


Article

Travel-Business Stagnation and SME Business Turbulence in the Tourism Sector in the Era of the COVID-19 Pandemic

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Abstract: The COVID-19 pandemic, apart from having an impact on public health, has also caused the stagnation of travel-bureau businesses and the management of small and medium enterprises (SMEs) in the tourism sector. This study aims to analyze the COVID-19 pandemic as a determinant of travel-business stagnation and turbulence in small and medium enterprises (SMEs), the influence of human resources, business development, and product marketing on the productivity of the travel and SME business, the direct and indirect effects of business innovation, economic digitization, and the use of technology on business stability and economic-business sustainability. This study uses an explanatory sequential qualitative–quantitative approach. Data were obtained through observation, in-depth interviews, surveys, and documentation. This study is focused on assessing the efforts made by travel-agency-business actors and SMEs in responding and adapting to changes in the business environment, both internally and externally. Human resources, business development, and product marketing together affect the productivity of travel agents and SMEs with a coefficient of determination of 95.84%. Furthermore, business innovation, economic digitization, and the use of technology simultaneously affect business stability with a coefficient of determination of 63.8%, and business stability affects the sustainability of travel and SMEs with a coefficient of determination of 67.6%. This study recommends a strategy for travel-agency-business sustainability and the stability of SMEs' economic-business management towards increasing economic growth in the North Toraja Regency, South Sulawesi, Indonesia.

Keywords: economic enterprise; SME turbulence; business management; utilization of technology; pandemic COVID-19

1. Introduction

The COVID-19 pandemic initially occurred in Wuhan, then spread to various parts of the world and affected the economic growth of many countries. The COVID-19 pandemic in general has an impact on the global tourism industry and threatens the recovery of destinations in developing countries [1]. The pandemic has brought economic activity to a near standstill as many countries have imposed very strict restrictions on movement in order

to halt the spread of the virus [2]. Furthermore, the pandemic and the resulting economic and social constraints have significantly affected consumer and business confidence [3,4]. This means that less stable economic growth will not only have an impact on increasing development financing but will also affect the strategic-business sector that has been supporting economic growth so far. The implications of COVID-19 on the SDG contribute to fiscal policy, the deregulation of financial markets, strategic-business sectors, tourism businesses, and their impact on economic growth [5–7]. Thus, the COVID-19 pandemic, in addition to affecting economic stability, also has an impact on increasing unemployment, poverty, crime, and the stability of small and medium enterprises (SMEs). Furthermore, digital technology plays a key role in overcoming the impact of the pandemic, but its use is limited by structural factors, such as limited connectivity (access, use and speed), social inequality, productive heterogeneity and competitiveness, and limited access to data and information [8]. This means that small and medium enterprises are only able to survive in situations of economic uncertainty and limited supply chains, and are the most affected by the implementation of policies to prevent the spread of the virus [9,10]. Thus, economic businesses that are able to survive the COVID-19 pandemic predominantly rely on product marketing through the use of online technology. This means that small and medium enterprises are struggling and competing in a rapidly changing and dynamic market and are driving business transformation towards the application of digital technology [11,12].

The handling of COVID-19 cases during the pandemic in Asia for each country is subject to different and specific policies of the ASEAN member countries, which have confirmed 869,515 cases and 21,076 deaths due to coronavirus transmission in 2020 [13]. After the initial outbreak, COVID-19 continued to spread throughout the provinces in China and very quickly to other countries within and outside Asia [14]. The cases in Southeast Asia experienced the same conditions and influenced the economic policies of each country [15]. Several countries, such as Singapore, Malaysia, Thailand, and the Philippines, have opted for a lockdown policy, while Indonesia has been more moderate by implementing a policy of restricting community activities. Furthermore, tourism is the sector that has been most affected by the COVID-19 pandemic [16]. That is, its effect deepens as the virus spreads globally to other countries and regions [17]. Likewise, conditions in Indonesia are predicted to affect economic growth in the short term, particularly in the strategic economic sector [18]. Thus, the economic impacts are reduced income, reduced investment in tourism, entertainment, arts and culture sectors, travel, SMEs, and transportation, as well as a decrease in tax revenue and a slowdown of economic growth.

The COVID-19 pandemic in Indonesia not only has an impact on public health, but also has an impact on the economy, education, and social life of the community due to the implementation of policies and distance restrictions. Social-distancing restrictions have a negative impact and a positive impact on various aspects of the economy, lifestyle, education, transportation, food supply, health, social life, and mental well-being, as well as on the stability of the community's economic business [19,20]. The number of positive patients infected with the coronavirus in Indonesia in 2020 was 6,575 people, followed by an increase of 4,245,373 people; 4,090,287 people recovered and 143,457 people died from a total population of 272,229,372 people in 2021 [21]. Furthermore, the implementation of the Large-Scale-Social-Restriction (LSSR) policy by the government has had an impact on the socio-economic conditions of the community, educational activities, and other activities. This means that restrictions on various community activities have an impact on economic stability and small and medium enterprises (SMEs). The COVID-19 pandemic has had a serious impact on the sustainability of micro, small, and medium enterprises (MSMEs) in terms of financing, production, distribution, and market demand [22]. Thus, the effects of the pandemic in Indonesia, besides affecting economic growth, also have an impact on population mobility, economic uncertainty, and the stability of small and medium enterprises. With the economy taking a downward path, millions of Indonesians are at risk of losing their jobs. Much of the unemployment rise will happen in the micro, small,

and medium enterprises (MSMEs), which is a key sector that accounts for about 61% of the country's gross domestic product [23].

The North Toraja Regency is designated as the main destination for tourism development in the South Sulawesi Province. Furthermore, economic growth for all sectors in 2019 in the North Toraja Regency reached 7.56% with a per capita GRDP value of 41.63 million rupiah, then it decreased by 0.17% with a per capita GRDP value of 20.50 million rupiah in 2020 [24]. This figure confirms that the COVID-19 pandemic has an impact on the decline in the contribution of the tourism sector by -4.09% in 2020, when compared to the contribution of the same sector in 2019 with a value of 12.70% [24]. Likewise, transportation services in 2019 had a contribution of 12.23%, but they decreased by -10.29% in 2020 [24]. This figure illustrates that tourist visits, which have tended to decline, have an impact on local revenue receipts for 17 sectors of economic activity in the gross regional domestic product (GRDP) of the North Toraja Regency, which have experienced a contraction of economic growth of 0.17% in 2020 from the previous position of 7.56% in 2019 [24]. Furthermore, small and medium enterprises (SMEs) have also experienced the same situation, in this case the contribution of SMEs to economic growth experienced a sharp decline. Thus, the turbulence in SME business was identified as affecting economic growth and business stability in the tourism sector, as well as leading to an increase in the unemployment rate of 2.88% of the total population of the North Toraja Regency (232,394 people) [24]. COVID-19 has an impact on economic growth, business risks and business performance [25,26]. This means that adaptation is needed from economic-business actors in response to environmental changes, which should take the form of actions that will be taken to ensure the stability of the business being developed [27,28].

The decline in tourist visits is positively associated with the continuity of the travel-agency business and affects the productivity of SMEs in the economy of the North Toraja Regency. Thus, efforts and strategies for handling SMEs' economic businesses are needed in order to ensure business stability by increasing economic growth through the support of governmental policies and the use of technology. The urgency of this study was assessed based on the following considerations: (1) the COVID-19 pandemic has an impact on economic growth and the business continuity of travel agencies; (2) the decline in tourist visits has an impact on economic uncertainty; and (3) the decline in tourist visits has an impact on the stability of the economic business of SMEs. Thus, this study is focused on analyzing the increase in the productivity of travel businesses, the stability of SMEs' economic businesses and the strategies that are needed to ensure the continuity of economic business in the tourism sector.

2. Literature Review and Conceptual Framework

The tourism sector is an engine that drives the economic growth of a region and a country. This means that economic growth and tourism development are interdependent, and that tourism development will stimulate the country's economic growth [29]. The tourism sector is an economic strength that results in socio-economic growth and inclusive development [30]. Eight factors are the basis for developing tourism potential, namely (i) driving economic growth, (ii) driving the development of the communication, transportation, accommodation, and other service sectors, (iii) preserving cultural and social values of economic value, (iv) equity welfare, (v) local revenue, (vi) trade-sector growth, (vii) increased productivity of travel agents, and (viii) market share for local products. Thus, policy interventions are needed in order to strengthen inter-industry relations with tourism diversity that benefits the local economy [31]. That is, tourism will create demand for consumption and lead to investment in the distribution of goods and services. Tourism development involves public change and small and medium enterprises through a good and professional governance [32]. Economic businesses will develop in line with the demand for goods and services that can be met by business actors when needed. In the era of the digital economy, small businesses and economic services in the tourism sector will require increased competitiveness to reach potential markets [33,34]. In order

to meet tourist demand, travel businesses and SMEs play an important role in supporting the transportation, communication, accommodation, handicraft and product industries, service industries, restaurants and other economic enterprises. Thus, investment in tourism-infrastructure development is a key step in developing tourist destinations and driving development [35,36]. Furthermore, the COVID-19 pandemic affects economic growth and the management of the tourism sector. Thus, it is very important to recognize the risk and management dimensions in relation to the effects of the COVID-19 pandemic on the development of the tourism sector [37].

2.1. Travel-Business Stagnation and SME Business Turbulence

The COVID-19 pandemic has negatively contributed to macroeconomic growth and the economic-business productivity in the tourism sector. This means that due to the uncertainty of the duration of the pandemic in various parts of the region, as well as the relaxation measures, it will be difficult to estimate the short-, medium-, and long-term impacts of the pandemic on tourism [38]. Furthermore, economic enterprises face a similar situation and have experienced a drastic decline in turnover due to unstable tourist visits. This means that risk and crisis management is an integral component of overall tourism and hospitality management [39]. This condition causes stagnation in tourism travel business and the SMEs' revenue receipts. The COVID-19 pandemic has had a serious impact on various economic sectors, especially the tourism industry [40]. In order to support the increased productivity of economic enterprises, creativity and business innovation efforts are needed through the use of technology and investment cooperation between the government, the private sector and business actors in the tourism sector. This means that governments need to consider the long-term implications of the crisis while leveraging digitization and promoting structural transformation to build a stronger, more sustainable and resilient tourism economy [41]. Thus, optimal efforts and new breakthroughs are needed for economic recovery and business stability through innovation and the use of technology towards increasing business competitiveness in the global-market era [42]. Furthermore, product promotion and marketing through the use of information technology and support of good governance will accelerate the recovery of tourism and SME business activities. E-commerce is a new paradigm that connects companies, consumers, and society through electronic transactions in order to reach global markets and increase the competitiveness of economic businesses [43,44]. Government policy is an important element in the development and sustainability of economic business in the tourism sector. Close collaboration between the public and private sectors will accelerate economic recovery and the sustainability of economic enterprises in the tourism sector [45,46]. Thus, business stability will be achieved if it is accompanied by macroeconomic stability. Policy consistency and coherence is critical to improve the competitiveness, sustainability, and business stability of the tourism sector [35].

2.2. Stability and Productivity of Economic Enterprises

Economic stability is a driving force for improving people's welfare and economic growth. Furthermore, the COVID-19 pandemic requires all levels of government to act in the face of uncertainty, economic, fiscal and social pressures [47]. Macroeconomic stability will be achieved if there is a balance between domestic demand and spending as well as between savings and investment [48]. Thus, changing the structure of the domestic economy towards industrial and investment policies is the best way to attract efficient foreign direct investment (FDI) in development [49]. Indicators by which to measure economic stability include economic growth, inflation, exchange rates, and interest rates. Efforts are needed to eliminate inequality and allow public authorities to intervene more in the economy [50]. Thus, the government's role is very important and strategic in controlling the inflation rate. That is, the government's fiscal policy is an instrument with which to manage the economy and create strong incentives [51]. The economic business of the tourism sector will develop if it is followed by an increase in tourist

visits based on the destinations offered. This means that revenues from the tourism sector and the number of tourist arrivals will encourage an increase in economic-business productivity [52]. Furthermore, tourist visits and the mobility of goods and services have a direct influence on the productivity of economic enterprises that are developed by the community. This means that the government's role is very important in supporting the increase in productivity of economic businesses in the tourism sector in the post-COVID-19 era [53]. Thus, the productivity of travel businesses and SMEs will increase if they are supported by business innovation through the use of technology. Optimizing the use of technology and strengthening the capacity of human resources will encourage the increased productivity of economic enterprises and the sustainability of small and medium enterprises [54]. This means that business innovation and the use of technology will create new opportunities towards increasing revenue and good management performance will encourage profitable business diversification [55].

2.3. Economic-Business Sustainability and Open Innovation

Economic-business productivity is basically related to creativity and innovation that can be built by business actors. Travel agents play a role in the tourism-distribution chain, while SMEs play a role in product distribution and employment [56,57]. That is, the two businesses are part of the development of tourist destinations [58]. Efforts are needed to increase this creativity, including: (1) the ability to build new opportunities; (2) the ability to combine old discoveries with new discoveries; and (3) the ability to modify existing products. These three factors will create productivity and economic-business stability. In essence, business development requires efforts to build relationships between customers and the market in the direction of increasing added value [59]. Furthermore, the strategic steps needed to support the sustainability of economic business include: first, building a brand by introducing brand identity to consumers through television and social media. Second, creating marketing content to create awareness and promote products online. This means that the use of content is needed to support the marketing mix of economic-business products [60]. Third, creating innovation by following trends that are in demand by consumers. Fourth, taking advantage of social media that can be accessed for free. This means that economic stability will be created if business actors are able to follow trends and changes in consumer behavior [61].

