

Digital Finance and Creative Industries in Geopark Wadjakensis: Halal Culinary, Fashion and Tourism

¹Ruly Priantilianingtiasari, ²Agus Eko Sujianto, ³Dede Nurohman, ⁴Nasywa Fadilah

^{1,2,3,4}Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, Indonesia

¹rulypriantilia@uinsatu.ac.id, ²aguseko@uinsatu.ac.id, ³dedenurohman@uinsatu.ac.id,

⁴nswfadilah@gmail.com

*Correspondence Email: rulypriantilia@uinsatu.ac.id

Abstract: Digital transformation and digital finance are increasingly relevant to the development of creative industries and sustainable local economies in geopark areas. Geopark Wadjakensis in Tulungagung Regency is an Aspiring Geopark with geoheritage, biodiversity, and cultural resources that can support halal culinary, fashion, and tourism activities. This study analyzes the implementation of digital transformation in Geopark Wadjakensis and examines the use of digital finance in supporting local creative-industry development. A descriptive qualitative approach with a case-study design was used. Data were obtained through observation, in-depth interviews with seven informants representing geopark management, the Tulungagung Tourism Office, local communities, and business actors, and secondary data. The findings show that digital transformation has entered an early or emerging stage: digital platforms are mainly used to provide destination information and promotion, while an integrated smart-geotourism ecosystem has not yet developed. Digital finance, including QRIS and other digital-payment facilities, has also been adopted by some businesses, but cash transactions remain common and connections among tourism, culinary, fashion, souvenir, and payment services remain limited. The study offers an integrated case perspective linking digital transformation, digital finance, creative industries, and sustainable regional development in an Aspiring Geopark context. The findings suggest that a coordinated digital platform, broader digital-payment adoption, digital-capability development, and multi-stakeholder collaboration are needed to strengthen the local creative-industry ecosystem.

Keywords: Digital Transformation, Digital Finance, Creative Industries, Halal Culinary, Halal Tourism, Aspiring Geopark, Geopark Wadjakensis.

INTRODUCTION

The development of digital technology has brought significant changes to various economic sectors, including tourism, the creative industry, and financial services. Digital transformation is no longer limited to the use of information technology as a communication medium, but has evolved into a crucial part of tourism destination management, local product promotion, digital marketing, and financial transaction systems. According to the (OECD, 2024), digital transformation drives the creation of new economic value through the integration of digital technology, business innovation, and increased connectivity between economic actors. Similarly, the (World Bank Group, 2022) confirms that digitalization can increase financial inclusion,

expand market access for micro, small, and medium enterprises (MSMEs), and strengthen regional economic competitiveness. In the tourism sector, digital transformation has given rise to various innovations such as tourist destination portals, online reservation services, social media marketing, digital payment systems, and the provision of technology-based information that facilitates fast and accurate information access for tourists. This demonstrates that digitalization is a crucial factor in increasing information accessibility, enhancing tourism experiences, and developing local economies.

In Indonesia, geopark development is a regional development strategy that integrates conservation, education, and community economic empowerment. According to UNESCO *Global Geoparks* (2023), a geopark is an area with significant geological heritage and is managed in an integrated manner to support environmental conservation, public education, and sustainable economic development through local community involvement. Therefore, geoparks serve not only as conservation areas but also as spaces with the potential to stimulate community economic activity through tourism and the creative industry. One such area being developed in Indonesia is the Wadjakensis Geopark in Tulungagung Regency, East Java (Bappeda Tulungagung, 2026). This area has been recommended as an Aspiring Geopark due to its rich geoheritage, biodiversity, and cultural diversity, including traces of the *Homo wajakensis* discovery, karst landscapes, southern coastal areas, caves, cultural sites, and various other natural and cultural tourism potentials (Kementerian ESDM, 2023). The development of the Wadjakensis Geopark is aimed at supporting the three main functions of geoparks: conservation of natural resources and geological heritage, public education, and sustainable community economic development through the utilization of local potential.

