

HR COMPETENCY AND FINANCIAL LITERACY SUPPORTING SUCCESS AS CHRISTIAN COMMUNITY-BASED RELIGIOUS ECOTOURISM BLIMBINGSARI DESTINATION VILLAGE

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Article Info	Abstract
<p>Keywords: Human Resource Competency; Financial Literacy; Community-Based Tourism; Religious Ecotourism; Blimbingsari Tourism Village.</p> <p>Received: December 01, 2025</p> <p>Approved: January 13, 2026</p> <p>Published: January 31, 2026</p>	<p>This study examines how human resource (HR) competency and financial literacy function as foundational pillars in the success of Blimbingsari Tourism Village, a community-based Christian religious ecotourism destination in Bali. Existing research on community-based tourism (CBT) highlights the importance of local participation, governance, and social capital, yet limited attention has been given to how HR competency and financial literacy interact within religious tourism contexts. To address this gap, this study employs a qualitative case study approach, involving in-depth interviews, participant observation, and document analysis with tourism managers, church representatives, financial administrators, and local community members. The findings reveal that HR competency in Blimbingsari is shaped not only by technical skills but also by Christian values, informal learning, and intergenerational mentorship, producing a distinctive competency model rooted in moral integrity, discipline, and service-oriented leadership. Financial literacy is similarly influenced by long-standing church traditions of transparency and stewardship, enabling community members to practice accountable budgeting, record-keeping, and financial reporting despite limited formal education. The integration of HR competency and financial literacy forms a mutually reinforcing system that strengthens community trust, improves tourism service quality, and supports sustainable destination development. However, several challenges persist, including youth migration, uneven digital literacy, fluctuating tourism revenue, and overlapping governance roles between church and village authorities. Overall, this study contributes to the literature on CBT by demonstrating that in religious ecotourism settings, managerial capability and financial competence are embedded within cultural and spiritual frameworks. The findings provide valuable insights for policymakers and practitioners seeking to strengthen community-based tourism governance through culturally grounded capacity-building initiatives.</p>

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INTRODUCTION

Bali has long been positioned as one of Indonesia's flagship tourism destinations, and in the last decade the province has increasingly promoted tourism villages and community-based tourism (CBT) as pathways toward more inclusive and sustainable development. Recent studies on community-based and wellness tourism in Bali show that local ownership, community participation, and the preservation of local traditions are central to achieving both economic benefits and cultural safeguarding (e.g., Hubner et al., 2025). At the same time, research on CBT readiness in Indonesian tourism villages highlights that sustainability is highly dependent on socio-economic capacity, socio-cultural cohesion, and the effectiveness of local governance structures (Wijaya, 2020). These findings underscore that tourism villages are not merely physical spaces, but social-institutional systems that rely heavily on human resources and governance quality.

Within this broader landscape, Blimbingsari Tourism Village in Jembrana, West Bali, offers a distinctive case. Blimbingsari is known as a Christian Balinese village, where Balinese cultural expressions blend with Christian religious identity, and the church building featuring Balinese architectural characteristics serves as a central tourism icon. Recent analyses of Blimbingsari's tourism development show that the village has been formally designated as a tourism village and classified as a "developing" tourism village: it has relatively advanced amenities and information technology use, yet still faces limitations in hospitality, digital marketing, and management capacity. The village is also described as moving toward a green economy orientation, where tourism development is expected to increase community income while maintaining environmental and cultural integrity. These characteristics position Blimbingsari as a community-based Christian religious ecotourism model, but one whose long-term success hinges on the capabilities of its human resources and the robustness of its financial governance.

A growing body of literature emphasizes that human resource (HR) competency is a key determinant of tourism destination performance and sustainable development. Robot et al. (2021), in a qualitative study of a tourism destination management unit in Tomohon, demonstrate that the success of destination governance is shaped by knowledge, skills, and observable performance behaviors of staff, which directly affect the implementation of tourism programs. Similarly, studies on tourism HR competency development and standardization in Indonesia argue that education, training, and competency certification aligned with national tourism standards (SKKNI) are crucial for maintaining competitiveness and sustaining tourism quality (Sihombing, 2021; Yudistira, 2022). More broadly, tourism human resources are increasingly framed as agents of change who can drive economic growth, preserve culture, and realize quality, sustainable tourism when adequately empowered and professionally managed (Tourism Human Resources Supporting Sustainable Tourism, 2024). However, these discussions often remain at the level of policy, standards, or

government agencies and rarely delve into village-level, faith-based community settings such as Blimbingsari.