Fifth, competitor research, which means to identify business competitors in terms of their strengths and weaknesses. Sixth, expanding the business network through collaboration with resellers or expanding franchises. Thus, trust in economic enterprises is created through a process of interaction with formal institutions and building mutually beneficial business partnerships [62]. Seventh, increasing promotions in order to increase the number of consumers and increase profits. Eighth, regularly evaluating to assess the decline or increase in sales turnover. Product placement is a marketing tool with which to promote a wide selection of products to consumers and to achieve maximum profit [63]. These eight factors require government-policy support through a process of mentoring and business development. Furthermore, five strategic steps are needed to support the sustainability of the tourism travel businesses and SMEs, including: (1) producing products according to consumer needs; (2) pricing in terms of consumer demand; (3) the location of the business being easy to access by everyone and close to the crowd; (4) promotion of products sold being clear to the target market and consumers; and (5) the quality of supporting human resources (HR). These five principles become the basis of and reference for the development and sustainability of economic business. Thus, it is very important for SMEs to use financial resources that are complementary to structural capital and human resources [64]. The steps and strategies needed to achieve economic-business sustainability are presented in Table 1 below.

Table 1. Strategy to increase productivity and economic-business sustainability.

Number	Ways and Efforts	Strategic Steps Required	Description
1	Build a strong brand	<ul style="list-style-type: none"> • Build an image to be widely known by the public • Brand identity is introduced to consumers through social media (Instagram, Facebook, television media and other online media) 	<ul style="list-style-type: none"> • Cultivating consumer confidence • Consumers know more about the products being marketed • Attract potential buyers and increase customer loyalty
2	Create an attractive logo	<ul style="list-style-type: none"> • The business logo created is a representative of the business • The business logo will attract consumers to the products offered 	<ul style="list-style-type: none"> • The business logo serves to build a brand image and business identity
3	Marketing strategy	<ul style="list-style-type: none"> • Use of the internet as a marketing strategy • Build content on community sites and online media that are attractive and include easily accessible links 	<ul style="list-style-type: none"> • Serves to market business products
4	Facebook usage	<ul style="list-style-type: none"> • Building a business profile through the use of Facebook media 	<ul style="list-style-type: none"> • Opportunity to get more consumers
5	Doing market research	<ul style="list-style-type: none"> • Following market development trends • Updating products according to consumer needs and demands 	<ul style="list-style-type: none"> • Serves to understand and determine customer satisfaction with marketed products • Serves to determine the direction of the business going forward
6	Use of social media	<ul style="list-style-type: none"> • Use of social-media platforms as a means of promotion • Products marketed using photos through the use of hashtags, captions and complete information on the products being marketed 	<ul style="list-style-type: none"> • Is an effective and inexpensive means for small and medium enterprises (SMEs)
7	Website usage	<ul style="list-style-type: none"> • Use a website that contains a catalog of products sold • Include customer testimonials for the products purchased (customer satisfaction) • Attractive website design 	<ul style="list-style-type: none"> • Ensuring the quality of products sold or marketed to consumers
8	Build a comfortable place of business	<ul style="list-style-type: none"> • Design a comfortable business place • Easily accessible business location • Design a space that attracts visitors 	<ul style="list-style-type: none"> • Make it easier for visitors to access business locations
9	Holding an open house	<ul style="list-style-type: none"> • Held regularly and continuously • Used by public figures as a means of promotion 	<ul style="list-style-type: none"> • Function for product promotion • Identify the target market segment
10	Participate in exhibitions and bazaars	<ul style="list-style-type: none"> • Take advantage of exhibition activities as a means of promotion • Use booths that attract visitors 	<ul style="list-style-type: none"> • Serves to seize opportunities and opportunities to introduce products to the public
11	Join a charity event	<ul style="list-style-type: none"> • Actively participate in charity events • Actively engage in fundraising for natural disasters 	<ul style="list-style-type: none"> • Serves to increase branding in the eyes of the public

Table 1. Cont.

Number	Ways and Efforts	Strategic Steps Required	Description
12	Give discounts or gifts to customers	<ul style="list-style-type: none"> • Provide special discounts and gifts to loyal customers • Use and implement membership system 	<ul style="list-style-type: none"> • Serves to retain customers to be loyal to the marketed products
13	Join a forum or entrepreneur association	<ul style="list-style-type: none"> • Active in an association • Building mutually beneficial business cooperation 	<ul style="list-style-type: none"> • Serves to build relationships and knowledge about the development of similar businesses
14	Business evaluation	<ul style="list-style-type: none"> • Regular business evaluations are carried out • Use business software to simplify financial management 	<ul style="list-style-type: none"> • Serves to observe business development • Studying the advantages and disadvantages of the developed business • Ensure long term business stability

Source: Author's elaboration.

Referring to the theory that is used as the basis of and reference for this study in relation to the COVID-19 pandemic, which contributes to the stagnation of the tourism travel business and the turbulence of SME business, strategic steps are needed for the recovery of the tourism sector through efforts to increase economic-business productivity, using technology and strengthening human-resource capacity towards business sustainability, which is carried out through stakeholder collaboration, economic actors and investment cooperation between the government, private sector and the community. Furthermore, the government-policy support in handling and restoring the tourism sector in the North Toraja Regency was developed through four principles, namely (i) the renewal of the production process, (ii) ensuring the distribution of the flow of goods and services, (iii) revamping destinations and tourism management, and (iv) the monitoring of tourism activities. These four principles will be beneficial to the continuity of the travel business and SMEs. Thus, the benefits of this study that can be explained include: (1) guaranteeing business continuity in the tourism sector in the North Toraja Regency; (2) providing an overview for the government in terms of making decisions toward protecting economic businesses developed by the community in the era of the COVID-19 pandemic; and (3) providing insight into the development of science in relation to economic-business problems in the tourism sector in relation to the COVID-19 pandemic. The conceptual framework of the study is presented in Figure 1 below.

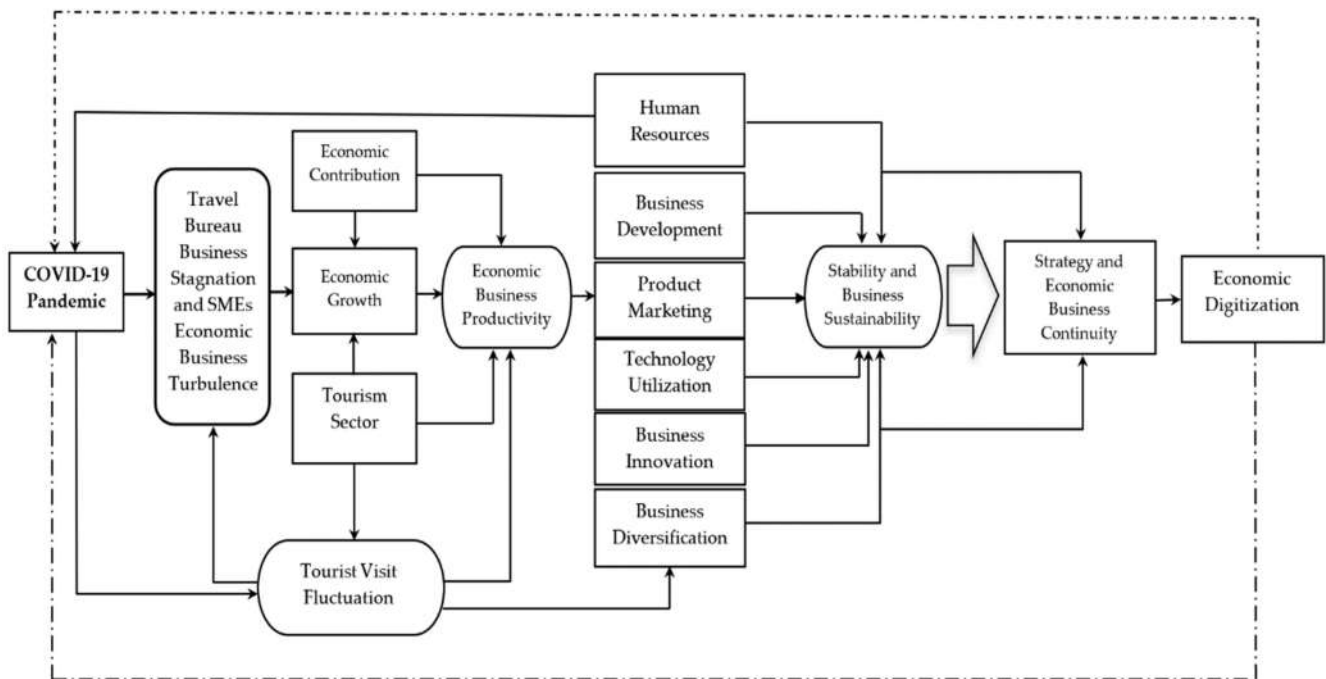


Figure 1. Conceptual framework for travel-business stagnation and business turbulence of tourism-sector SMEs in the era of the COVID-19 pandemic. **Source:** Author's elaboration.

3. Material and Method

This study sequentially uses a quantitative–qualitative approach. A qualitative approach is used to disclose business situations and conditions. The aim is to obtain an overview of the stagnation of the travel business and the turbulence of small and medium enterprises (SMEs). The qualitative approach is used to examine the relationship between the variables studied in relation to the factors that affect the stability and sustainability of economic enterprises. Furthermore, case studies were selected with the following considerations: (1) the fluctuation of tourist visits has decreased due to the COVID-19 pandemic and affects the productivity of economic enterprises; (2) consistency and case sequence is very prominent; (3) the nature of the case is intended to analyze the impact of the COVID-19 pandemic on the economic conditions of the tourism sector. Qualitative data was obtained through observation, in-depth interviews and documentation, while quantitative data was obtained through surveys using a questionnaire. The two sets of data were triangulated, which was done by combining different data-collection methods with the same source. That is, this study simultaneously combines data from observations, in-depth interviews, surveys and documentation. The goal is to test the credibility of the data and to holistically describe the object in depth and detail [65,66]. The combination of the qualitative–quantitative approach is presented in Figure 2 below.

3.1. Study Area

This study was conducted at a tourist destination in the North Toraja Regency. Furthermore, this research was carried out for 6 months from February to August 2021. The tourism potential developed in the North Toraja Regency is divided into several object segmentations, namely: (1) Singki-Tambolang tourism with attractions, namely panoramas, natural pools and burrows (stone graves) are located in Rantepao District; (2) Limbong natural-pool tourism with an object attraction, namely a green natural pool located in Limbong Village; (3) Singki mountain-cross tourism with an object attraction, namely a giant cross located in Laang Tanduk Village, Rantepao District; (4) an Art Center Museum with historical heritage objects, located in Penanian Village, Rantepao District; (5) State Lolai Tourism above the Tongkonan Lempe cloud, with attractive objects, namely Tongkonan

(Toraja House) and natural panorama, located in the Kapalapitu District; (6) Palawa tourism with object attractions, namely Tongkonan and traditional weaving craftsmen located in Palawa Village, Sesean District; (7) Bori Kalimbuang tourism with rante and simbuang attractions located in Bori Village, Sesean District; (8) the Batutumonga natural-tourism area, with beautiful natural panorama, restaurants and lodging located in Suloara Village, Sesean Suloara District; (9) Loko mata tourism with the attraction of large stone graves in Landorundun Village, Sesean District, Suloara; (10) agrotourism on the slopes of Mount Sesean with the attractiveness of coffee plantations is located in Suloara Village, Sesean District, Suloara; (11) To Barana tourism with the attraction of traditional weaving centers and panoramic views of the rice fields located in Sadan Malimbong Village, Sadan District; (12) the Ne Gandeng Museum located in Palangi Village, Balusu District; (13) the Nanggala harvesting tourism with the attraction of Tongkonan and rice fields, rante and simbuang as well as patane (graves) and bats, is located in Lili Kira Village, Nanggala District; (14) the tourist area of Sarambu Sikore with a waterfall attraction is located in the Sopai District; (15). Londa tourism, with the attraction of liang loko (cemetery cave), erong, tau-tau, and hanging graves is located in Tadongkon Village, Kesu District; (16) the Kete Kesu tourist area with attractive objects, namely Tongkonan, erong, patane, hanging graves, carving craftsmen, simbuang and a museum located in Pantanakan Lolo Village, Kesu District; (17) the tourist attraction of the Sumalu Desert with the attractiveness of living sand mountains is located in Rantebua Sumalu Village, Rantebua District; (18) the Lolai Negeri tourist area above the To Tombi cloud with natural panorama attractions, lodging and paragliding is located in Kesu District. This developed tourism-object segmentation represents the main sources of local revenue in the North Toraja Regency.

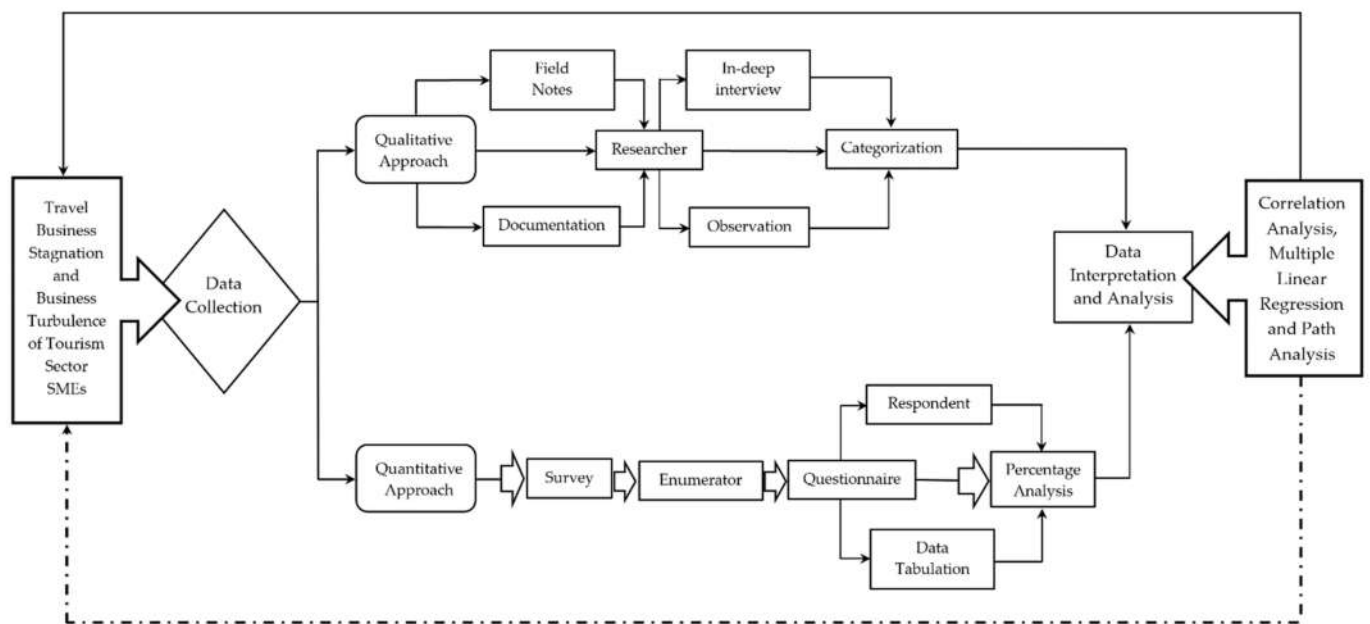


Figure 2. Sequential combination of qualitative and quantitative approaches. **Source:** Author's elaboration.