The development of the Wadjakensis Geopark also demonstrates changes in the dissemination of information to the public. Previously, information about geological sites, the region's history, and tourism potential in Tulungagung was primarily obtained through word of mouth, limited publications, and mass media coverage. Access to information was still relatively limited, resulting in a lack of optimal public awareness of the area. Currently, information about the Wadjakensis Geopark is available through the official Wadjakensis Geopark portal managed by the Tulungagung Regency Government. The portal provides a variety of information about

geosites, biosites, cultural sites, area maps, activity schedules, and other information accessible to the public and tourists. The presence promotion (Samara & Anggraeni, 2025) The importance of digital transformation is also reinforced by research (Verhoef et al., 2021) which states that digital transformation and the resulting business model innovations are fundamentally changing consumer expectations and behavior.

On the other hand, economic activity around the Wadjakensis Geopark area demonstrates the potential for the creative industry to thrive through the presence of halal culinary businesses, crafts, regional souvenirs, and various community-managed tourism services (Kementerian ESDM, 2023). However, observed conditions indicate that these economic activities are still sector-specific, so the interconnectedness between the tourism, culinary, fashion, and souvenir sectors is not yet fully understood. Furthermore, economic transactions at most tourist sites and MSMEs are still dominated by cash payments, while the use of QRIS (Quick Response Recognition System), digital wallets, financial technology (fintech) services, and digital funding mechanisms such as crowdfunding remains relatively limited (Ogrean & Herciu, 2020). This situation suggests that digital transformation in the Wadjakensis Geopark area is primarily seen in the provision of information, while the use of digital technology in economic activities and financial transactions has not yet developed evenly.

This phenomenon is interesting to study because geopark areas essentially serve not only as conservation and educational areas but also as spaces for the development of community economic activities through creative industries based on local potential. In this context, the existence of digital transformation, the development of digital financial services, and creative industry activities in the Aspiring Geopark Wadjakensis area are relevant issues to be studied from the perspective of Economics, Finance, and the Creative Industries, especially to understand how digitalization developments are taking place in the developing geopark area.

Digital transformation is one of the fundamental concepts underpinning the development of the modern economy, describing profound changes in the ways organizations, industries, and societies create value through the utilization of digital technologies. Digital transformation should not be understood merely as digitalization or the conversion of information from analog to digital formats; rather, it represents a strategic transformation that reshapes business models, operational

processes, organizational structures, customer relationships, and sustainable innovation. Consequently, digital transformation has become a critical factor in enhancing the competitiveness of organizations and regions amid the rapid expansion of the global digital economy.

One of the most widely cited definitions of digital transformation was proposed by Vial (2019), who defines it as “a process that aims to improve an entity by triggering significant changes to its properties through combinations of information, computing, communication, and connectivity technologies”. This definition emphasizes that digital transformation is a process designed to enhance organizational capabilities by introducing significant changes through the integration of information technology, computing, communication, and digital connectivity. From this perspective, digital transformation extends beyond technological adoption to encompass organizational culture, business strategy, governance, and value creation. This perspective is reinforced by (Verhoef et al., 2021) and the (OECD, 2026), who argue that digital transformation represents a comprehensive organizational change driven by advances in digital technologies, enabling the development of new business models, service innovation, operational efficiency, and enhanced customer experiences. According to Verhoef and colleagues, digital transformation cannot be achieved through isolated technological adoption; rather, it requires the integration of digital technologies with organizational strategy, human resources, and stakeholder collaboration.

Within the context of economic development, the (OECD, 2024, p. 76) identifies digital transformation as one of the primary drivers of economic growth, productivity, innovation, and regional competitiveness. Digital technologies facilitate the integration of economic sectors, expand market access, improve production efficiency, and foster adaptive business models capable of responding to global economic changes. The OECD further highlights that digital transformation plays a vital role in regional development by strengthening digital ecosystems, improving digital literacy, and expanding access to both public services and digital financial services.

