

WORKSHOP ON QRIS ADAPTATION AND SOCIAL MEDIA UTILIZATION FOR MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMES)

Prince Charles Heston Runtunuwu

Faculty of Economics and Business , Khairun University, Ternate,
princecharles@unkhair.ac.id

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Abstract: *The issue of digital economy in Indonesia should inevitably involve Micro, Small, and Medium Enterprises (MSMEs), which contribute significantly to national economic growth—accounting for as much as 61.07% of the country's GDP. According to research data from the World Bank, approximately 80% of MSMEs that are connected to the digital ecosystem demonstrated stronger resilience during the pandemic. However, many MSMEs have not yet widely adopted or evenly implemented digital branding practices. The methodology applied in this study involved four data collection methods: observation, interviews, documentation, and triangulation/data validation. The outcomes of the workshop and training programs showed that participants received materials on branding and social media branding, as well as training in product photography to support their branding and promotion in the digital world. It is expected that with innovations such as QRIS, along with digital economy issues, social media digital branding, and product photography becoming shared national concerns, digitalization in Indonesia will continue to develop and support the country in becoming a developed nation. As a result of the training, MSME participants were able to understand the concepts of digital branding through social media and QRIS, and were capable of creating product photos to support their businesses.*

Keywords:

Branding, Digital Branding,
Media social, MSMEs, QRIS

INTRODUCTION

In today's era, technology has developed rapidly, encompassing various sectors including education, healthcare, and notably, the economy. The economic sector has not been exempt from technological innovation, as many aspects of the conventional economy have been transformed into a digital economy. The digital economy refers to an economic concept that utilizes digital technology as a key element in the production, distribution, and consumption of goods and services. It covers a broad range of areas, including e-commerce, digital banking, instant messaging applications, and social media (Idat, 2019).

In Indonesia, the digital economy has already taken shape and shows significant potential. This aligns with Indonesia's chairmanship of ASEAN in 2023, during which the digital economy

was made a priority issue. Several sectors support the digital economy in Indonesia, particularly e-commerce, which has become the largest contributor, reaching a value of \$53 billion in 2021. This figure is projected to grow to \$104 billion by 2025, with a growth rate of 18%. Other supporting sectors include online media, fintech, app-based transportation, and online travel services (Fai, 2023).

The issue of digital economy in Indonesia must undoubtedly involve Micro, Small, and Medium Enterprises (MSMEs), which are the largest contributors to the country's economic growth, accounting for up to 61.07% of the national GDP. Citing World Bank research, approximately 80% of MSMEs connected to the digital ecosystem demonstrated greater resilience during the pandemic (Hidranto, 2021).

According to Law No. 20 of 2008, MSMEs are defined as productive enterprises owned by individuals and/or individual business entities that meet the criteria for micro-businesses as stipulated by law. MSMEs have become a vital pillar of Indonesia's economic growth, given their role in improving the economy through the number of businesses, job creation, and contribution to the gross domestic product (GDP)—with MSMEs contributing 57–60% of GDP and absorbing 97% of the national workforce (Putra, 2016).

The emergence of the digital economy has also introduced a new innovation in Indonesia: QRIS. The Quick Response Code Indonesian Standard (QRIS) is an initiative that consolidates various QR codes from different Payment System Service Providers (PJSP) into a single QR code standard. QRIS was developed by the payment system industry in collaboration with Bank Indonesia to ensure that QR Code transactions are easier, faster, and more secure. As of October 2023, QRIS had reached 43.44 million users in Indonesia, with 26.7 million registered merchants by June 2023—of which 91.4% were MSMEs (Ahdiat, 2023).

However, technological advancement and innovation will not progress effectively without promotion and branding efforts from the MSMEs themselves. Branding is an ongoing, never-ending process of identifying, building, and managing the cumulative assets and actions that shape the perception of a brand in the minds of stakeholders—be they consumers, financial specialists, or anyone interacting with the brand (Administrator, 2021).

Digital branding, meanwhile, refers to the process of building and framing a brand online. It involves creating a digital identity for a person or business using websites, Google, Facebook, Instagram, blog posts, and other online marketing channels (Aryasanti, 2021).