The tourism potential in the North Toraja Regency is not only supported by natural beauty and socio-cultural uniqueness, but also by the community tradition known as Aluk Todolo. This tradition is a rule of life that is practiced by the Toraja people who are still awake and preserved. Aluk Todolo has two kinds of ceremonies, namely a mourning ceremony called Rambu Solo' and Rambu Tuka, which is a ceremony of joy. Furthermore, the development of tourism objects is supported by the existence of 87 business units for tourism travel bureaus, including 33 units of four-wheeled vehicle-rental businesses, 54 units of two-wheeled vehicle-rental businesses, and 894 small and medium enterprises

developed by the community. The number of small and medium enterprises (SMEs) in the North Toraja Regency is presented in Table 2 below.

Table 2. Number of small and medium enterprises (SMEs) in the North Toraja Regency in 2021.

Number	Type of Business	Number of Business (Units)	Labor (Person)
1	Weaving	32	339
2	Embroidery	32	54
3	Tailoring	103	282
4	Batik	6	99
5	Coffee powder	38	88
6	Rice mill	37	136
7	Pastry	36	137
8	Noodle processing	1	6
9	Salt processing	1	18
10	Fruit-juice processing	4	52
11	Tofu and tempeh	6	90
12	Bottled water	21	261
13	Blacksmith	70	500
14	Workshop	138	608
15	Metal	12	114
16	Chemical and furniture industry	120	93
17	Photocopy	35	118
18	Webbing	31	253
19	Carving	63	41
20	Essential-oil industry	2	9
21	Fertilizer industry	1	6
22	Beads	105	253

Sumber: Reference [24].

Table 2 shows the types of businesses that are dominantly developed by the community, namely the sewing business with a total workforce of 282 people or 7.93% and the workshop business with a total workforce of 608 people or 17.09%. Furthermore, three types of businesses are categorized as non-dominant, namely noodle processing, salt processing and the fertilizer industry. Furthermore, the location of the research is presented in Figure 3 below.

3.2. Method of Collecting Data

3.2.1. Observation

Observations in this study were used to observe the conditions and characteristics of travel businesses and SMEs during the COVID-19 pandemic. The instruments used in data collection were field notes, periodic notes and check lists. Furthermore, the data collected through observation include: (1) characteristics and types of travel-agency businesses; (2) types of small and medium enterprises (SMEs); (3) business locations; (4) business productivity; and (5) product marketing and business innovations carried out by economic-business actors. The results of the data obtained by the researchers were then categorized for the purpose of providing an overview of the stagnation and turbulence of economic business based on the facts found in the field.

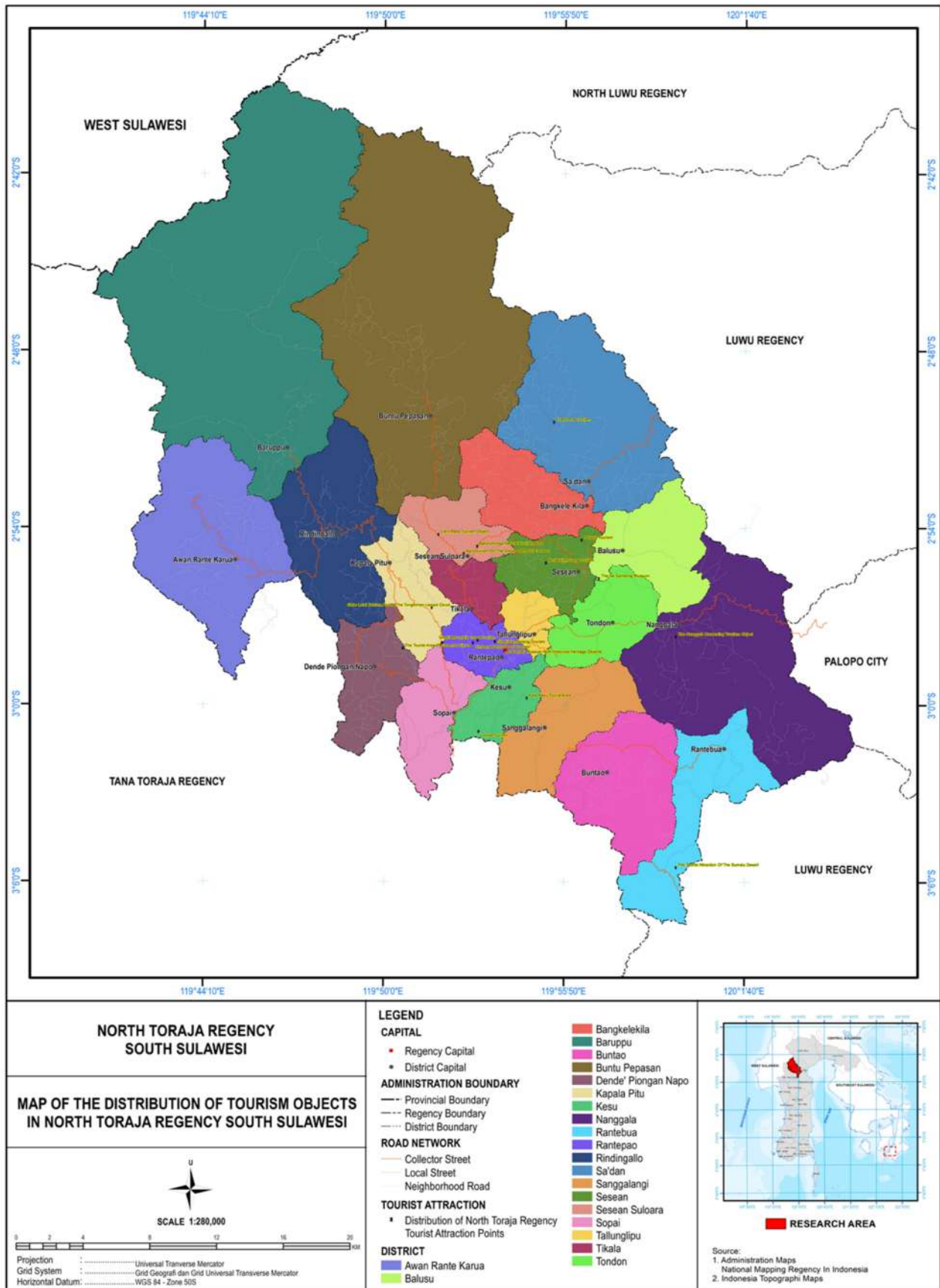


Figure 3. Research location in the North Toraja Regency.

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Observations in this study were used to observe the conditions and characteristics of travel businesses and SMEs during the COVID-19 pandemic. The instruments used in data collection were field notes, periodic notes and check lists. Furthermore, the data collected through observation include: (1) characteristics and types of travel-agency businesses; (2) types of small and medium enterprises (SMEs); (3) business locations; (4) business productivity; and (5) product marketing and business innovations carried out by economic-business actors. The results of the data obtained by the researchers were then categorized for the purpose of providing an overview of the stagnation and turbulence of economic business based on the facts found in the field.

3.3.2. In-Depth Interview

The in-depth interviews in this study were used to obtain information from travel agents and SME businesses. The number of informants in this study was set at 10 people consisting of 3 business travel agents, 5 SME business actors and 2 people from the local government. The instruments used by the researchers in conducting in-depth interviews were a tape recorder and an interview guide, which were equipped with loose notes, checklists, and value scales. Furthermore, the data that were collected from in-depth interviews included, among others: (1) obstacles faced by business actors during the COVID-19 pandemic; (2) the method used to ensure business stability; (3) efforts and innovations that were made to ensure the existence of the business; (4) efforts that were made to reach consumers; and (5) the method used to market products and increase business competitiveness. The results of the data obtained from in-depth interviews were then categorized for interpretation needs according to the focus of and the objectives to be achieved in this study.

3.3.3. Questionnaire

The questionnaires in this study were used to collect data, including: (1) human resources; (2) business development; (3) product marketing; (3) the productivity of travel bureaus and SMEs; (4) business innovation; (5) technology utilization; (6) business diversification; (7) business stability; and (8) continuity of economic business. Furthermore, the questionnaire in the study was used for two functions, namely: (i) to describe the situation and conditions of travel and SME businesses during the COVID-19 pandemic, and (ii) to measure the data obtained through the questionnaire using an ordinal scale. The measurement data were divided into five categories, namely: (i) a value of 5 for the very-supportive category, (ii) a value of 4 for the supportive category, (iii) a value of 3 for the enough-supportive category, (iv) a value of 2 for the less-supportive category, and (v) value 1 for not-supportive category. Furthermore, structured interviews were conducted by the researchers by posing questions to respondents based on the questions that were set in the questionnaire. The questionnaire was not submitted to the respondent to be filled out but was rather guided by the researcher and enumerator. The enumerators in this study were local people who were selected based on the following considerations: (1) having the ability to collect data; (2) understanding the socio-cultural situation of the community; and (3) understanding the economic conditions experienced by travel-business actors and SMEs. Before carrying out tasks in the field, enumerators were first given instructions and exercises in filling out questionnaires and interview techniques.

Questionnaires were distributed to 18 tourist-attraction-segmentation locations in the North Toraja Regency. Furthermore, the criteria for the actors who filled out the questionnaire (respondents) included: (i) tourism-travel-business actors, (ii) small and medium enterprises (SMEs), and (iii) developed economic businesses that had been running for five years. Furthermore, the research sample used a purposive sampling method, which was determined by the researcher based on certain criteria. The determination of the

number of respondents was performed in reference to Cochran [67]. The formulation used is as follows:

$$n = \frac{Z^2 pq}{e^2} \quad (1)$$

where n is the number of samples required, Z^2 is the value in the normal curve for a deviation of 5% with a value = 1.96, p represents a 50% probability of being correct (0.5), q represents a 50% probability of being wrong (0.5), and e is the level of sample error in the study using 5% of the 95% confidence level. Furthermore, the number of samples was set to 350 respondents.

3.3.4. Documentation

The documentation used in this study includes: (1) the Regional Tourism Development Master Plan (RTDMP) of the North Toraja Regency obtained through the North Toraja Regency Tourism Office; (2) the segmentation plan and tourism-development policy of the North Toraja Regency, obtained through the Regional Development Planning Agency of the North Toraja Regency; (3) data on the North Toraja Regency Tourism Travel Business Bureau, obtained through the North Toraja Regency Tourism Office; (4) data on the potential of small and medium enterprises (SMEs), obtained from the Department of Cooperatives and Community Economic Empowerment of the North Toraja Regency; and (5) data on the gross regional domestic product (GRDP) of the North Toraja Regency, obtained through the Central Bureau of Statistics of the North Toraja Regency.

3.4. Data Analysis Method

The qualitative data analysis in this study was carried out both during the data-collection process in the field and after data collection. The data were analyzed interactively through three stages of the process, namely data reduction, data display and conclusion. Furthermore, data analysis through a combination of qualitative and quantitative approaches was carried out in several stages: first, a domain analysis was used to observe the activities of economic-business actors including place, actor, and activity (PAA). The aim was to determine the main research domain, namely the COVID-19 pandemic, as a determinant of tourism-travel-business stagnation and small-and-medium-enterprise (SME) turbulence. Second, a taxonomic analysis referred to a defined domain, which was then described in more detail. Third, a componential analysis was carried out by contrasting phenomena that showed differences in the characteristics of economic enterprises based on certain aspects found in the field. Fourth, an analysis of cultural themes was carried out by integrating the domains in order to determine the needs of interpretation and construction of social situations faced by each travel-business actor and SME in responding to the COVID-19 pandemic.

A quantitative data analysis was used to answer the second question, namely the influence of human resources, business development, and product marketing on the productivity of travel businesses and SMEs. The multiple-linear-regression method was used to analyze the effect of the independent variables: X_1 (human resources) as measured by educational background, expertise and skills, adaptive attitude and responsibility; X_2 (business development) as measured by the ability to manage the business, business diversification, and the number of workers used; and X_3 (product marketing) as measured by sales turnover, products produced, product advantages, marketing methods and marketing reach. Furthermore, the dependent variable Y (business productivity) was measured by workforce competence, effectiveness and efficiency of business management, and utilized business capital.

In order to answer the third research question, namely the direct and indirect effects of business innovation, economic digitization, and the use of technology on business stability and economic-business sustainability, the path-analysis method was used. Furthermore, the magnitude of the direct exogenous effect on the endogenous variable is expressed by the path coefficient. The exogenous variable X_1 (business innovation) was measured

by product quality, product variants, and product design, X_2 (economic digitization) was measured by business performance, product quantity and quality, fulfillment of business targets, and infrastructure readiness, and X_3 (use of technology) was measured by the ease of marketing, time and cost efficiency, and the ease of business services. The endogenous variable Y (business stability) was measured by the liquidity ratio, inventory-turnover ratio, activity ratio, profitability ratio, and investment ratio. Furthermore, the endogenous variable Z (sustainability of economic business) was measured by employee welfare, the availability of raw materials, and business opportunities that can be achieved. The multiple-regression-analysis model and path analysis are presented in Figure 4 below.