In the creative industries, digital transformation has fundamentally altered production, distribution, marketing, and consumption patterns. According to (Hidayati et al., 2024) the creative economy is driven by creativity, innovation, and technology as the primary sources of economic value creation. Digital technologies enable creative industry actors to reach broader markets

through social media, digital marketplaces, mobile applications, and e-commerce platforms. These developments create significant opportunities for micro, small, and medium enterprises (MSMEs) to enhance their competitiveness without relying solely on conventional marketing channels.

Digital transformation is fundamentally a process rather than merely the adoption of technology (Vial, 2019). The advancement of digital transformation has significantly reshaped the global financial system through the emergence of Digital Finance. Digital finance represents the evolution of conventional financial systems by leveraging digital technologies to provide financial services that are faster, more efficient, transparent, and accessible to businesses and society. Within the digital economy, digital finance extends beyond electronic payment systems to become a foundation for financial inclusion, business innovation, productivity enhancement, and sustainable economic growth. Consequently, digital finance has become one of the principal pillars supporting digital transformation across various sectors, including the creative industries, tourism, and the halal economy.

According to (Gomber et al., 2017) digital finance refers to the integration of information technology and financial services that generates innovations such as digital payments, mobile banking, electronic wallets, financial technology (fintech), peer-to-peer lending, crowdfunding, and internet-based financial services. This transformation has fundamentally changed how individuals conduct financial transactions, obtain financing, manage investments, and access financial products and services regardless of geographical or temporal limitations. Thus, digital finance not only improves the efficiency of financial systems but also creates new economic opportunities through the application of digital technologies. Emphasizes that digital finance plays a strategic role in expanding financial inclusion, ensuring that all segments of society have access to affordable, high-quality, and appropriate formal financial services (World Bank Group, 2022). Similarly, the (OECD, 2026) considers digital finance an integral component of digital transformation that enhances productivity, stimulates innovation, broadens market access, and strengthens national economic competitiveness.

In Indonesia, digital finance has expanded rapidly through Bank Indonesia's initiatives to strengthen the national digital payment system. One of the country's most influential innovations is the Quick Response Code Indonesian Standard (QRIS), introduced in 2019 as the national

standard for QR code-based payments. According to Bank Indonesia, QRIS integrates multiple payment service providers into a unified national standard, enabling consumers to conduct transactions using various digital payment applications. For MSMEs, QRIS accelerates transactions, reduces cash dependency, enhances payment security, and expands consumer access to products and services. From the perspective of digital finance theory, QRIS represents not merely an electronic payment instrument but also a catalyst for promoting a cashless society and accelerating local economic digitalization. In addition to QRIS, the development of digital finance is reflected in the growing adoption of digital payment systems that facilitate non-cash financial transactions through electronic devices. Digital payments include mobile banking, internet banking, electronic wallets (e-wallets), electronic cards, and various payment applications connected to the national financial system.

Another essential component of digital finance is Financial Technology (Fintech). According to the (FSB, 2018)), fintech refers to technological innovations that generate new business models, applications, processes, and financial products capable of improving efficiency, service quality, and customer experience. Gomber et al. (2017) classify fintech into several major categories, including digital payments, financing, investment, risk management, and supporting financial services. Within the context of creative industry development, fintech provides MSMEs with greater opportunities to access financing, manage cash flow, make supplier payments, and receive digital payments from customers. Such accessibility is particularly valuable for halal culinary, halal fashion, handicraft, and halal tourism enterprises, which often encounter limited access to formal financial institutions. Consequently, fintech helps reduce both geographical and administrative barriers to financial services, thereby fostering more inclusive business growth.

