	Food Junction Grand	
	Pakuwon	
	SWK Dharma Husada	
	SWK Deles	
	SWK Conversion Hall	
Culinary tour	SWK Ketintang	
	SWK Mulyorejo	
	SWK Bratang	
	Brawijaya Military	
	Command V Night	
	Market	

From the results of *the Library Research* we did investigation and analysis to a number of place tour, we take 3 tours that we will analyze about financial resilience during the Covid-19 pandemic, namely Kenjeran Beach Tourism, Surabaya Zoo and Wonorejo Mangrove Forest. We choose three place the Because reason as following: This place was established long before the Covid-19 pandemic so that you can find out the difference in financial resilience before and after the Covid-19 pandemic.

- 1. These places are the places most frequently visited by residents of Surabaya and its surroundings and even from other cities.
- 2. We have visited the site so we can obtain information for further research.
- 3. We consider efficiency and effectiveness so that this research goes well, we can reach these places so that we don't spend a lot of energy, money, time to do research.

### **Interview result**

Table 1.2. Interview Results To Informant Related Study

Asked Questions	Informant 1	Informant 2	Informant 3
_	(From Place	(From Place	(From
	Surabaya Zoo Tour)	Kenjeran Beach	TouristPlaces
		Tourism Surabaya)	Wonorejo
			Mangrove Forest )
is the number of	Decline amount	Already rarely visit	Visitors decreased,
visitors the tourism	visitors Already	here because _ of	before the pandemic
industry	Certain happens ,	course place This need	around 1,000
experienced	usually visitors	renovated . But if seen	visitors on
decline moment	crowded moment	during a pandemic	weekends. If it's a
Covid-19	holiday school	indeed There is	pandemic, only 100-
pandemic?	However during this	decrease is usually	500 visitors on
	pandemic quiet very	1,000-4,000 during a	weekends.
	only There is around	pandemic only around	
	1,000-3,000 visitors .	300-900 visitors .	

What impact of the	The Surabaya Zoo	Tenant food and	Surely we don't gain
Covid-19	time close less more 3	souvenirs so quiet, the	lots of income .
pandemic on	months . So we are	tickets we provide No	Whereas Our
resilience tourism	also lacking income	sold out . So do we the	HTML is cheap But
financial industry?	from ticket enter	more experience	During a pandemic,
	visitors , existing	decline income.	visitors also think
	sellers _ inside for sure		twice travel they
	No can profit during		care about Health.
	this pandemic is		
	encouraged For bring		
	food Alone For guard		
	transmission disease.		
How industrial	We often promotions	We fix place tour here	We promote on
way tourovercome	on Tiktok , Instagram	, we started follow	social media and
financial decline	and social media that	interest visitors like	comply with the
during the Covid-	we have , we also	prepare live music,	health protocol so
19 pandemic?	provide many health	add facility boats,	that visitors feel
	facilities, such as	playgrounds etc.	welcome
	handsanitizer, place	Already surely we also	comfortable and
	washing hands we	comply prokes, we	safe.
	even exist like a	prepare handsanitizer,	
	sterilizer box so	free masks for visitors	
	visitors are safe.	who do not wear	
		masks, places wash	
		hands .	
Is in year This	We are grateful	Amount visitors	It has gone up as the
amount visitors	amount visitors start	started to rise after	news of Covid
starting to increase	increase after the	Covid casualties	victims has
?	government makes	decreased . Visitors	decreased . Year
	concessions this	increase slowly about	This it's normal
	pandemic policy. The	4,000 visitors at the	approx 8000-12000
	most felt hike has gone	moment after Covid. If	visitors .

	up and back again like	Now around 20,000	
	before the pandemic	visitors.	
	around 10,000-20,000		
	visitors .		
is tourism industry	Already looks like we	We rise slowly to gain	riseb for us is
capable rise from	can rise although	profit especially seller	increased number of
decline financial?	slowly However	inside _ it , they	visitors , so our
	amount increased	Certain need income	income also
	visitors _ Already	so we also try rise and	increased . Although
	mean raise our income	moment This Already	during the pandemic
		more ok .	we were put to the
			ultimate test.

### **Influencing Factors** Decline Financial

The weakening of the economy caused a decrease in company turnover, which also caused a decrease in domestic turnover. The reduction in economic activity has caused many companies to tighten spending to lay off jobs. This affects household income . During the Covid-19 pandemic, several factors contributed to the weakening of the tourism industry's economy, including:

### 1. Travel Restrictions

The Indonesian government imposed travel restrictions to prevent spread of viruses. This has a direct impact on the tourism industry as it becomes difficult or impossible for people to travel to tourist destinations.