Parallel to HR discourse, financial literacy and financial management capability have emerged as critical factors for the resilience and sustainability of tourism-related micro, small, and medium enterprises (MSMEs) and tourism villages. In the tourism sector of Kintamani, Bali, Rukmiyati et al. (2023) show that financial literacy significantly contributes to business sustainability, with financial inclusion acting as a mediating factor that strengthens the relationship between literacy and long-term continuity of MSMEs. Studies on digital financial literacy among tourism MSMEs in Indonesia further reveal that digital financial skills enhance financial behavior and performance, enabling actors to adapt to the digitalization of financial services and transactions (Awwaliyah et al., 2022). At the tourism village level, empirical findings indicate that financial literacy and social capital jointly improve tourism village performance, suggesting that the ability of local actors to understand, plan, and manage finances is a strategic internal resource for destination competitiveness (Suputra et al., 2024). Community service and outreach programs in several Indonesian regions also consistently report that financial literacy among tourism business actors, especially MSMEs remains relatively low and needs systematic strengthening to support inclusive tourism development (Novel et al., 2025; Boediman, 2024).

Specific to Blimbingsari, recent work has focused on tourism village categorization, product diversification, and strategy development. Suarta et al. (2022) show that Blimbingsari is still categorized as a developing tourism village, with substantial untapped natural and cultural potential, relatively adequate amenities, but weaknesses in community creativity and capacity to manage tourism products. Other studies document the digital-based management initiatives and green-economy orientation of Blimbingsari, emphasizing its unique church-centric tourism icon and community economic aspirations. Analyses of CBT implementation in Balinese tourism villages more generally highlight the importance of local participation, ownership, and stakeholder collaboration for achieving sustainable, community-based tourism outcomes (Rosalina et al., 2023; Hubner et al., 2025; Wijaya, 2020). Nevertheless, these studies tend to prioritize issues of product development, governance structures, and participation patterns, while giving limited attention to the micro-level competencies of human resources and their financial literacy within a religious ecotourism context.

METHODS

This research employed a qualitative case study design to gain an in-depth understanding of how human resource (HR) competency and financial literacy function as foundational pillars supporting the success of Blimbingsari Tourism Village as a community-based Christian religious ecotourism destination in Bali. The qualitative case study approach was selected because it enables researchers to explore complex social dynamics, interpret the meanings constructed by local actors, and examine

governance processes embedded in real-life community settings. Blimbingsari, located in Jembrana Regency, represents a unique Christian Balinese village whose religious identity, ecotourism orientation, and community-driven management structure make it an ideal context for investigating the roles of HR competency and financial literacy in sustainable tourism development.

Participants were selected using purposive sampling, ensuring that only individuals with relevant knowledge and involvement in tourism governance, financial administration, or community leadership were included. The key informants consisted of tourism village managers (Pokdarwis members), representatives from the Gereja Kristen Protestan Bali (GKPB), financial committee members, local MSME owners, and respected community leaders. These individuals were considered essential sources of information because of their direct engagement in decision-making processes, financial planning, and tourism operations within the village.

Data were collected using three primary techniques: in-depth semi-structured interviews, participant observation, and document analysis. Interviews were used to explore personal experiences, perceptions, and interpretations related to competency development, financial literacy practices, and the integration of Christian ethical values into tourism governance. Observations were carried out in key tourism areas including the church complex, homestays, meeting halls, and MSME spaces to document service interactions, financial procedures, community meetings, and tourism activities. Meanwhile, documents such as financial reports, meeting minutes, governance guidelines, and development plans were analyzed to understand the formal structures and accountability mechanisms used by the community.

Data analysis followed the framework of Miles, Huberman, and Saldaña (2014), which includes data reduction, data display, and conclusion drawing. Interview transcripts and field notes were coded thematically, organized into patterns, and compared across data sources to identify recurring themes related to HR capability, financial practices, community participation, and sustainability principles. Trustworthiness was ensured through triangulation, prolonged engagement, member checks, and the use of an audit trail. Ethical considerations were prioritized by informing participants about the study's objectives, ensuring voluntary participation, maintaining confidentiality, and obtaining consent from village authorities and church representatives. Taken together, these methodological steps allowed the researcher to construct a credible and contextually rich understanding of the role of HR competency and financial literacy in shaping the success of Blimbingsari as a religious ecotourism destination.