Digital branding involves the use of various social media platforms to build a brand's reputation and image. Social media branding specifically focuses on leveraging social platforms to enhance a company's brand image. Visual branding, which includes product photography, is also a critical part of both digital and social media branding strategies to attract consumer attention and reinforce brand identity.

A study by Putri Fellanny and Sinta Paramita from Tarumanagara University revealed that social media particularly Instagram can serve as a foundation for digital branding analysis. They highlighted the importance of social media in building brand reputation and image, as well as the use of multiple platforms for digital branding (Fellanny, 2023).

Another study by Ni Putu Lely Handayani and Dr. G.N. Joko Adinegara confirmed that social media platforms such as Instagram, YouTube, and Facebook are effective tools for building and strengthening a company's brand, which is also an integral part of digital branding strategies (Handayani, 2022).

Therefore, it can be concluded that digital branding, social media branding, visual branding,

and product photography are interconnected and mutually supportive in efforts to build and enhance brand image through social media platforms.

Nevertheless, many MSMEs have yet to implement digital branding widely or evenly. According to Yossy Yoswara, Executive Analyst at the Department of MSME Development and Consumer Protection of Bank Indonesia (BI), several challenges hinder MSMEs from going digital, including infrastructure, human resources, digital literacy, regulations, and mindset. In terms of digital literacy, only around 21% of MSMEs utilize digital technology, making this a significant barrier to digital adoption (Respati, 2022).

With the innovation of QRIS, the emergence of the digital economy, the rise of digital and social media branding, and product photography as shared issues in Indonesian society, it is hoped that digitalization in Indonesia will continue to develop and help the country progress toward becoming a developed nation. On the other hand, technological advancement and digitalization have created vast opportunities in the business world, including for MSMEs. However, based on research by the Ministry of Communication and Information Technology (2021), a large portion of MSMEs in Indonesia have yet to fully leverage the potential of digitalization. Barriers such as limited digital literacy and access to technology training remain key obstacles in adapting to market changes.

To address these issues, our community engagement project will focus on enhancing and providing digitalization training for MSMEs in Ternate. This effort will aim to overcome existing challenges and deliver long-term positive impacts for the local community.

METHOD

The methodology applied in this research involves data collection through four methods: observation, interviews, documentation, and triangulation/data matching. The observation process focused on three main aspects: the site, the agents, and the activities. This approach aims to achieve the desired social change among MSMEs in Ternate, North Maluku. The steps taken are as follows:

1. Initial Stage

This initial stage involves preparation for the program. Activities carried out at this stage included determining the topic, identifying the target MSMEs, preparing necessary documents such as proposals and partner letters, and making preparations for conducting surveys.

2. Observation or Survey Stage

In this stage, we conducted surveys and observations in locations with communities that align with the target of our program. We chose Ternate Sub-district, North Maluku, as the observation site, due to the strong MSME potential found there. Many community members sell products such as chili sauce, clothing, chips, and more.

3. Data Collection and Program Planning

At this stage, we conducted interviews and discussions with local MSME actors and the neighborhood head. We gathered data to determine what materials and content would be most relevant and useful to the community, in order to meet the objectives of this program.

4. Material Development

This step involved developing training materials based on the data and the realities faced by

MSMEs in the area. In addition to preparing materials, we also arranged the equipment and logistical needs required for the implementation stage.

5. Workshop and Training Implementation

At this stage, we carried out the workshop and training activities. We provided explanations and understanding of branding and social media branding. As part of the training component, we conducted a session on product photography for the MSME participants.

6. Evaluation and Follow-Up

Following the implementation of the workshop and training program, we proceeded with evaluation and follow-up. For the evaluation, we distributed questionnaires to participants to gather feedback, responses, and expectations regarding the program. As for the follow-up, we began working on the program outputs, which include an article, a journal publication, and a final accountability report.

RESULTS AND DISCUSSION

In the implementation of this Kuliah Peduli Negeri (University for the Nation) program, the entire process from preparation and planning to execution was carried out by students of Khairun University. The students delivered several materials under a unified theme: "E-Branding." We prepared an engaging title for this activity, namely "Workshop: Digital Branding for MSMEs and Product Photography," with the aim that participants would not only receive theoretical knowledge but also practical training in product photography to support their branding and promotion in the digital world.