### 2. Event Cancellation

Many major tourist events such as festivals, concerts and exhibitions that had been planned had to be canceled due to the pandemic. This causes a decrease in the number of tourists and income from the industry tourist.

### 3. Decrease in Purchasing Power

Due to the pandemic has affected many sectors of the economy, many people have experienced reduced incomes or lost their jobs. This affects consumer purchasing power and reduce travel demand. It is clear that everyone puts health first, so a lot of money is spent n to maintain health, not for tourism.

### 4. Uncertainty

Uncertainty about the duration and impact of the pandemic is making many people hesitant to travel in the future.

### 5. Government policy

Government policies such as reducing the number of guests in hotels or restaurants can also affect the revenue and profitability of the tourism industry. The government issued a policy to limit community activities so that people reduce their activities outside the home.

This is also influenced by government policies in setting rules for work at home or home work (WFH), comprehensive social restrictions (PSBB) which also affect business models that go digital or online. The digital or online business model is a change in buying and selling with the help of technology, or it can be called buying and selling online. Some people have a different understanding of this new standard, because every area with full social restrictions (PSBB) does not follow these rules. The changes that have occurred during the pandemic are very significant, especially when the new normal arrives.

If this situation is not resolved immediately, Indonesia will continue to experience economic and financial difficulties or crises. Therefore, in connection with the economic recovery of the tourism industry which had worsened due to the corona virus pandemic, it is necessary to implement a new strategy to revive the tourism industry's economy in the new normal period.

All factor This contributed to the decline in the industrial economy tourism during the Covid-19 pandemic. The biggest problem is the decline in the number of tourists during the Covid-19 pandemic. Tourist destinations without visitors reduce total revenue tourism industry. Decrease in the number of visitors to tourist attractions can lead to a number of negative consequences, namely:

### a) Reducing Income

Along with the reduced number of visitors, the income of tourist attractions from ticket sales, equipment or facility rental services, etc. This can reduce the income earned by tourist destination managers which in time can reduce the quality and quantity of services provided.

### b) Service Quality Decline

If tourist destination managers are unable to generate sufficient revenue, they may not have the budget to repair, renovate or upgrade existing facilities. This can reduce the quality of services provided, such as cleaning, property maintenance, and general guest services.

### c) Loss of Reputation

If the number of visitors to a destination decreases significantly, it can have a negative impact on the reputation of the resort. This can make potential visitors hesitate to enter the tourist attraction or even look for alternative tourist destinations that are more popular and attractive.

### d) Reducing Labor

If the income of a tourist destination decreases significantly, the manager of the tourist destination can reduce the number of employees. This can lead to termination of employment for workers who work in these tourist destinations, which in turn can affect local economic conditions.

### e) Investment Reduction

If the number of visitors to a tourist destination decreases, then the interest of investors to invest in the development of the tourist destination may decrease. This can reduce the investment available to repair or improve facilities and thereby reduce the attractiveness of the attraction to potential visitors. Overall, a decline in visitors could have a major impact on local businesses and the economy, as well as the fact that attractions find it difficult to maintain good facilities and service quality.

Overall, a decline in visitor numbers can have a domino effect on local businesses and the economy, as well as causing it to be difficult for attractions to maintain good facilities and service quality.



Figure 1.1 Number of Visits Traveler

Source: Disbudporapar Surabaya City (Surabaya, 2022)

The number of visits by foreign tourists and domestic tourists who come to City of Surabaya, in 2020 with a total of 10,681,318 visits. The nominal has decreased from 2019.

One of the causes of Covid-19 was a decrease in the number of tourists in early January and continued in April 2020, which was 99.8% less than April 2019. At the beginning of the emergence of the Covid-19 virus in Indonesia, the central and regional governments worked together to implement several regulations or policy to contain the spread of the virus. The implementation of the PSBB began on April 24 2020 PSBB, this policy is to reduce the activities of Indonesian citizens and foreign nationals who enter and leave Indonesia to prevent or inhibit a wider spread. In fact, the impact of Covid-19 has affected several important and main sectors, one of which is the tourism industry.