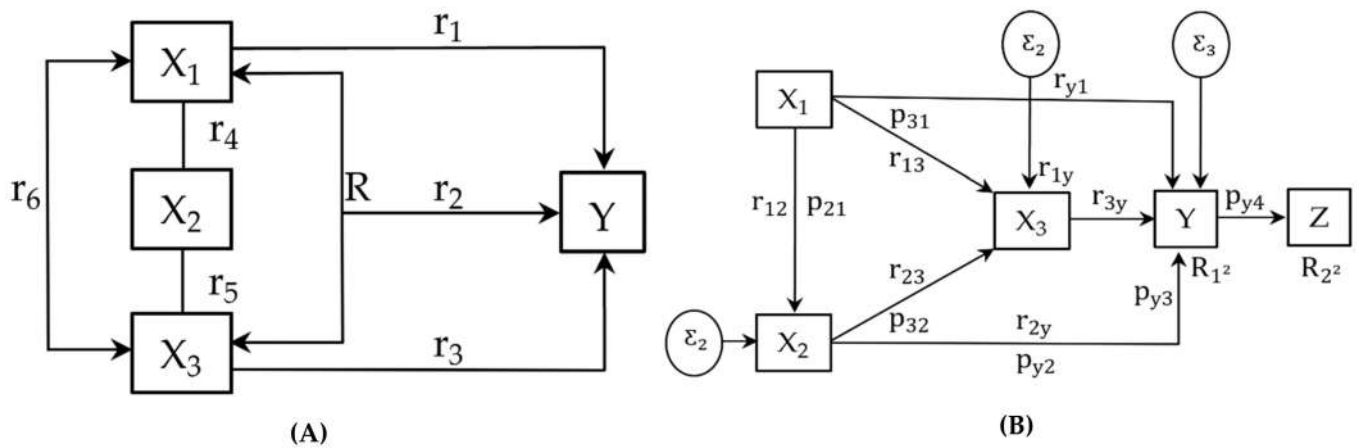


Figure 4. (A) Multiple-linear-regression model and (B) Path-analysis model. Source: Author’s elaboration.

Figure 4A shows the multiple-variable-relationship model with three independent variables, X_1 , X_2 , X_3 , and one dependent variable, Y , that was developed in order to determine the relationships between the variables. The correlation analysis in this study used the Pearson-correlation coefficient. Figure 4B shows the direct effect of the exogenous on endogenous variables expressed by the path coefficients. This is expressed by P_{ij} , where i represents the effect (endogenous) and j represents the cause (exogenous). P_{21} shows the direct effect of the X_1 variable on the X_2 variable, and P_{y2} means the direct effect of the X_2 variable on the Y variable. The path coefficient is equivalent to the regression coefficient as an estimator of the beta coefficient (b) for the standard score. Furthermore, the effect of the exogenous variable (X_1) on the endogenous variable (X_2) can be estimated with a simple correlation (p_{21}) = $b_{X_1X_2}$. If the endogenous variable (Y) is influenced by exogenous variables (X_1) and (X_2), then the path coefficient for X_1 to Y or X_2 to Y is estimated by the magnitude of the coefficient b_{ij} in the standard-score regression, namely p_{y1} = b_{X_1Y} and p_{y2} = b_{X_2Y} . The formulation of the multiple-linear-regression analysis, correlation analysis, and path analysis are as follows:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 \dots + \beta_kX_k + \epsilon \tag{2}$$

$$r_{xy} = \frac{n\sum X_i y_i - \sum X_i \sum y_i}{\sqrt{n\sum X_i^2 - (\sum X_i^2)^2} \sqrt{n\sum y_i^2 - (\sum y_i)^2}} \tag{3}$$

$$X_2 = p_{21}X_1 + \epsilon_1 \tag{4}$$

$$X_1 = p_{31}X_1 + p_{32}X_2 + \epsilon_2 \tag{5}$$

$$Y = p_{y1}X_1 + p_{y2}X_2 + p_{y3}X_3 + \epsilon_3 \tag{6}$$

$$R_1^2 = [p_1^2 + p_2^2 + p_3^2] + [(p_1r_{12}p_2) + (p_2r_{12}p_1)] + [(p_1r_{13}p_3) + (p_2r_{23}p_3) + (p_3r_{23}p_2)] \tag{7}$$

$$R_2^2 = p_3^2 \quad (8)$$

where Y is the dependent variable, $X_1, X_2, X_3, X_4, \dots, X_k$ are the independent variables, ε is the residue, $\beta_0, \beta_1, \beta_2, \beta_3, \beta_4, \dots, \beta_k$ are population parameters whose values are unknown and are estimated from the data. β_1 is the contribution of the independent variable X_1 to the dependent variable Y . r_{xy} is the correlation coefficient, n is the number of respondents, $\sum X$ is the score of items, $\sum y$ is the total of the total scores obtained for each respondent, $\sum X^2$ is the number of squares of items, $\sum y^2$ is the total of the squares of the total scores obtained by each respondent, and $\sum Xy$ is the number of multiplication results between the scores of the questionnaire items and the total scores obtained from respondents. Furthermore, the path analysis provides the requirement for a correlation between independent variables, namely the relationship between variables X_1, X_2 , and X_3 . The magnitude of the relationship is expressed by the correlation coefficients (r_{12}), (r_{13}), and (r_{23}). The variables X_1, X_2, X_3 , act as an independent variable that affects the dependent variable (Z) through the intervening variable (Y), which means that X_1, X_2, X_3 affect Y , then Y affects Z . The direct influence of X_1 on Y is equal to the square of the regression coefficient (p_1^2), the direct influence of X_2 on Y is equal to the square of the regression coefficient (p_2^2). The direct influence of $X_1 p_1 p_2$ on Y is equal to the square of the regression coefficient (p_3^2). Furthermore, R^2 is the coefficient of determination, R_1^2 is the total effect, and R_2^2 is the total effect of Y on Z . While epsilon (ε) is the amount of the remaining effect (residual), namely the magnitude of the influence of other variables that can affect the intervening variable and the dependent variable but are not examined.

4. Results

4.1. Determinants of Business Stagnation in Travel Business and SME Business Turbulence

Tourism is the economic sector that has been most affected by the COVID-19 pandemic. Economic-business activities and other sectors have been seriously affected, namely travel, hotels, restaurants, trade, services, education and SMEs [68]. This condition is characterized by an unstable macroeconomy, the natural environment, and a decline in economic-business productivity due to restrictions on mobility. Government policies have been implemented that were aimed at reducing human mobility and virus transmission [69], but they resulted in a significant economic contraction and a reduction in transportation services and community economic efforts [70]. Furthermore, the efforts made by the government in handling and restoring the tourism sector in the North Toraja Regency include, among others: (i) updating the production process, (ii) tightening the distribution of goods and services, (iii) revamping tourism destinations and management, and (iv) monitoring tourism activities. These four principles are oriented to support the development of community economic enterprises and regional economic growth. Strategic policies in the tourism sector are formulated to support a balance between economic, social and environmental [71].

The observable impacts of COVID-19 on the tourism sector in the North Toraja Regency include, among others: (1) a decrease in tourist visits; (2) a decline in turnover in the transportation, accommodation, travel-business and SME sectors; and (3) the termination of employment. These three factors have contributed to the decline in economic-business productivity due to difficulties in financing business operations, decreased income and other losses. The pandemic has had an impact on domestic products, employment, and the external sector of the economy due to a decline in tourism activity [72]. Thus, the decline in tourist visits is positively associated with the stagnation of the travel business and the turbulence of SMEs in the economy in terms of increasing unemployment and poverty in the community. This means that the tourism sector is closely related to improving the quality of life of the community and the performance of economic-business sustainability [73]. The impact of the COVID-19 pandemic on travel businesses and SMEs is presented in Table 3 below.

Table 3. The impact of the COVID-19 pandemic on tourism travel and SME economic activities in the North Toraja Regency.

Number	Impact	Parameter	Interpretation
1	Economic-Business Management	Business Planning	<ul style="list-style-type: none"> Experiencing obstacles due to the implementation of the Policy for the Enforcement of Restrictions on Community Activities (ERCA). The supply chain is experiencing disruption due to mobility restrictions, making it difficult to predict consumer needs.
		Organizing	<ul style="list-style-type: none"> Experiencing obstacles due to the prohibition on gatherings and restrictions on business activities.
		Briefing	<ul style="list-style-type: none"> The working mechanism has been disrupted due to the limitation of activities and the management pattern applied is still traditional. Communication that is built is one-way, making it difficult to make decisions.
		Supervision	<ul style="list-style-type: none"> Sub-optimal supervision due to weak management and difficulties in improving economic-business performance.
2	Economic-Business Productivity	Business Performance	<ul style="list-style-type: none"> Sub-optimal business performance due to limited supply of raw materials and consumer demand. Business performance is impaired due to the inability to respond to changing environmental situations.
		Enterprise Production	<ul style="list-style-type: none"> Decreased production due to supply disruptions and limited consumer demand. Limited production due to less-than-optimal creativity and business innovation
		Customer Service	<ul style="list-style-type: none"> Customer service is less than optimal due to the decreasing number of tourists. Inability to manage a business based on the use of technology.
3	Business Dynamics	Tourist Visit	<ul style="list-style-type: none"> Tourist visits experienced a sharp decline and affected the performance of economic-business actors. Restrictions on mobility have a direct effect on the productivity of economic enterprises.
		Revenue Receipt	<ul style="list-style-type: none"> A decrease in sales turnover due to restrictions on activities and affecting the receipt of economic operating income. Losses occur due to unsold business products
		Partnership Pattern	<ul style="list-style-type: none"> Difficulty in establishing business partners. The capital stock is very limited due to the number of sales experiencing a sharp decline.
4	Labor Performance	Work Productivity	<ul style="list-style-type: none"> Labor productivity is very limited due to the inability to utilize information technology.
		Quantity and Quality	<ul style="list-style-type: none"> The quality and quantity of employee work is very limited due to restrictions on activities and time used.
		Effectiveness and Efficiency	<ul style="list-style-type: none"> Work-achievement targets are less effective and efficient. Labor productivity experienced a sharp decline
		Independence	<ul style="list-style-type: none"> Work independence is not guaranteed due to weak management control

Table 3. Cont.

Number	Impact	Parameter	Interpretation
5	Business Product Marketing	Promotion	<ul style="list-style-type: none"> Business promotion is very limited and still traditional and dominantly relies on social networks and economic relations.
		Sale	<ul style="list-style-type: none"> Sales experienced a sharp decline due to limited tourist visits and low purchasing power.
		Consumer Satisfaction	<ul style="list-style-type: none"> Difficulty in measuring consumer satisfaction due to sub-optimal service and the demand for goods has decreased quite sharply.
		Consumer Ratio	<ul style="list-style-type: none"> The consumer ratio was not met due to the decreasing number of consumers.
		Productivity Ratio	<ul style="list-style-type: none"> Unhealthy business-productivity ratio due to unfulfilled sales volume and difficulty in distributing goods to consumers.

Source: Primary data.

The proposed interpretations of the results of Table 3 include: (1) the COVID-19 pandemic has had a significant effect on the management of tourism travel businesses and SMEs' economic businesses. This means that difficulties in developing SMEs have led to weak employment and economic growth [74]. (2) The productivity of economic enterprises has stagnated due to restrictions on community activities, and (3) revenue receipts have experienced a sharp decline affecting the dynamics of economic businesses and causing a reduction in labor and product marketing. The COVID-19 pandemic has had a major impact on the economy and human life, especially for vulnerable, low-income communities, as well as on the productivity of economic enterprises [75,76]. Furthermore, there are three phases of policies that have been implemented by the government to save the tourism sector during the COVID-19 pandemic, namely: (1) the emergency-response phase, which focused on health by initiating social-protection programs, encouraging creativity and productivity through work from home (WFH), and sectoral and cross-sectoral coordination; (2) the recovery phase, which was carried out in stages for the purpose of re-activating the tourism sector through the implementation of Cleanliness, Health, Safety and Environmental Sustainability (CHSE) and the optimization of Meeting, Incentive, Convention and Exhibition (MICE) activities; and (3) the normalization phase, which saw the preparation of destinations using the CHSE protocol, thereby increasing market interest for discounted tour packages and MICE activities [77]. The implementation of the policy was aimed at encouraging an increase in tourist visits, the recovery of the tourism sector and an increase in the productivity of economic enterprises. Thus, policy support from the government is needed in order to avoid economic bankruptcy, particularly in small and medium enterprises (SMEs), and it can be implemented by strengthening technological capabilities and investment support [78,79].

The recovery of the tourism sector during the pandemic will require efforts to optimize the use of natural resources and human resources towards managing economic businesses based on the use of technology and economic digitization. Economic digitization, apart from facilitating product marketing, will also limit the interaction between producers and consumers, but economic transactions will continue to run optimally. The digital economy is a key element of information technology and is an important force in driving economic growth [80]. The implementation of these government policies requires support from various parties and investment cooperation between tourism-business actors. Collaboration through the implementation of e-commerce at the business-organization level is a key factor in the success of economic development [81]. Tourism management based on increasing economic-business productivity in the North Toraja Regency is presented in Figure 5 below.