Table 1. Research Question

No.	Research Question	Focus Area
1	How is human resource competency understood, developed, and enacted by key actors in Blimbingsari Tourism Village?	HR Competency Development & Practices

No.	Research Question	Focus Area
2	How is financial literacy practiced in tourism-related financial management within the community?	Financial Knowledge, Skills & Governance
3	How do HR competency and financial literacy interact to support the success of Blimbingsari as a community-based Christian religious ecotourism destination?	Integration of HR & Financial Capability
4	What challenges do local actors face in strengthening HR competency and financial literacy in the context of religious community-based tourism?	Constraints & Capacity Building Needs

Secondary Data, 2025

RESULT AND DISCUSSION

Table 2. Result of Interview

Research Question	Answer Based on Findings
RQ1. How is human resource competency understood, developed, and enacted by key actors in Blimbingsari Tourism Village?	HR competency is shaped by Christian values, community engagement, informal learning, and experiential hospitality practices. Competency is enacted through service-oriented leadership, integrity, teamwork, and intergenerational knowledge transfer.
RQ2. How is financial literacy practiced in tourism-related financial management within the community?	Financial literacy is practiced through transparent bookkeeping, church-influenced accountability norms, simple financial reporting, community-based budgeting, and training from external partners. It is reinforced by spiritual norms of stewardship and honesty.
RQ3. How do HR competency and financial literacy interact to support the success of Blimbingsari as a community-based Christian religious ecotourism destination?	Both elements reinforce one another: competent HR manages experiences and services, while strong financial literacy ensures transparent resource allocation and sustainable reinvestment. Together they strengthen trust, participation, and long-term sustainability.
RQ4. What challenges do local actors face in strengthening HR competency and financial literacy in the context of community-based religious ecotourism?	Challenges include youth migration, uneven digital literacy, fluctuating tourism revenue, unclear division of roles between church and village bodies, and limited structured training in finance and tourism management.

Secondary Data, 2025

Development and Enactment of HR Competency in Blimbingsari Tourism Governance

The findings indicate that human resource competency in Blimbingsari is shaped not only by formal training but also by the religious values and work culture of the Balinese Christian community. Informants described HR competency as a combination of service orientation, servant leadership, communication skills, discipline, and moral integrity. Many roles within tourism management are carried out by individuals who were previously active in church structures, making ecclesiastical work ethics—such as volunteerism, perseverance, and a strong sense of responsibility—the fundamental basis for delivering tourism services.

In addition, hospitality competency develops through informal learning processes, such as intergenerational mentoring, experience gained from hosting large-scale religious events, and regular interaction with visitors. Younger human resources who have worked in the hospitality sector outside Bali or even abroad bring new knowledge and exposure that enrich local service standards. Thus, HR competency development in Blimbingsari occurs through two pathways: (a) internally, through community and church-based learning, and (b) externally, through labor migration and exposure to modern tourism industry practices.

These findings reinforce HR Competency Theory (Spencer & Spencer) but introduce a new dimension, namely the role of spiritual values and religious structures as sources of competency formation. In the context of Blimbingsari, HR competency is not only technical ability but also moral and social capacity that influences the legitimacy of tourism managers in the eyes of the community. This aligns with the CBT framework, which emphasizes the importance of local leadership and social capital as key drivers of destination success.

Financial Literacy Practices in Tourism Financial Management

The study finds that financial literacy in Blimbingsari has developed gradually through collective learning and community-based financial practices long established within the church. Routine bookkeeping mechanisms, transparent records of income and expenditures, and reporting processes to congregations and community members serve as the pillars of financial literacy strengthening in the village.

Several informants acknowledged that they did not have formal accounting backgrounds, yet they understood essential financial management concepts such as cash flow, revenue sharing, and budget allocation for facility maintenance. Financial literacy practices are reinforced by the influence of the church, which requires financial accountability in all service activities. These principles are then applied directly to the financial governance of the tourism village.

Training programs provided by local government and partner organizations have further enhanced the community's ability to prepare budgets, use simple bookkeeping applications, and develop financial planning strategies for long-term investments, such as improving homestay facilities and religious tourism areas.

These findings support the Financial Literacy framework (Lusardi & Mitchell), yet show that financial literacy within a religious community is shaped by norms of transparency and stewardship. Thus, financial capability is not purely technical but carries a strong ethical dimension. This is a unique characteristic of Blimbingsari as a faith-based tourism village, where spirituality reinforces financial discipline in line with the goals of religious ecotourism that emphasize both material and non-material sustainability.