Creative Industries Theory serves as the grand theory of this study because it explains how creativity, knowledge, innovation, and technological utilization function as the primary sources of value creation, competitiveness, and economic growth within the creative sector (KADIN INDONESIA, 2024). According to (Isenberg, 2016), creative industries encompass economic activities that rely on creativity, skills, and intellectual property as the principal resources for producing goods and services with economic value. Complementing this perspective, the Resource-Based View (RBV) developed by Barney argues that sustainable competitive advantage

arises from the possession and effective management of valuable, rare, inimitable, and non-substitutable (VRIN) resources and capabilities (Tarumingkeng, 2025). In the context of digital transformation, organizational resources include not only tangible assets but also intangible assets such as knowledge, creativity, brand reputation, organizational culture, data, human resource competencies, and digital capabilities. Within halal culinary, halal fashion, and halal tourism industries, these resources are reflected through product and service innovation, halal certification, local cultural identity, digital technology adoption, collaborative networks, and digital customer experience management. Digital transformation enables organizations to integrate these creative resources with digital platforms, e-commerce, artificial intelligence (AI), data analytics, social media, and digital payment systems to improve operational efficiency, expand market reach, strengthen customer relationships, and create unique value propositions.

The concept of Geoparks and Sustainable Regional Development positions geoparks as regional development models that integrate geological heritage conservation (geoheritage), community empowerment, education, and sustainable local economic development. UNESCO (2021) emphasizes that geoparks are not merely areas possessing significant geological value; rather, they are territories managed through integrated approaches that promote local economic development while preserving environmental sustainability, cultural heritage, and community well-being. Within this framework, the development of halal culinary, halal fashion, and halal tourism industries is viewed as an integral part of the local economic ecosystem that utilizes natural resources, cultural heritage, and community identity as sources of value creation. Digital transformation functions as an enabler by strengthening the connectivity among business actors, tourists, governments, and local communities through digital platforms, online marketing, e-commerce, social media, data analytics, and other digital technologies. Consequently, digitalization not only enhances the efficiency and competitiveness of halal-based creative industries but also expands market access, strengthens the interpretation and promotion of geological and cultural heritage, and supports the achievement of inclusive, competitive, and sustainable regional development in accordance with the principles of UNESCO Global Geoparks (UNESCO Global Geoparks, 2023)

Recent empirical studies provide related but separate insights. Research on Indonesian MSMEs has linked digitalization with market access, operational efficiency, halal business development, and fintech opportunities, while also identifying digital literacy and institutional support as continuing challenges (Adinugraha et al., 2024). Studies of halal digital entrepreneurship likewise emphasize the need to connect digital business practices with Islamic transaction principles and ecosystem development (Arifin et al., 2025). Research on smart tourism in Indonesia has highlighted the importance of digital readiness, integrated services, accessibility, and stakeholder coordination in developing destinations (e.g., Pranita et al., 2024). However, the literature reviewed for this study remains more commonly focused on individual dimensions such as MSME digitalization, digital finance, halal entrepreneurship, or smart tourism rather than their intersection within an Aspiring Geopark where conservation, creative industries, tourism, and local finance must operate together.

This study addresses that gap by examining the relationship between digital transformation, digital finance, and creative-industry development in the specific context of Geopark Wadjakensis. Rather than assuming that the presence of a digital platform represents full digital transformation, the study distinguishes information-oriented digitalization from broader economic and ecosystem integration. The study contributes an empirical case perspective on how local resources and digital capabilities can be connected to halal culinary, fashion, tourism, and financial services within an emerging geopark economy. Accordingly, the objectives are: (1) to analyze the implementation of digital transformation in the Aspiring Geopark Wadjakensis area; and (2) to analyze the use of digital finance in supporting the development of creative industries in the area.

METHOD

This study employed a descriptive qualitative research approach, (Creswell, 2009). A descriptive qualitative approach with a case study design was used to obtain an in-depth understanding of digital transformation, digital finance, and the development of halal creative industries in the Aspiring Geopark Wadjakensis, Tulungagung Regency, East Java, Indonesia. Data were collected through field observations, in-depth interviews, and document analysis. The case study approach was selected because the research focused on digitalization and local

economic activities within the specific context of the developing Aspiring Geopark Wadjakensis.