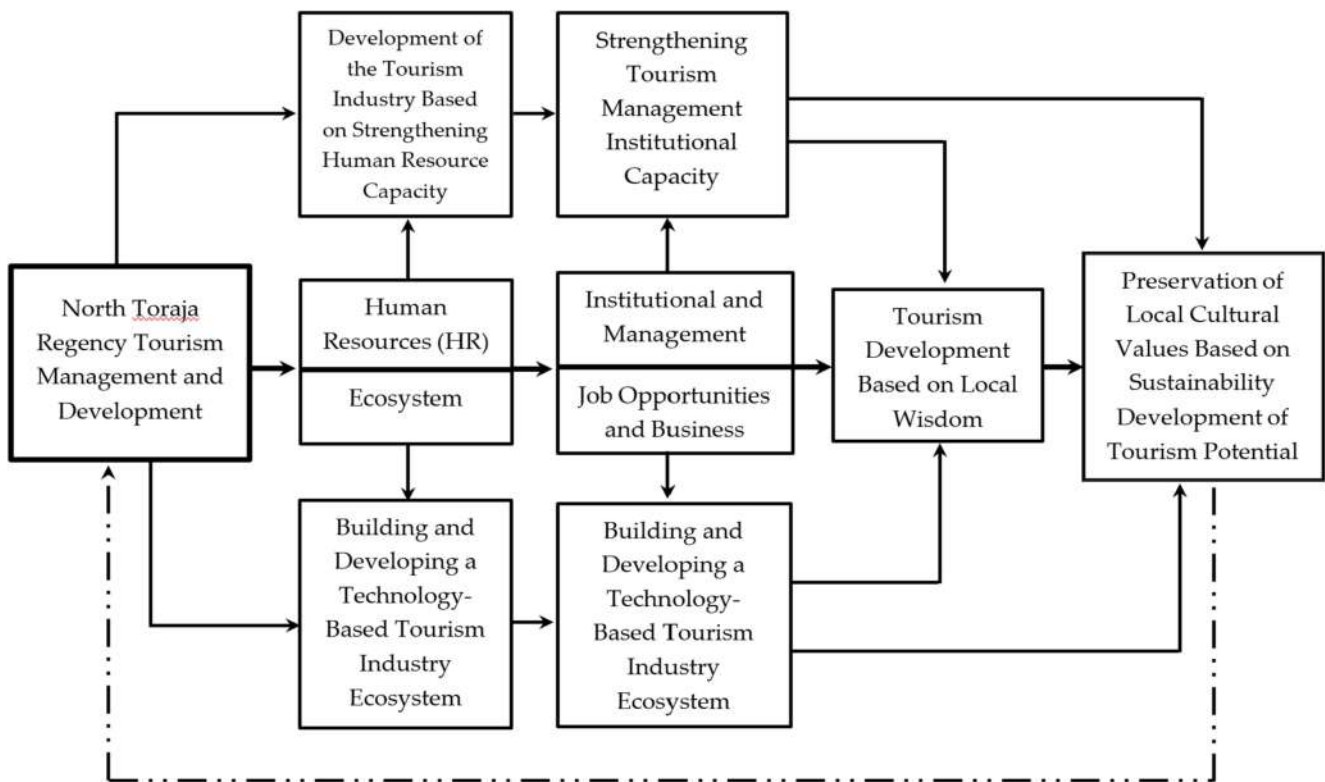


Figure 5. Tourism management based on increasing economic-business productivity. **Source:** Author's elaboration.

The interpretations proposed in Figure 5 include: first, strengthening human resources by supporting the development of the tourism sector to accelerate economic growth and increase the productivity of the community's economic business. This means that human resources play an important role in supporting the development of economic enterprises and regional economic growth. Thus, a role of human resources that is less than optimal will cause an imbalance in the economic structure and economic growth will slow down [82,83]. Second, the development of the tourism-industry ecosystem through the use of technology to encourage increased competitiveness of economic businesses and the creation of creative industries. This means that technology will provide convenience for business actors and the production process and product marketing towards creating effectiveness and efficiency in business management. Technology facilitates the production process and the marketing mix of business products produced by economic-business actors [84,85]. Third, the strengthening of the institutional capacity as carried out through collaboration, investment cooperation and mutually beneficial production relationships. This means that the role of institutions will accelerate the transformation of the economic digitization of business actors and the promotion of tourism products towards the creation of economic competitiveness. Platform-centered business has great advantages in the economy and development including increasing the competitiveness and productivity of economic enterprises [86,87].

Fourth, the development of tourism potential to create business opportunities and job opportunities for local communities. This means that an optimally and professionally managed tourism sector will be the driving force for the growth of the travel business and the productivity of small and medium enterprises. Small and medium enterprises (SMEs) are very important for local economic development, job creation, poverty alleviation and economic growth as well as supporting the creation of economic competitiveness [88,89]. Furthermore, government institutions play an important role in integrating strategic economic sectors in supporting regional economic growth and strengthening the capacity

of economic-business actors in the tourism sector [90,91]. Fifth, tourism development is oriented to preserve cultural values that have economic value towards creating social cohesion and increasing community welfare. Promoting the value of cultural heritage by reproducing the quality of space has strategic value to increase visitor attraction and encourage community creativity to develop economic enterprises [92–94]. Furthermore, the collaboration of the financing and economic empowerment of travel businesses and SMEs is presented in Figure 6 below.

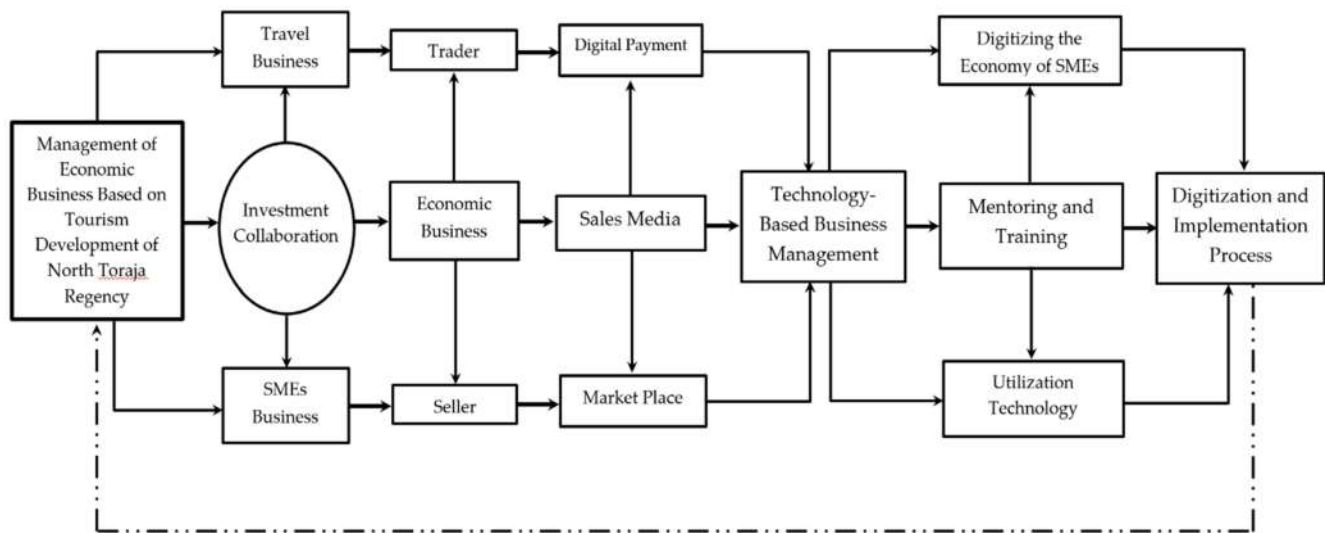


Figure 6. Collaboration of financing and economic empowerment of travel businesses and SMEs. **Source:** Author’s elaboration.

The interpretations of Figure 6 that can be explained include: first, investment cooperation is needed to support the growth of tourism travel businesses and SMEs’ economic businesses. This means that business capital for economic-business actors plays an important role in developing the products that are needed by consumers towards the creation of business stability and economic competitiveness in a sustainable manner. Financial development, the quality of institutions and the social capital of the community have a major impact on business performance and the stability of the economic environment [95,96]. Second, the optimal management of tourism travel businesses and SMEs through the use of technology will accelerate business progress and economic stability. This means that technology plays an important role in product marketing both through electronic media and social media, and makes it easier for consumers to access the desired products. Social-media-based marketing and the digitization of technology through electronic media offer significant opportunities for economic ventures with lower costs, better brands, and increased sales [97,98]. Third, economic transactions with the aim of providing convenience for traders and sellers to promote products and making it easier for consumers to make transactions through the use of technology. Thus, the use of the internet-banking business will require monitoring processes, namely liquidity, information security, and compliance with financial regulations, in order to reduce risk and gain customer trust [99,100]. Fourth, the digitization of the economy based on the use of technology will require a process of mentoring and empowering economic businesses towards accelerating economic recovery, business productivity and economic-business sustainability. Thus, the role of government in the digital era is very important and strategic for facilitating business actors to respond to economic opportunities [101]. Furthermore, the implementation of economic digitization for travel businesses and SMEs is presented in Figure 7 below.

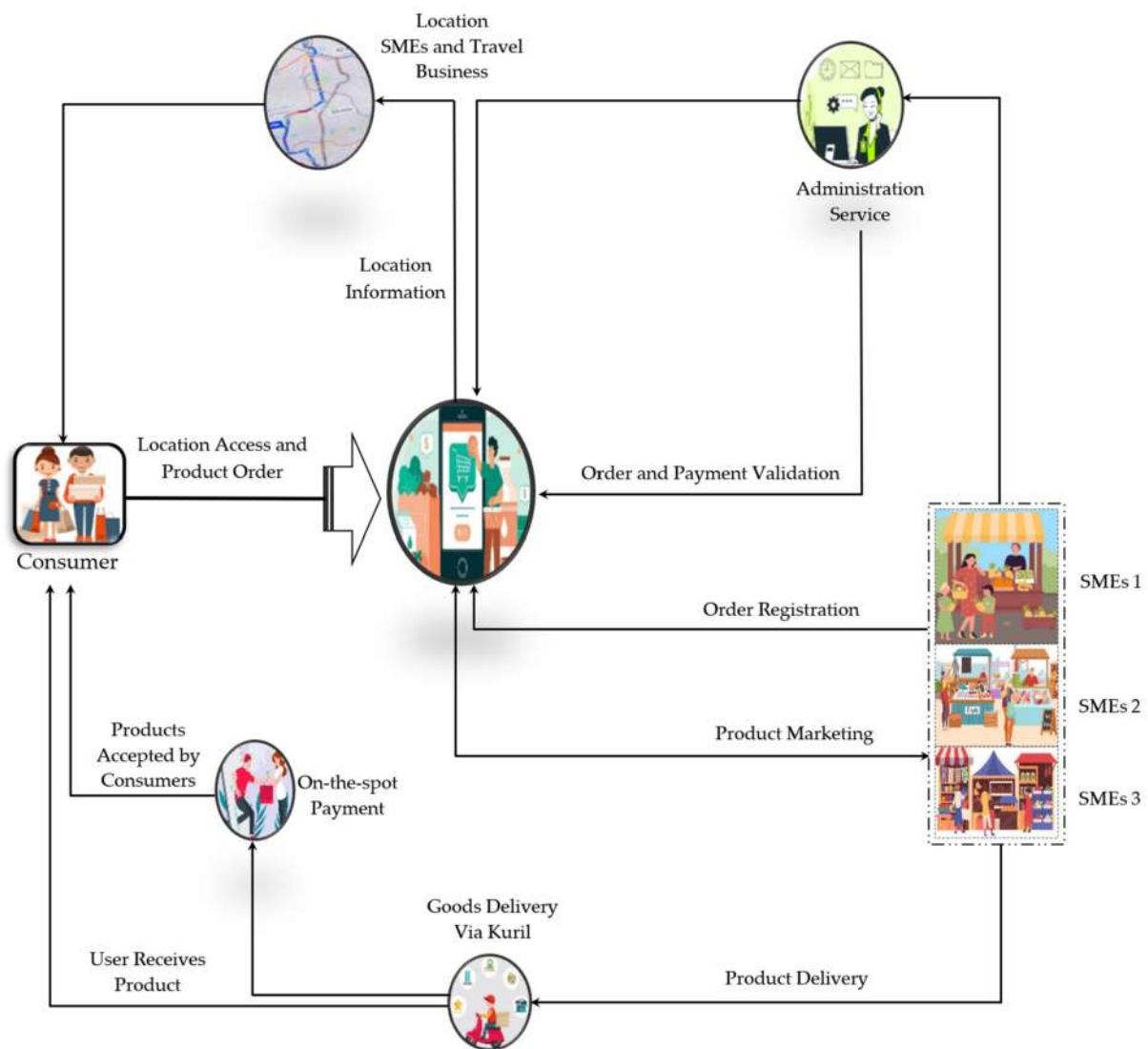


Figure 7. Digitization of the economy based on increasing the productivity of travel businesses and SMEs. **Source:** Author's elaboration.

Figure 6 can be explained by: First, the digitization of the economy will make it easier for consumers to access the location of travel-business services and products that are marketed by SMEs. This means that easy access for consumers will guarantee the existence of economic businesses. Digital media allows consumers to shop online in a convenient way and retain customers through quality products [102]. Second, the selection of products and services desired by consumers will be recorded through administrative services. This means that ease of access will build consumer confidence in the business products offered by economic actors. Marketing products online will build trust between producers and consumers [103]. Third, the online payment mechanism and system, in addition to creating consumer confidence in the products sold, also facilitates the process of economic transactions without direct interactions between sellers and consumers, which is facilitated through start-ups towards the creation of a tourism-industry market. E-commerce platforms are beneficial to economic growth, consumer convenience, and the sustainability of the tourism industry [104]. Fourth, the delivery of goods using courier services for SME products, while travel services will be tracked through consumers' cell-phones. The e-commerce sector that thrives during the pandemic ensures the quality of courier services and is of great importance to both clients and courier companies [105].

Fifth, the product-payment system for consumers involves the possibility of cash payments (COD) for SME products, while for travel businesses the online payment system or COD can be used. Payments made by consumers through technology will significantly reduce financing costs for SME businesses [106]. Fifth, this principle, apart from accelerating economic-business transactions, will also build trust between producers and consumers. That is, business relationships are needed in order to understand the trust between two actors in the marketing channel [107].

4.2. *Travel-Business Productivity and SMEs*

The productivity of tourism travel businesses and SMEs in relation to the development of the tourism sector in the North Toraja Regency is influenced by several factors, including: (1) reliable and professional human resources that affect production factors, business development, and business management. This means that human resources are a key factor in the success of economic-business management. (2) The development of economic enterprises plays an important role in the absorption of manpower, the welfare of the community and in solving problems of socio-economic inequality. (3) Product marketing is closely related to the use of technology, in the sense that the product will reach consumers quickly. These three factors contribute to increasing the productivity of the travel-service business and SMEs. Tourism promotion that is synergized with economic efforts, optimal marketing strategies and adequate quality of human resources will encourage increased business productivity and community welfare [108,109]. Furthermore, the factors of human resources, economic-business development, product marketing and productivity of tourism travel businesses and SMEs are presented in Figure 8 below.