## How to Overcome Decline Tourism Industry Finance Consequence Covid-19 pandemic

### 1. Develop a New Sales Promotion Strategy

During the pandemic, hamper all operations can be done online, including promotions. The tourism industry can take advantage of technological developments to promote tourist destinations and attract visitors. Apart from promoting through social networks, they also offer discounted ticket prices so that visitors can drive away boredom at home all day long.

### 2. Improving Hygiene And Health

Maintaining better hygiene and health in hotels, restaurants and tourist destinations can increase the confidence of tourists to visit. This may include increasing the frequency of cleaning, using strong detergents, placing hand sanitizers, handwashing stations in corners and adopting strict hygiene practices.

### 3. Creation of New Innovations

Providing a unique and different experience can help attract tourists to visit. This can include a new and unique activity or an interesting culinary experience. Develop new attractive products and services to increase tourist interest. This includes developing new attractions or providing more unique and immersive travel experiences.

### 4. Maintain Relationships With Customers

Maintaining customer relationships can help build loyalty and build long-term relationships. Travel companies can use email or social media communicate with customers and inform them about ongoing campaigns or activities.

### **Industry Steps to Maintain the Economy n**

The tourism industry has taken several steps to sustain the economy during Covid-19. among others are :

### 1. Prioritizing Strict Health Protocols

To ensure the safety of guests and staff, many hotels, restaurants and tourist spots have implemented strict health protocols, such as providing hand sanitizer sanitizers, checking temperatures, and spraying disinfectants regularly.

### 2. Optimizing Digital Technology

online booking, self-check-in, and virtual tours, to enable guests to make reservations and transactions without having to interact directly with staff.

### 3. Adjusting to Requests

Some tourism businesses have adapted their services to the current demand, such as offering staycation packages or changing the type of food served to accommodate different dietary patterns.

### 4. Maintain Relationships With Customers

Tourism businesses have been maintaining relationships with their customers by sending information about promotions and special offers and providing good and responsive service.

### 5. Getting Government Support

The tourism industry has been trying to get support from the government, such as financial aid and tax incentives, to help them survive the Covid-19 pandemic.

### The Rise of the Tourism Industry in Surabaya a

After the COVID-19 pandemic, the tourism industry in various cities around the world, including Surabaya, experienced a significant impact. However, with the situation slowly recovering, the following factors can provide impetus for the rise of the tourism industry in Surabaya:

### 1. Development of Tourist Destinations

Surabaya has great potential as a tourist destination city. The government and tourism stakeholders can work together to develop and promote attractive tourist destinations in Surabaya, such as Bungkul Park, Submarine Monument, House of Sampoerna, and the Tugu Pahlawan Area. Infrastructure development and improvement of tourist facilities can also increase Surabaya's attractiveness for tourists. And there is surprising news that the Surabaya Zoo will be open until night.

### 2. Effective Tourism Promotion

Through smart and effective promotional campaigns, Surabaya can introduce its uniqueness and attractiveness to domestic and international tourists. The use of social media, websites and partnerships with tourism companies can help in promoting Surabaya as an attractive tourist destination.

### 3. Tourism Product Diversification

Surabaya can develop a variety of diverse tourism products to attract tourists. This can include historical, culinary, cultural, sports and ecotourism tours. By providing a different experience to tourists, Surabaya can increase its attractiveness as a tourist destination.

### CONCLUSIONS AND RECOMMENDATIONS

### Conclusion

From the results of our research we conducted an investigation and analysis of several tourist attractions, we took 3 tours that we will analyze about financial resilience during the Covid-19 pandemic, namely: Kenjeran Beach Tourism, Surabaya Zoo, Wonorejo Mangrove Forest. The weakening of the financial resilience of the tourism industry occurs due to a decrease in the number of visitors, tourist attractions will experience a decrease in revenue from ticket sales, equipment or facility rental services, and so on. Overall, a decrease in visitor numbers can have a domino effect on local businesses and the economy, as well as causing difficulties for operators of tourist attractions to maintain good facilities and service quality. Things that include the development of tourist objects can be carried out by the tourism industry in order to improve the economic downturn due to the Covid-19 pandemic.

### Suggestion

In this situation, the tourism industry should increase online marketing and strengthen the promotion of domestic tourist destinations to attract more tourists. Tourism managers in Surabaya must reduce operational costs, including reducing expenses that are less influential in the development of the tourism industry, to deal with the impact of the Covid-19 pandemic. The need to strengthen cooperation between sectors - the Surabaya tourism industry. The Surabaya tourism industry must strengthen health practices and strengthen the security system to ensure the comfort and safety of tourists visiting Surabaya.

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