We held discussions with the Head of the MSME Community, and local women entrepreneurs to talk about the event details, including the content, date, location, and the equipment needed for the activity. As a result of the discussion, it was agreed that the "Workshop: Digital Branding for MSMEs and Product Photography" would be held on February 25, 2025, at the KONI Hall, Ternate, North Maluku, and would involve three student organizers.

The event began with the presentation of a topic titled "A Step Ahead: Introduction to Branding and Digitalization." This topic was chosen as the opening session because it served as an introductory material on what branding and digitalization mean. It was designed to provide the participants with a foundational understanding before moving on to more advanced sessions. This material covered: What is a brand, branding, and product branding?; Types of branding; Why MSMEs should engage in branding; Steps in the branding process; and examples of branding in practice.

After the branding introduction material, the session continued with a presentation on Digital Payment via QRIS. For this session, we invited a guest speaker from BRI (Bank Rakyat Indonesia). The material covered the definition of QRIS, the benefits of QRIS for both MSMEs and the general public, the requirements for creating a QRIS account, and the process of registering for it. Participants were also given the opportunity to directly ask the speaker questions about QRIS.



Figure 1. Digital Payment with QRIS Material

Next, there was a session titled “Steps for Branding on Social Media”, which covered several important points such as: What is social media? Why is branding on social media important? Social media user statistics, step-by-step guide to social media branding, tips for social media branding, and the benefits of branding on social media.

This topic is closely related to our main theme of digital branding. We specifically chose to focus on social media because it is one of the most widely used digital platforms by the public. The purpose of this session was to ensure that participants—especially MSME (Micro, Small, and Medium Enterprises) players—understand, feel motivated, and learn how to conduct branding on social media. The ultimate goal is for MSME practitioners to be able to promote their products effectively through social media platforms in the future.



Figure 2. Third Material Session

Next, the final session covered Product Photography Training, which resulted in the output of product photos for MSMEs. The goal was for MSMEs not only to learn and understand the material but also to create their product photos, which could then be directly posted on their social media or e-commerce platforms, especially for the MSMEs.



Figure 3. Fourth Material Session

The goal of this output is to provide training and understanding on how to take attractive and marketable product photos for digital promotion/branding, both on social media and online shopping platforms. Therefore, this socialization program aims to offer training and education on digital branding promotion, where product photography plays a key role in achieving this.

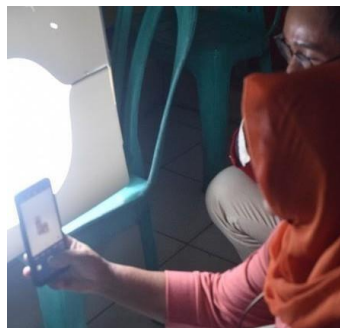


Figure 4. Product Photography Training Process



Figure 5. Product Photography Results

Additionally, as a form of appreciation to the participants, we also provided prizes in the form of basic necessities and gifts to the most active participants, whether in listening or asking questions. The goal was for participants to feel enthusiastic and happy upon completing the program, serving as motivation for their development.



Figure 7. Session for Distribution of Basic Necessities and Gifts

During the implementation of this community service activity, one of the challenges we faced was the fact that many MSME actors still lacked understanding of technology, such as social media and how to use mobile phone cameras for product photography. Furthermore, many people still did not have bank accounts for receiving QRIS transaction balances. Therefore, with this program, the community was able to understand social media and branding, take product photos without needing to pay extra fees for professional photography services, and become MSMEs that support digitalization, as transactions are now cashless using QRIS.

CONCLUSION

This community service program has been successfully completed by providing understanding and training to MSMEs in Ternate, North Maluku, on topics such as Digital Branding, Social Media Branding, and Digital Payment QRIS, followed by a Product Photography training to support branding on Social Media. Based on the implementation and results of the training, there has been an improvement in MSMEs' ability to use smartphones for product photography, as well as an increased interest among MSMEs to create QRIS due to the reality that many buyers inquire about QRIS for transactions. Additionally, based on the feedback from the questionnaire, almost 100% of MSMEs indicated that the material, the community service program, and the program's outputs were very important and beneficial. MSMEs in Ternate also hope that this program will continue to advance MSMEs in Ternate, North Maluku.

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