The interpretations of Figure 8A include: (1) the education level of travel-business actors and SMEs is 22% in the supportive, 19.43% in the enough-supportive, and 58.57% in the not-supportive categories. (2) Expertise and skills have an overview of 15.71% in the supportive, 16.57% in the enough-supportive, and 67.72% in the not-supportive categories. (3) Adaptive attitude and responsibility show 38.57% in the supportive, 20.86% in the enough-supportive, and 40.57% in the not-supportive categories. This figure confirms that the inadequate level of education, expertise and skills combined with the relatively low adaptive attitude and responsibility of business actors causes the productivity of the developed economic business to be less than optimal in supporting the increase in income and welfare. Thus, efforts are needed to strengthen the capacity of human resources through training and workshops based on mastery of technology, followed by adaptation to the changing environment and economic sustainability. Human-resource development is one of the principles that must be implemented consistently through the implementation of Industry 4.0 [110].

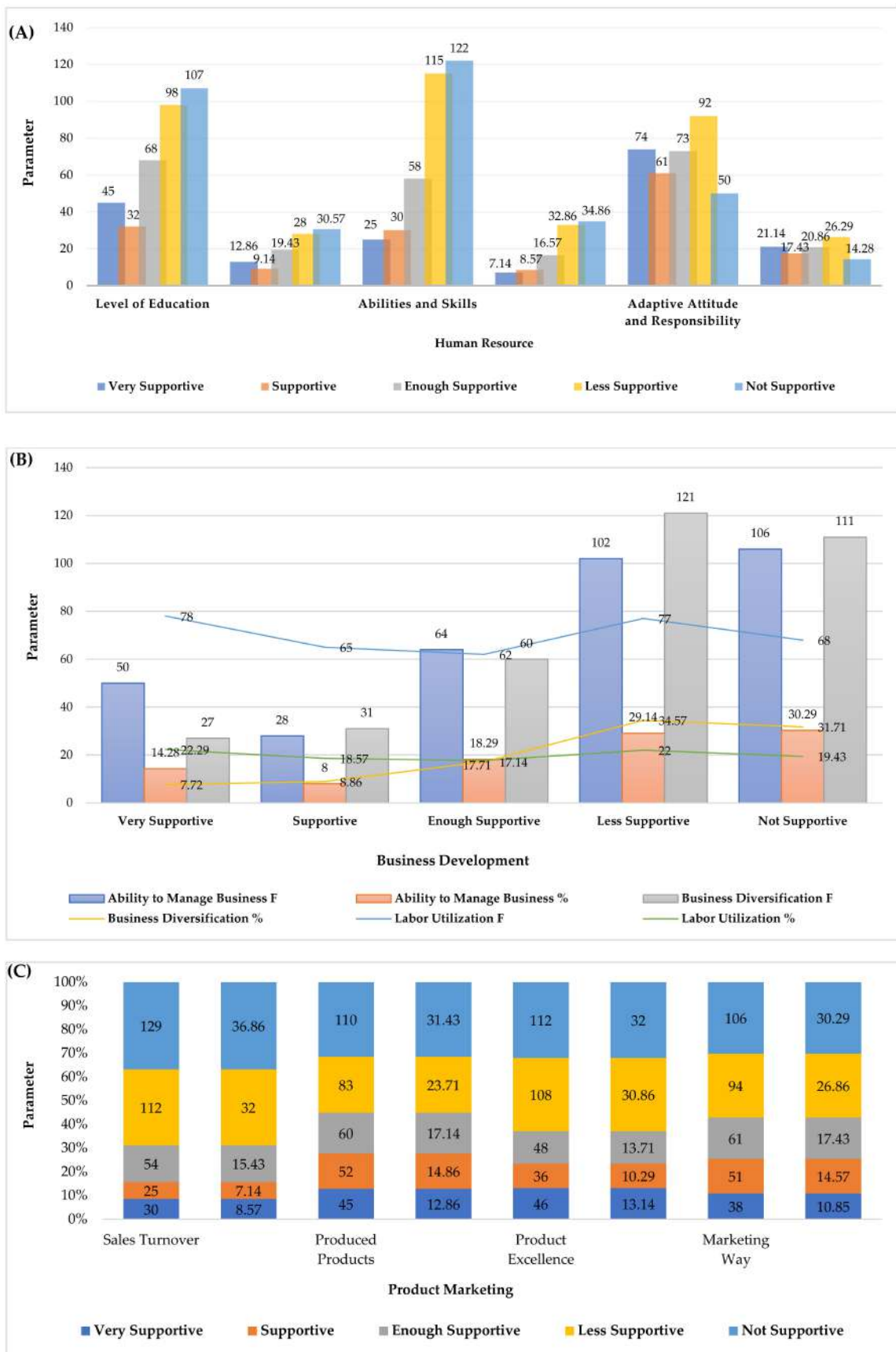


Figure 8. Cont.

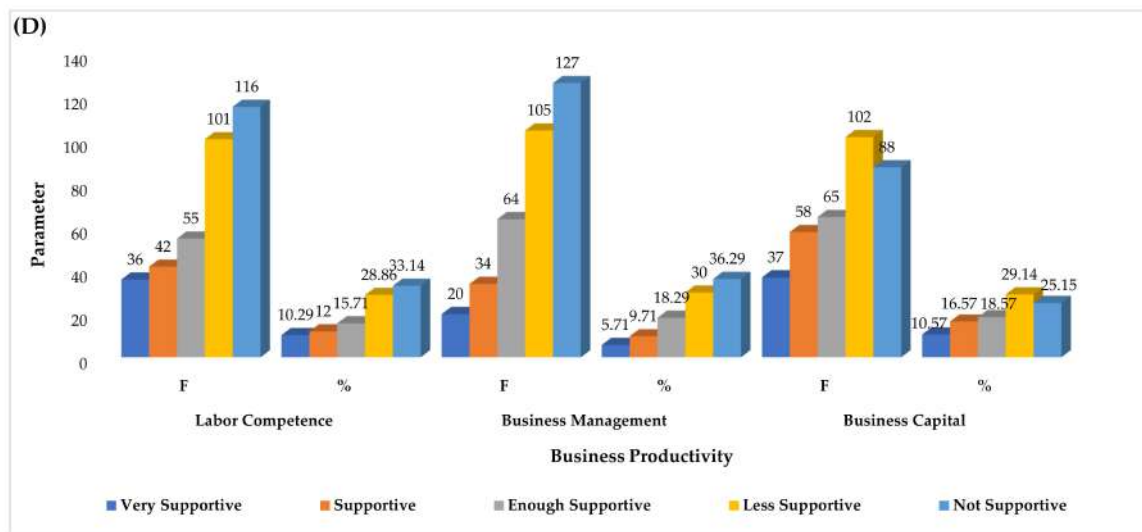


Figure 8. Travel business and SMEs. (A) human resources; (B) business development; (C) product marketing; (D) business productivity. **Source:** Primary data.

Figure 8B can be explained by: (1) the ability of business management has an overview of 22.28% in the supportive, 18.29% in the enough-supportive and 59.43% in the not-supportive categories. (2) Business diversification carried out by economic-business actors shows 16.58% in the supportive, 17.14% in the enough-supportive and 66.28% in the not-supportive categories. (3) The use of labor has a figure of 40.86% in the supportive, 17.71% in the enough-supportive, and 41.43% in the not-supportive categories. These results confirm that the inability to manage business, business diversification and the less-than-optimal use of labor causes the effectiveness and efficiency of tourism travel businesses and SMEs not to be fulfilled and their contribution to economic growth tends to decline. Thus, it is necessary to increase the capacity of human resources through technological innovation towards the creation of effective business management and production efficiency [111,112].

Figure 8C can be explained by: (1) the sales turnover of travel businesses and SMEs in the tourism sector shows 15.71% in the supportive, 15.43% in the enough-supportive, and 68.86% in the not-supportive categories. (2) The resulting product shows 27.72% in the supportive, 17.14% in the enough-supportive, and 55.14% in the not-supportive category. (3) The superiority of the product obtained has 23.43% in the supportive, 13.71% in the enough-supportive and 62.86% in the not-supportive categories. (4) The method of product marketing shows 25.42% in the supportive, 17.43% in the enough-supportive, and 57.15% in the not-supportive categories. This figure confirms that product marketing carried out by travel-business actors and SMEs has not been able to support optimally increasing business productivity and revenue receipts. Thus, there is a need for mechanisms and procedures of economic empowerment based on the use of technology and economic digitization in order to support business effectiveness and efficiency in the use of online media, social media and electronic media. The automation and digitization of the economy has a significant impact on business transformation, the platform economy, business channels and access to information [113,114].

Figure 8D can be explained by: (1) the competence of the travel-business workforce and the tourism SME sector has 22.29% in the supportive, 15.71% in the enough-supportive, and 62% in the not-supportive categories. (2) Business management shows 15.42% in the supportive, 18.29% in the enough-supportive, and 66.29% in the not-supportive categories. (3) The business capital utilized has 27.14% in the supportive, 18.57% in the enough-supportive, and 54.29% in the not-supportive categories. These results confirm that economic-business productivity in the tourism sector in the North Toraja Regency is still limited and business management is still traditional. Thus, it is necessary to transform

and modernize economic enterprises through the use of technology coupled with business empowerment and support for access to business capital from formal financial institutions. The utilization of technology through the expansion of the internet and the transformation of digital applications will facilitate access to the financial-institution services that are needed by economic-business actors [115,116]. Furthermore, the influence of human resources, business development, and product marketing on the productivity of tourism travel businesses and SMEs is presented in Table 4 below.

Table 4. Summary of the results of the regression coefficient significance test.

Correlation		Coefficient		Error	t-Count	t-Table
Human resources vs. business productivity (ryx_1)		0.192		0.071	2.873	1.94
Business development vs. business productivity (ryx_2)		0.137		0.054	2.856	1.94
Product marketing and business productivity (ryx_3)		0.405		0.096	4.182	1.94
Source variant	Sum of squares (JK)	Free Degrees (db)	Average of the sum of the squares (RJK)	F-count	F-table $\alpha = 0.05$	
Regression	19.653	3	6.548	85,816	4.78	
Residue	0.457	6	0.077			
Total	20.11	9	-	-	-	
R	R ²	db1	db2	F-count	F-table	
0.979	0.9584	5	10	85,816	4.78	

The interpretations of Table 4 include: (1) human resources have a positive effect on business productivity; (2) business development has a positive effect on business productivity; and (3) product marketing has a positive effect on business productivity. These results illustrate that human resources, business development and product marketing simultaneously affect the productivity of travel and SME economic businesses with a coefficient of determination of 95.84%. Furthermore, the handling of the tourism sector in the era of the COVID-19 pandemic will require the support of government policies and the cooperation of various parties towards increasing the productivity of economic business, which can be carried out through three main principles, namely: (i) the strengthening the capacity of human resources through mentoring process towards the utilization and mastery of technology; (ii) business development based on economic digitization; and (iii) product marketing through social media and other online media. These principles contribute to increasing the productivity of the travel business and SMEs in the tourism sector in the North Toraja Regency. Human capital, investment in entrepreneurial leadership, and innovative work behavior are critical elements to the success of all businesses [117,118]. Furthermore, business innovation, economic digitization, technology utilization, business stability and economic-business sustainability are presented in Figure 9 below.

The interpretations of Figure 9A include: (1) the quality of the products produced by economic-business actors shows 21.14% for the supportive, 17.14% in the enough-supportive, and 61.72% in the not-supportive categories; (2) The resulting product variants show 15.71% in the supportive, 15.71% in the enough-supportive, and 68.58% in the not-supportive categories; (3) the resulting product design shows 33.71% in the supportive, 20.29% in the enough-supportive, and 46% in the not-supportive categories. These three results confirm that the business innovations carried out by business actors have not been optimal in supporting tourism activities that are developing in the North Toraja Regency. Thus, a mentoring process is needed from the government through workshops and training activities that are accompanied by the mastery of technology. Assistance efforts, business-capital incentives, ease of use and the utilization of technology will accelerate the recovery of the sector and increase the productivity of the community's economic business [119].

Figure 9B can be explained by: (1) the performance of the tourism travel businesses and SMEs show 28.29% in the supportive, 17.71% in the enough-supportive, and 54% in

the not-supportive categories. (2) The quantity and quality of the product shows 28.28% in the supportive, 18.57% in the enough-supportive, and 53.15% in the not-supportive categories. (3) The fulfillment of business targets shows 14.86% in the supportive, 13.43% in the enough-supportive and 71.71% in the not-supportive categories. (4) Infrastructure readiness shows 24% in the supportive, 16% in the enough-supportive, and 60% in the not-supportive categories. These results confirm that encouraging business management towards economic digitization will require investment cooperation through government facilitation and integrating tourism-development systems with economic businesses developed by the community. The application of new technologies is very important in supporting business transformation in an era of economic uncertainty and ensuring the sustainability of tourism activities [120].