Integration of HR Competency and Financial Literacy as Pillars of Destination Success

The results demonstrate that the synergy between HR competency and financial literacy is a key factor in the success of Blimbingsari as a community-based Christian religious ecotourism destination. These two dimensions reinforce each other in several ways. Competent human resources are able to manage the tourism experience professionally, thereby improving visitor satisfaction and increasing the village's tourism revenue. Financial literacy ensures that income is managed transparently, creating community trust and preventing internal conflicts over the use of funds. The combination of these capabilities enables long-term planning, including the development of new attractions, facility maintenance, and digital-based promotion. Christian values such as integrity, service, and stewardship function as moral glue that ensures consistency between HR practices and financial governance.

This integration creates a cycle of sustainability: competent human resources enhance tourism performance; increased revenue strengthens financial stability; good governance reinforces community trust; higher trust increases participation and service quality; and the destination continues to develop.

These findings reinforce the integrative model proposed in the theoretical framework, where HR competency and financial literacy do not operate independently but jointly serve as mutually reinforcing foundations in community-based tourism. This study contributes to CBT literature by showing that in religious-based destinations, success is strongly influenced by the interplay between technical capacity and spiritual values.

Structural and Cultural Challenges in Strengthening HR and Financial Capacity

Although Blimbingsari has significant potential, this study identifies several challenges that hinder the optimization of HR competency and financial literacy. Regeneration of human resources is constrained because many young people choose to work outside Bali and are not actively involved in tourism management. The financial capacity of the tourism village still depends on fluctuations in tourist visits, particularly after the pandemic. Digital literacy remains uneven, limiting the ability to conduct digital promotion or use financial applications effectively. Furthermore, the dual roles of the church and village authority sometimes lead to role confusion in decision-making, although religious values remain the primary adhesive that keeps the community aligned.

These challenges are consistent with the CBT literature, which identifies human resource capacity, income stability, and collaborative governance as vulnerable elements in community-based destinations. However, in the context of Blimbingsari, these challenges take on distinct characteristics due to the influence of religious structures, youth migration dynamics, and dependence on religious tourism. Therefore, capacity-building interventions must consider spiritual, demographic, and digital aspects as part of long-term sustainable tourism strategies.

CONCLUSION

This study demonstrates that the success of Blimbingsari Tourism Village as a community-based Christian religious ecotourism destination is fundamentally shaped by the interplay between human resource competency and financial literacy. The findings show that HR competency in Blimbingsari is not merely the result of formal training but is deeply rooted in the community's Christian values, intergenerational learning, and long-standing traditions of service within the church. These dimensions produce a distinctive competency model in which moral integrity, discipline, interpersonal skills, and a service-oriented mindset function alongside technical abilities to support effective tourism governance. Such a competency structure reflects the village's socio-religious context and reinforces its capacity to deliver tourism experiences that are both culturally meaningful and operationally consistent.

Financial literacy in Blimbingsari similarly emerges from a hybrid system that integrates technical understanding with ethical and spiritual principles of stewardship, transparency, and accountability. Despite limited formal financial education among community members, the village exhibits strong financial governance practices derived from church traditions and community norms. These practices ensure transparent management of tourism revenue, equitable distribution of benefits, and collective financial decision-making, which together foster community trust and reduce potential internal conflicts.

The integration of HR competency and financial literacy forms the foundation of Blimbingsari's sustainability as a religious ecotourism destination. Competent and ethically grounded human resources strengthen service quality and operational performance, while robust financial literacy ensures transparency and long-term financial resilience. This synergy creates a virtuous cycle in which trust, participation, and community cohesion reinforce the social foundations of tourism development. As a result, Blimbingsari presents an exemplary model of religious ecotourism governance, where technical capabilities and spiritual values operate in harmony to sustain tourism benefits while preserving cultural identity.

Nevertheless, the village faces several challenges that require ongoing attention. Youth migration limits leadership regeneration, uneven digital literacy restricts modernization efforts, and dual governance structures occasionally create ambiguity in decision-making. Additionally, fluctuations in tourism demand exacerbated by global disruptions pose financial risks that must be addressed through strategic planning and capacity building. These challenges highlight the need for targeted interventions, particularly in digital training, youth empowerment, and the strengthening of institutional collaboration between church and village authorities.

Overall, the findings contribute to the broader literature on community-based tourism by demonstrating that in religious tourism contexts, HR competency and financial literacy are shaped not only by technical and managerial factors but also by deeply embedded spiritual and cultural values. For policymakers and practitioners, the case of Blimbingsari underscores the importance of integrating ethical, cultural, and

community dimensions into tourism governance models. Future research may further explore comparative religious tourism villages or examine how digital transformation can enhance capacity-building within similar community-based destinations.

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