The study involved seven informants who were selected through purposive sampling based on their knowledge, experience, and direct involvement in the development and economic activities of the Aspiring Geopark Wadjakensis. The informants represented four stakeholder groups: one representative of the Aspiring Geopark Wadjakensis management, one representative of the Tulungagung Tourism Office, two representatives of the local community, and three local business or creative-industry actors. This composition was intended to obtain diverse perspectives from institutional, community, and business stakeholders involved in the emerging geopark ecosystem.

Primary data were obtained through in depth interviews and field observations. Interviews explored the implementation of digital technology, the use of digital financial services, the development of halal culinary, fashion, and tourism activities, as well as stakeholder involvement in the geopark ecosystem. Field observations were conducted to examine the actual implementation of digitalization and economic activities within the study area. Secondary data were obtained from relevant government documents, institutional reports, official websites, and other documents related to the Aspiring Geopark Wadjakensis, digital transformation, digital finance, tourism, and creative industry development. Data were analyzed using the Miles and Huberman interactive model, which was applied concurrently with the data collection process through four interconnected stages. First, data collection involved compiling interview transcripts, field-observation notes, and relevant secondary documents. Second, data reduction was conducted by selecting, coding, and categorizing information relevant to the research objectives, particularly data concerning digital transformation, digital-finance adoption, creative-industry development, and stakeholder involvement. Third, data display involved organizing the reduced data into thematic descriptions and categories to identify patterns, similarities, differences, and relationships among findings from different informants and data sources. Fourth, conclusion drawing and verification involved interpreting the identified patterns and continuously checking the emerging conclusions against interview data, field observations, and secondary documents. The conclusions were finalized after the findings were considered consistent with the available empirical evidence.

RESULT AND DISCUSSION

Analysis of Digital Transformation Implementation in the Aspiring Geopark Wadjakensis Area.

Tulungagung Regency boasts extraordinary karst geomorphology potential, particularly in the southern region, dominated by rows of marble mountains and limestone caves that harbor traces of ancient life. Among these unique natural features, fossils of the prehistoric Homo Wadjakensis have been discovered, along with animal and plant fossils, indicating that this area was once a human habitat thousands of years ago. The beauty of the karst landscape, combined with its historical and scientific value, makes this region crucial for geological and archaeological research in Indonesia. Through the development of the Wadjakensis Geopark, this potential is being preserved and sustainably utilized to support conservation, education, and community economic empowerment through nature-based tourism and local culture.

The development of digital transformation has also transformed the way the tourism sector is managed and promoted. Digitalization has given rise to the concept of smart tourism, an approach to tourism destination management that utilizes information technology, the internet, big data, cloud computing, social media, and digital applications to enhance service quality, improve the tourist experience, and increase the efficiency of destination management. Smart tourism enables tourists to obtain destination information, make reservations, navigate travel, provide reviews, and even conduct transactions digitally through a single, integrated platform. Thus, digitalization not only expands access to information but also enhances interactions between tourists, businesses, the government, and local communities.

From the perspective of Geopark and Sustainable Regional Development, digital transformation is a strategic instrument that connects conservation, economic empowerment, and innovation within a single sustainable development ecosystem. In this study, digital transformation is positioned as a mechanism that strengthens the integration between halal culinary industries such as the Lodho culinary center in Ngunggahan village and the Cethe coffee center in Kauman village, halal fashion with its distinctive Tulungagung batik, and halal tourism potential such as the Coban Kromo waterfall, craft and processed food industry centers, and marble crafts, along with the potential of geoheritage, culture, and local wisdom. The use of digital technology enables

industry players to develop product innovations, expand marketing networks, improve the quality of tourism services, and create authentic and value-added tourism experiences. Therefore, the success of digital transformation is measured not only by the level of technology adoption, but also by its ability to generate economic benefits for the community, preserve cultural and environmental values, strengthen the geopark's regional identity, and support the achievement of sustainable development goals (SDGs).