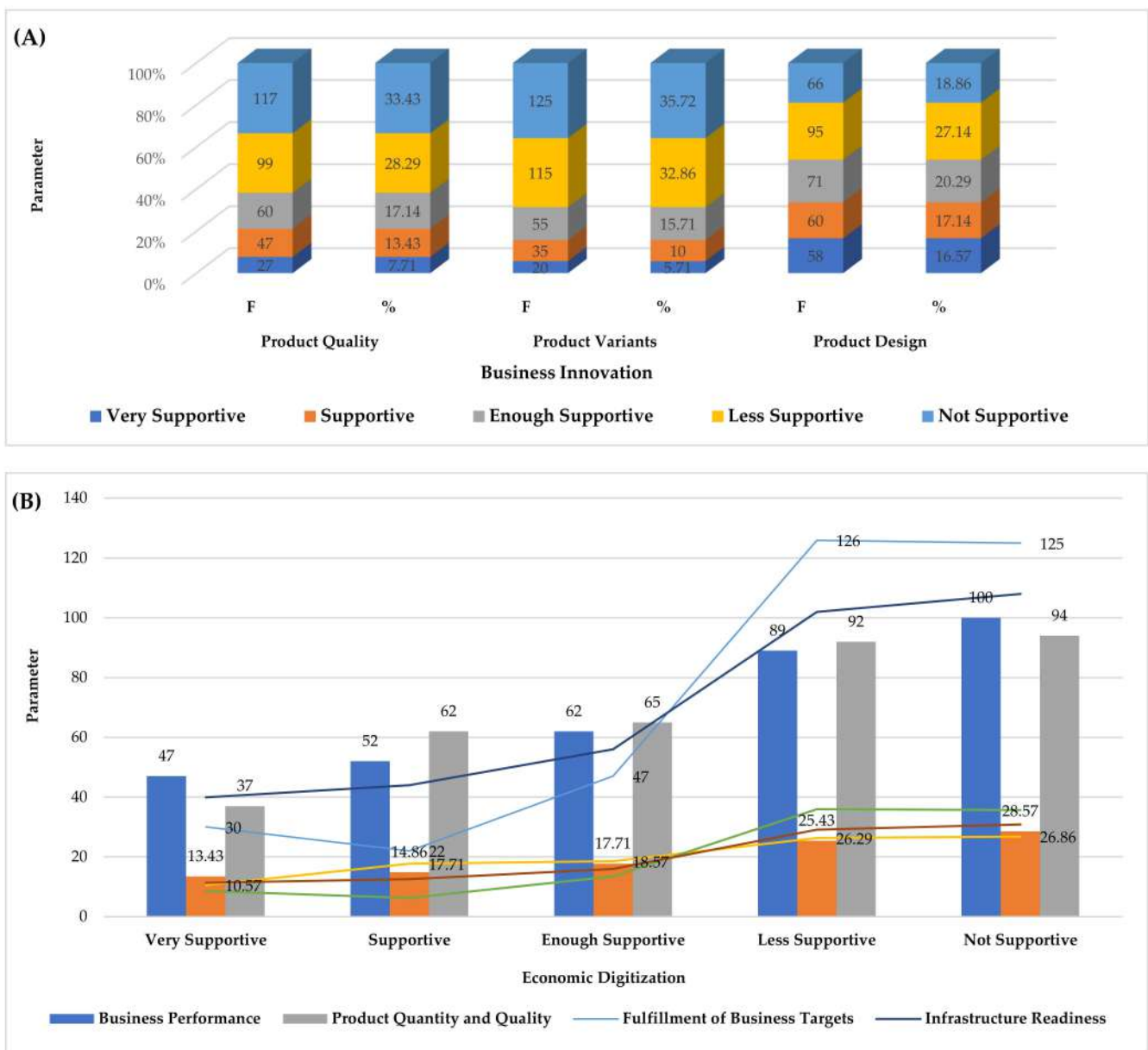


Figure 9. Cont.

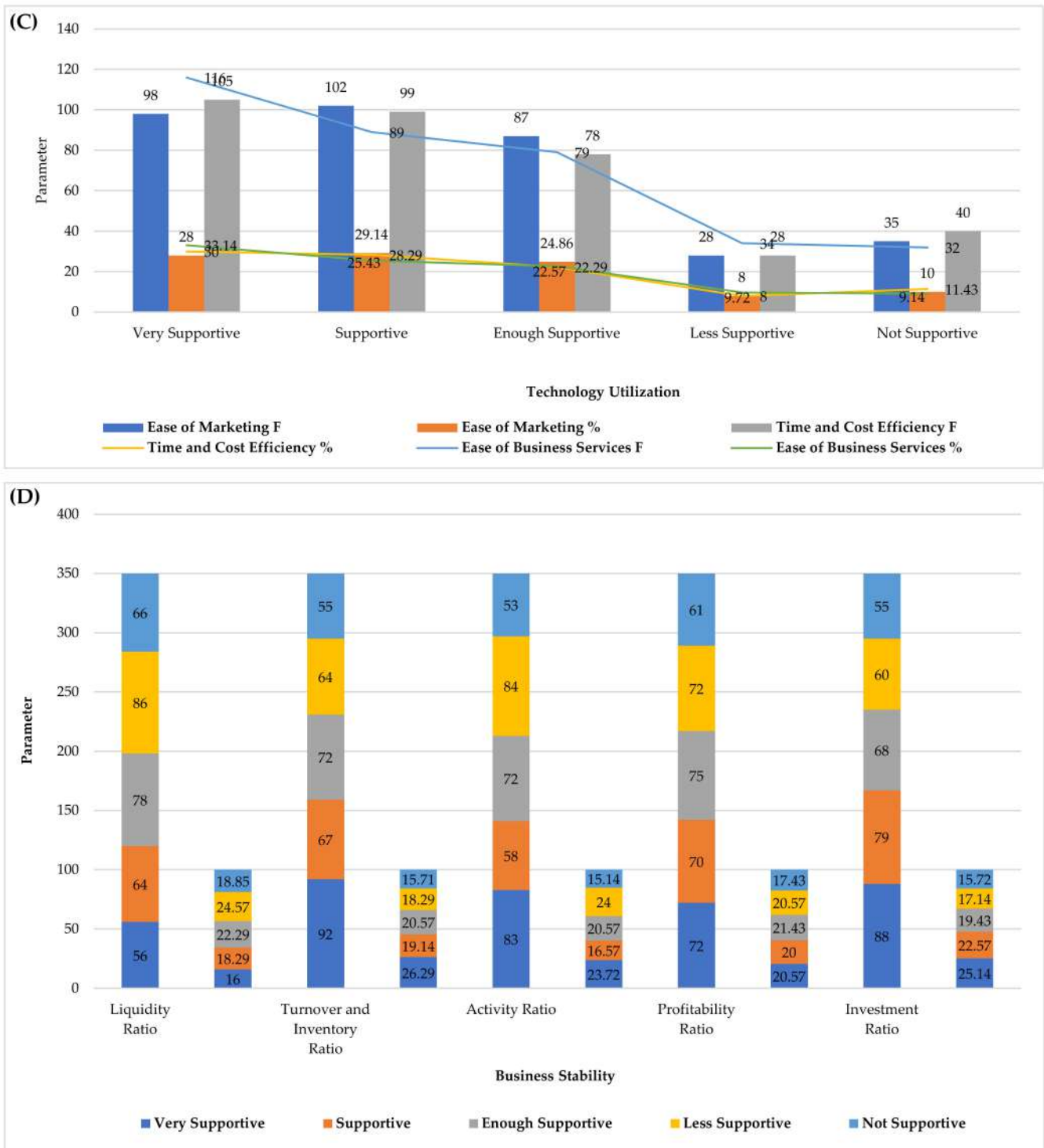


Figure 9. Cont.

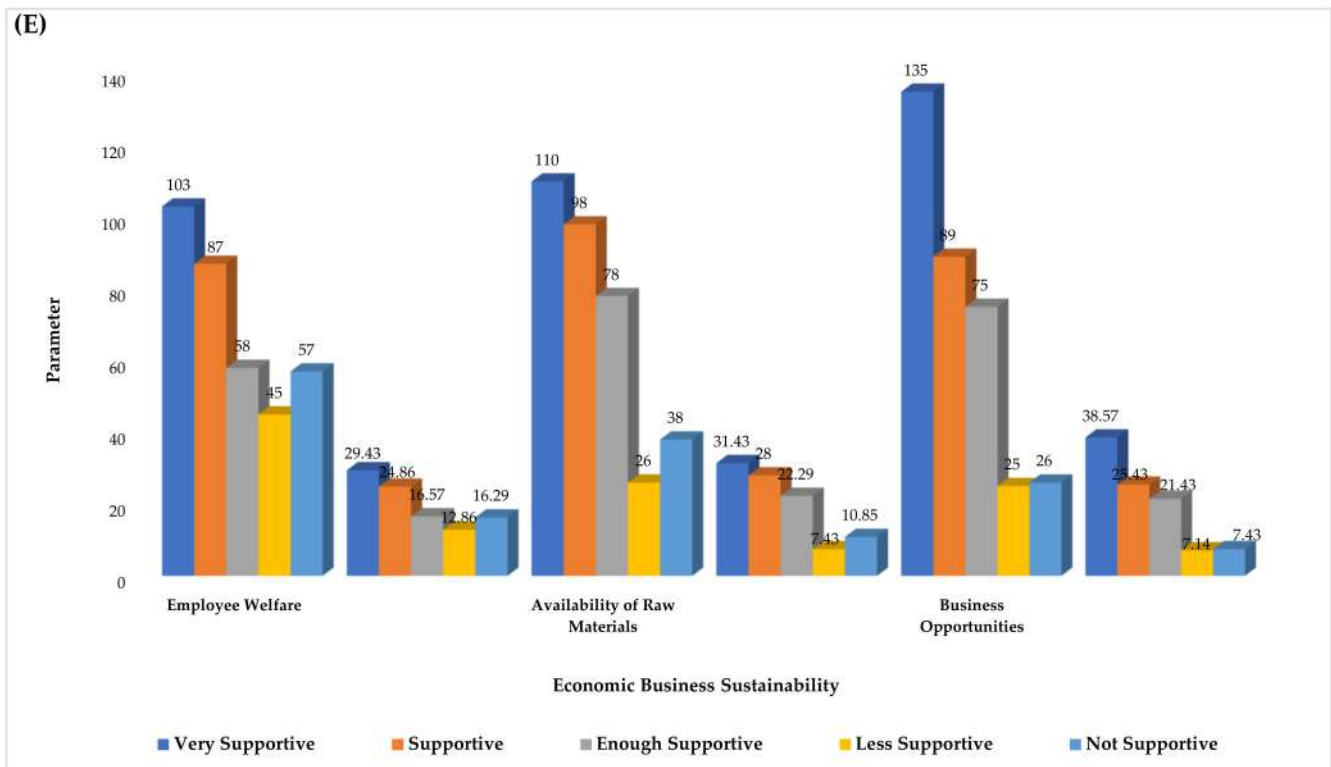


Figure 9. Development of travel business and SMEs. (A) Business innovation; (B) Digitizing the economy; (C) Utilization of technology; (D) Business stability; (E) Sustainability of economic enterprises. **Source:** Primary data.

The explanations of Figure 9C include: (1) the ease of product marketing in relation to the use of technology by economic actors shows 57.14% in the supportive, 24.86% in the enough-supportive, and 18% in the not-supportive categories. (2) The time and cost efficiency show 58.29% in the supportive, 22.29% in the enough-supportive, and 19.43% in the not-supportive categories. (3) The ease of business services shows 58.57% in the supportive, 22.57% in the enough-supportive, and 18.86% in the not-supportive categories. These results confirm that the use of technology in marketing travel-business products and SMEs will help to increase productivity towards the effectiveness and efficiency of economic-business management. This means that technology plays a role in replacing face-to-face physical interactions on the one hand and on the other hand, economic-business productivity continues to run normally [121].

Figure 9D can be explained by: (1) the liquidity ratio in relation to the stability of the travel business and SMEs shows 34.29% in the supportive, 22.29% in the enough-supportive, and 43.42% in the not-supportive categories. (2) The turnover and inventory ratios show 45.43% in the supportive, 20.57% in the enough-supportive, and 34% in the not-supportive categories. (3) The activity ratio shows 40.29% in the supportive, 20.57% in the enough-supportive, and 39.14% not supportive categories. (4) The profitability ratio shows 40.57% in the supportive, 21.43% in the enough-supportive, and 38% in the not-supportive categories. (5) The investment ratio shows 47.71% in the supportive, 19.43% in the enough-supportive, and 32.86% in the not-supportive categories. These results confirm that the economic businesses of the tourism sector have the opportunity to be developed and improved through the process of coaching, mentoring, strengthening institutional capacity and economic empowerment. This means that creativity, innovation and changes in entrepreneurial behavior are needed in order to respond to the economic uncertainty of the pandemic [122].

Figure 9E can be explained by: (1) The economic-business sustainability in relation to employee welfare shows 54.29% in the supportive, 16.57% in the enough-supportive, and 29.15% in the not-supportive categories. (2) The availability of raw materials shows 59.43% in the supportive category, 22.29% in the enough-supportive, and 18.28% in the not-supportive categories. (3) The business opportunities that are able to be achieved by business actors are 64% in the supportive, 21.43% in the enough-supportive, and 14.57% in the not-supportive categories. These results confirm that the support for economic-business sustainability in the tourism sector in the North Toraja Regency is closely related to three main factors, namely labor, potential raw materials and business opportunities. These three factors are very important to be developed into a unified system for managing travel business and SMEs. Furthermore, product marketing through social media and other electronic media becomes a platform for companies to share advertising, marketing, and public-relation strategies for the sustainability of business ventures in the tourism sector [123,124]. Furthermore, the direct and indirect effects of business innovation, economic digitization, and the use of technology on business stability and the sustainability of the tourism sector's economic business in the North Toraja Regency are presented in Figure 10 below.

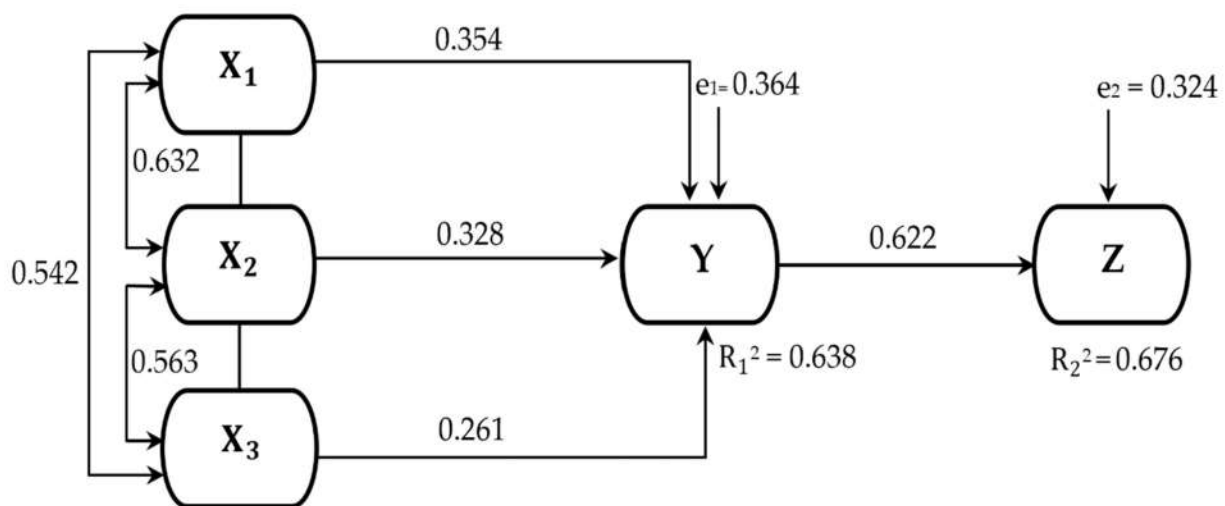


Figure 10. Summary of path-analysis results. Source: Analysis results.

The interpretations of Figure 10 include: first, the correlation between the business-innovation variable and the economic digitization variable is 0.632, the correlation between the business-innovation variable and the use of technology is 0.542, and the correlation between economic digitization and the use of technology is 0.563. Second, the direct effect of business innovation on business stability is 12.53%, the direct effect of economic digitization on business stability is 10.76%, and the direct effect of technology utilization on business stability is 6.81%. Third, the indirect effect of business innovation through technological digitization on business stability is 7.34%, the indirect effect of economic digitization through business innovation on business stability is 7.34%, the indirect effect of business innovation through economic digitization on business stability is 5.01%, the indirect effect of economic digitization through business innovation on business stability is 5.01%, the indirect effect of economic digitization through the use of technology on business stability is 4.82%, and the indirect effect of technology use through economic digitization on business stability is 4.82%. Fourth, the total effect is 64.44% and the remaining effect or residue is $1 - 0.6444 = 0.3556$ or 35.56%. Fifth, the direct effect of business stability on economic-business sustainability is 0.3869 or 38.69% and the remaining effect or residue is $1 - 0.3869 = 0.6131$ or 61.31%. These results indicate a strengthening, namely the effect of X on Y of 64.44% and the effect of Y on Z of 38.69%. Thus, it can be concluded that business innovation, economic digitization, and the use of technology simultaneously affect

business stability with a coefficient of determination of 63.8%, and business stability affects the sustainability of travel and SME businesses with a coefficient of determination of 67.6%. Furthermore, in order to support increasing business productivity, stability and continuity of economic business in the tourism sector in the North Toraja Regency, it will require the support of investment cooperation between the government, the private sector and business actors through a mutually exclusive and profitable partnership pattern between large businesses, cooperatives, and small and medium enterprises that encourage SMEs to increase competitiveness through the use of technology and reach potential markets towards the creation of stability and sustainability of economic business. The decline in economic activity has a direct effect on the tourism economy, so it requires strategic management and handling [125].

5. Discussion

5.1. Stability and Productivity of Economic Enterprises

The management of travel businesses and SME businesses in the era of the COVID-19 pandemic will require the use of technological support. That is, technology is a means to facilitate the process of economic transactions. Furthermore, economic-business stability will be achieved if tourism-development efforts are integrated with patterns of economic-business activity as a unified system. In order to support this, strategic steps and actions are needed, such as: (1) economic-business development carried out through the use of technology and integrated with the marketplace; (2) product marketing developed towards economic digitization based on social media, electronic media, and other online media; (3) economic-business productivity developed towards business diversification through investment cooperation and business-capital support sourced from formal financial institutions; (4) improving the quality of business products in terms of trademarks, types, and sizes in order to build consumer trust; (5) expanding the market, which is done by building a business network with the aim of increasing business competitiveness; (6) ensuring the supply chain, starting from the need for planning, controlling, and implementing the flow of products to the process of distributing products to consumers; (7) business productivity developed towards product innovation through the creation of product designs that refer to the demands of consumer needs; and (8) effectiveness and efficiency of management as well as being responsive to changes in the environment and being able to adapt to market-development trends. These eight aspects are expected to be able to encourage the increased productivity of tourism travel businesses and SMEs' economic businesses as a unified tourism-development system towards economic stability in the North Toraja Regency. Thus, economic-business stability will be achieved if there is a balance between conducive tourism demand and supply, and if it is supported by government policies. That is, the government's role is aimed at strengthening the resilience of economic businesses in the era of the COVID-19 pandemic through the process of mentoring, coaching, empowering and subsidizing business capital. That is, the leadership role is aimed at empowering, changing work behavior in an innovative direction, preparing organizations and developing community businesses in order to support sustainable economic performance [126,127].

Increasing business productivity in the tourism sector will require support for strengthening the capacity and quality of human resources in the framework of accelerating economic recovery after the COVID-19 pandemic. The strategic steps needed to support business productivity in the tourism sector include: (1) ensuring that human resources have labor, capital and technology to maximize their utilization; (2) evaluating the business processes currently being carried out by travel agents and SMEs; (3) developing and building a business road map through clearer workflows and simplifying communication channels; (4) empowering the workforce for quick and appropriate decision making; (5) developing the potential of the workforce towards the mastery of expertise and skills-based technology; (6) improving the quality of work and encouraging the transfer of effective work practices and a harmonious working atmosphere; and (7) building business networks through mutually beneficial business collaborations and applying technological innova-

tions to run a start-up-based core business towards the creation of a creative and sustainable tourism industry. These seven aspects will not only accelerate economic-business recovery and increase income but will also stimulate new business development and employment. Appropriate government policies will reduce the negative impact of the pandemic on economic efforts towards the recovery and development of SMEs [128].

5.2. Economic-Business Sustainability and Open Innovation

The COVID-19 pandemic requires travel-business actors and SMEs to take a series of changes, namely ways of thinking, acting, and formulating strategic decisions in responding to changing situations. Furthermore, the pandemic also requires business actors to develop themselves and their skills through mastering technology and building innovations and new ideas towards the sustainability of economic business. That is, in the new normal, it requires actors to carry out activities and develop businesses by complying with health-protocol standards and being able to follow changing trends in the business environment. In order to achieve this, strategic actions that need to be taken include: (1) evaluating consumer behavior and satisfaction; (2) guaranteeing after-sales products produced; and (3) building and developing business branding that is connected to information technology based on online platforms. These three actions will require a pattern of collaboration between business actors to strengthen the role of each business actor in the tourism sector. The next step is to improve business governance, which is carried out in several ways, namely the financial reporting and recording system, taxation, business licenses and others. These principles, besides ensuring the existence of businesses, also strengthen the position of business actors towards the sustainability of tourism development in the North Toraja Regency. Thus, sustainable tourism aims to balance the economic, socio-cultural, and environmental dimensions [129].

The sustainability of tourism travel businesses and SMEs' economic businesses will be related to the three basic components of sustainability, namely economic benefits, social and environmental concerns. Furthermore, the implementation of the concept is translated into several areas, including: (1) economic benefits in the sense that business actors are expected to be able to run their business professionally and earn profits; (2) social concern, which involves business actors prioritizing equality and ethics in human resources and the socio-cultural conditions of the surrounding community; and (3) the environment, which involves business actors being required to pay attention to ensure environmental quality. These three concepts are an integral and inseparable system and are expected to be able to be implemented by travel-business actors and SMEs in the tourism sector. Thus, the sustainability of integrated tourism development with increasing economic-business productivity requires the support and participation of stakeholders. Sustainable tourism is an industry that is integrated with transportation, culture, and natural-resource management [130]. Furthermore, economic-business sustainability is more emphasized in product-recycling processes, product innovation and a marketplace-oriented green economy. This means that the resulting economic-business products are carried out by separation and sorting and are developed towards increasing welfare, social equality and reducing the risk of environmental damage. Business-sustainability orientation will determine concrete steps to ensure stability and productivity of economic enterprises [131]. The sustainability scheme of tourism development based on optimizing the management of tourism travel businesses and SMEs in the North Toraja Regency is presented in Figure 11 below.

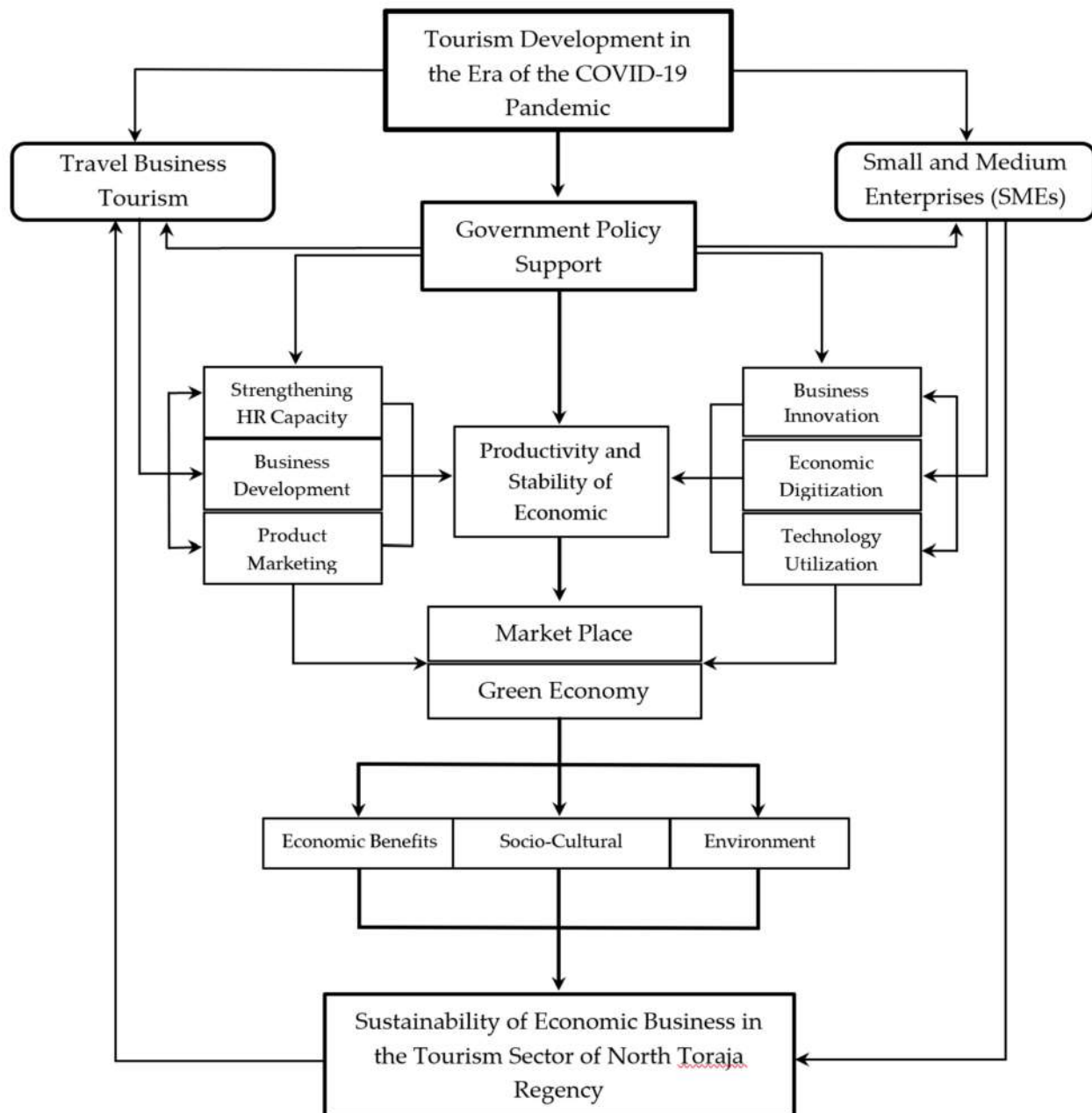


Figure 11. Tourism development and economic-business sustainability in the North Toraja Regency. **Source:** Author's elaboration.

6. Conclusions

The COVID-19 pandemic has contributed to a decline in tourist visits, business turnover, layoffs, and economic-business income. The optimization of the use of natural resources and human resources based on the use of technology and economic digitization is needed to support increased business productivity, which is carried out through a process of mentoring and economic empowerment towards increasing the productivity and sustainability of economic business. Furthermore, business stability will be achieved if tourism development is integrated with the pattern of economic-business activities as a unified system and implemented through several principles, namely (i) the use of technology that is integrated with the marketplace, (ii) product marketing through social media and online media, (iii) business diversification developed through investment cooperation and business-capital support, (iv) improving product quality in terms of trademarks, types,

and sizes, (v) expanding the market by building business networks, (vi) ensuring supply chains, (vii) product innovation through the creation of product designs according to consumer needs, and (viii) management effectiveness and efficiency as well as responsiveness to changing environmental situations and being able to adapt to market-development trends. Thus, human resources, business development and product marketing will encourage increased productivity of the tourism travel business and the sustainability of SMEs' economic business.

The sustainability of the tourism travel business and SMEs' economic business will include three basic components, namely (i) economic benefits in terms of the ability to professionally run a business to earn profits, (ii) social awareness by prioritizing equality and ethics of human resources and socio-cultural conditions in the community, (iii) the environment, in the sense that business actors are required to pay attention to ensure environmental quality. Furthermore, the sustainability of integrated tourism development with increased productivity of economic enterprises requires the support and participation of stakeholders towards the emphasis on product recycling, product innovation and a marketplace-oriented green economy. Thus, the resulting economic-business products are carried out by separation and sorting and are developed towards increasing welfare, social equality and reducing the risk of environmental damage.

This research was conducted in a limited scope and only considers certain aspects that affect the travel business and SMEs. Thus, further studies are needed in order to complete the results of this research, namely: (1) a model of economic empowerment of the tourism sector based on marketplace and economic digitization; (2) development of economic business based on the strengthening human-resource capacity and the utilization of technology; (3) economic growth and the contribution of the tourism sector based on the use of technology after the COVID-19 pandemic.

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