In the context of the development of the Wadjakensis Geopark area, digital transformation is understood as a process of change in the provision of information, destination promotion, and interactions between the government, the community, business actors, and tourists through the use of digital technology. This aligns with the concept outlined in (OECD, 2024), which states that digital transformation is a key driver of economic growth, productivity, and innovation, as well as enhanced regional competitiveness. The presence of the official Wadjakensis Geopark portal demonstrates that the digitalization process has begun through the provision of information on geosites, biosites, cultural sites, area maps, and activity agendas that are widely accessible to the public. This information digitization is one form of implementation of digital transformation in the initial stages, namely increasing information accessibility and expanding the reach of regional promotion. However, digital transformation in a destination does not stop at the digitization of information. The literature shows that digital transformation encompasses broader changes, including the integration of services, business processes, interactions between actors, and the use of digital technology in economic activities. In general, the implementation of digital transformation in the Wadjakensis Aspiring Geopark is still in its early to emerging stages. Digitalization focuses more on promoting tourist destinations and marketing MSME products than on integrating comprehensive digital systems. Furthermore, geopark management involves the local government, Village-Owned Enterprises (BUMDes), Tourism Awareness Groups (Pokdarwis), and the community as part of the area's sustainable development. However, there is no information indicating that the portal has been integrated with digital transaction services such as ticket payments, tour package reservations, MSME product purchases, or online payment for tourism services. This indicates that digitalization still focuses on information functions rather than digital economic functions.

From the perspective of Creative Industries Theory, these findings indicate that the creative potential of Geopark Wadjakensis has not yet been fully transformed into integrated economic value through digital technology. Local culinary products, batik, handicrafts, tourism services, cultural identity, and geoheritage represent important creative resources that can generate economic value when combined with innovation and digital capabilities. However, the current use of digital technology remains largely concentrated on information provision, destination promotion, and product marketing. This suggests that digitalization has begun to support value creation, but has not yet developed into an integrated creative-industry ecosystem connecting production, marketing, tourism services, and digital transactions. Therefore, the findings reinforce Creative Industries Theory by demonstrating that the economic value of local creativity depends not merely on the availability of creative assets, but also on the capability to integrate those assets with technology, innovation, and market connectivity.

Analysis of Digital Finance Utilization in Supporting Creative Industry Development.

The Wadjakensis Geopark area has considerable potential for the development of creative industries, particularly halal culinary products such as Lodho cuisine and kopi cethe, as well as locally processed products such as kerupuk rambak, marble crafts, and souvenirs. The area also offers culturally based fashion products, including Batik Gayatri, Batik Satrio Manah, and Batik Gajah Mada. In addition, tourism related services, such as Molang Beach, Coban Kromo Waterfall, and homestays, represent important economic potential. However, based on the existing conditions reflected in the management of the area and publicly available information, each sector continues to develop independently. Therefore, collaborative efforts involving various relevant stakeholders are needed to optimize the potential of the Wadjakensis Geopark area so that its benefits extend beyond the preservation and utilization of natural resources and educational value to include improvements in local community welfare and economic development. This is consistent with Barney's Resource-Based View (RBV), which explains that sustainable competitive advantage can be achieved through the ownership and effective management of valuable resources and capabilities (Tarumingkeng, 2025).

Based on the information obtained, several culinary tourism businesses, tourist destinations, and fashion products have already adopted digital payment systems such as QRIS and similar

services. Nevertheless, a considerable number of businesses still require consumers to make cash payments. This situation can become a constraint when consumers prefer the convenience of using digital wallets rather than carrying cash. Furthermore, there is not yet a strong integration between tourist destinations, culinary centers, local fashion hubs, souvenir products, and digital payment systems that can provide tourists with an integrated travel experience. These conditions indicate that although the Wadjakensis Geopark has established the foundation for digital transformation through an official information portal, its digital finance ecosystem for economic activities remains at an early stage of development. This situation creates opportunities to expand the utilization of QRIS, digital wallets, MSME marketplaces, digital tourism reservation systems, and fintech-based financing as supporting mechanisms for the development of the creative industries within the geopark area.

The findings can also be interpreted through the Resource-Based View (RBV). Geopark Wadjakensis possesses a range of valuable local resources, including distinctive culinary products, local batik, marble crafts, natural attractions, cultural heritage, and community-based tourism services. Nevertheless, RBV emphasizes that the possession of resources alone is insufficient to generate sustainable competitive advantage; these resources must be effectively organized and supported by appropriate capabilities. In the Wadjakensis context, the fragmented adoption of digital payments and the limited integration among tourism destinations, culinary businesses, fashion products, souvenirs, and digital financial services indicate that digital capabilities and cross-sector coordination remain underdeveloped. Thus, the main challenge is not the absence of valuable local resources, but the limited capability to integrate and utilize these resources through digital platforms, digital finance, and collaborative networks to create greater economic value.

From the perspective of Sustainable Regional Development, the findings show that digital transformation and digital finance can function as connecting mechanisms between conservation, community economic empowerment, and local economic development. In the context of Geopark Wadjakensis, the development of an integrated digital ecosystem could connect geoheritage and cultural resources with halal culinary, fashion, handicrafts, tourism services, and local MSMEs while expanding market access and facilitating financial transactions. However, the current fragmentation of digital services indicates that this potential has not yet been fully realized.

Strengthening digital platforms, digital payment adoption, stakeholder collaboration, and community digital capabilities is therefore important not only for improving business efficiency but also for ensuring that Geopark Development generates broader economic benefits for local communities while maintaining its conservation, educational, and cultural functions. In this sense, digital transformation and digital finance can support a more inclusive and sustainable model of regional development within the Aspiring Geopark.

CONCLUSION

Field observations indicate that the digital transformation in the halal culinary, fashion, and tourism sectors within the Aspiring Geopark Wadjakensis is still in its early stages of building a digital ecosystem. While digitalization has been utilized for tourism promotion and the marketing of creative products, it has not yet evolved into an integrated "smart geopark" system. Key challenges include the need for improved digital literacy among human resources, adequate information technology infrastructure, better stakeholder coordination, and a unified digital platform. Going forward, the development of smart geotourism, regional digital branding, digital marketing training for MSMEs, and the integration of digital data and services have the potential to boost the competitiveness of the creative industries while supporting the achievement of higher geopark status.

The use of digital finance to support creative industry development in the Geopark Wadjakensis area also remains suboptimal. Digitalization is evident in information provision via the official Geopark Wadjakensis portal and is beginning to be supported by digital payment policies at the Tulungagung Regency level, such as the implementation of QRIS for parking services. However, within the geopark area itself, the adoption of QRIS, digital payments, and fintech solutions among halal culinary vendors, local fashion businesses, souvenir shops, and tourism service providers remains fragmented. Local economic activity is still dominated by cash transactions and siloed business management, meaning the benefits of digital transformation for strengthening the creative industry have not yet been fully realized. This highlights a gap between the digitalization of information and the digitalization of economic activities. Consequently, these findings underscore the necessity of integrating digital transformation and digital finance to

develop a halal creative industry ecosystem through strengthened digital platforms, digital payment systems, and stakeholder collaboration. This study contributes to the literature by offering an integrated perspective on digital transformation, digital finance, and the creative industry within the context of an Aspiring Geopark. Furthermore, it provides practical recommendations for local governments and geopark managers to design more competitive and sustainable regional development strategies.

Conflict of Interest

The authors declare that there is no conflict of interest related to this research, authorship, or publication.

Generative AI Use

No generative AI was used in the preparation, writing, analysis, or development of this manuscript by the authors.

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