

DIGITAL ADOPTION FOR MSME SUSTAINABILITY IN MERUYA SELATAN SUBDISTRICT

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) have shown resilience in times of crisis, yet many struggle to grow due to limited capacity to adopt digital technology. In South Meruya, MSME actors have not been able to fully utilize digital tools—particularly in marketing, payment systems, and waste management mainly due to a lack of knowledge and limited understanding of how to implement these technologies effectively. To address this issue, the Community Service (PkM) Team from Universitas Mercu Buana (UMB) conducted an activity aimed at increasing digital literacy and encouraging the adoption of digital technology to strengthen competitiveness and support business sustainability. Using the Participatory Action Research (PAR) method, the program included lectures on social media marketing, QRIS-based payments, and digital waste management; interactive discussions and Q&A sessions; and evaluations to measure impact. The activities were carried out in four stages: delivery of materials, Q&A, group discussions, and hands-on practice. As a result, participants showed increased understanding of digital marketing, payment systems, and waste management; actively engaged in discussions; and gave positive evaluations, with satisfaction scores exceeding 80%.

Keywords: Digital Marketing, Payment Systems, Waste Management, MSME, Sustainability.

1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in the Indonesian national economy. Based on data from the Ministry of Cooperatives and SMEs, MSMEs contribute around 60.5% to Gross Domestic Product (GDP) and absorb more than 97% of the national workforce (1). This role makes MSMEs the backbone of the Indonesian economy, especially in driving inclusive and sustainable economic growth. Amidst the dynamics of the global economy and post-pandemic challenges, MSMEs have proven to be resilient and adaptive in maintaining local economic stability. With a diverse business scale and spread across various sectors, MSMEs are not only providers of informal employment but also sources of innovation and creativity that support economic development based on regional potential (2); (3). In addition, the role of MSMEs in equitable development is also important, because they are able to reach remote areas that have not been touched by large industries. Therefore, empowering MSMEs through access to technology, financing, and training is the main key to strengthening the national economic structure as a whole (4).

In today's digital era, Micro, Small, and Medium Enterprises (MSMEs) face various quite complex challenges. The main problem faced by MSME actors is low digital literacy, so they have difficulty in managing their business online and utilizing technology optimally. In addition, limited capital is an obstacle to investing in technology and human resource training to support the digitalization process of businesses. Other challenges include increasingly fierce competition on digital platforms, difficulties in digital marketing strategies, and obstacles in digital-based financial and administrative management. These conditions overall hinder the ability of MSMEs to move up a class and adapt to the demands of the ever-growing digital market.

One form of digital adoption that is important in supporting the sustainability of MSMEs is the implementation of the Quick Response Code Indonesian Standard (QRIS) as an integrated digital payment system. QRIS allows all non-cash transactions to be carried out with just one standard QR code and can be used across payment service providers, making it easier for MSMEs and consumers to transact quickly, safely, and efficiently (Bank Indonesia, 2023). The implementation of QRIS has been proven to be able to increase MSME sales volume by up to 25% in the retail and culinary sectors, because consumers from the millennial and digital generation now tend to choose digital payment methods over cash (Katadata Insight Center, 2022). According to a report by Bank Indonesia, the number of MSME merchants using QRIS reached more than 90% of the total 30 million merchants registered by early 2024, indicating massive adoption, especially in the informal and micro sectors (Bank Indonesia, 2024).

Adoption of digital technology is an urgent need for MSMEs to survive and compete in the digital era. By 2023, around 42% of MSMEs in Indonesia have been connected to digital platforms, with most of them recording an increase in turnover and market reach. One effective strategy is marketing through social media, such as Instagram, WhatsApp, and TikTok, which allows for widespread, fast, and cost-effective product promotion. Social media not only strengthens brand awareness but also increases direct interaction with consumers. However, there are still many

MSMEs that have not optimally utilized it due to low digital literacy. Therefore, training and mentoring are key to driving sustainable digital transformation.

In addition to the digitalization aspect, the sustainability of MSMEs can also be realized through good waste management, especially for business actors in the food, craft, and retail sectors. This demand is in line with the findings of PwC (2024) which noted that 39% of Asia Pacific consumers make "waste reduction & recycling" one of the main criteria in purchasing decisions, and 88% have felt the direct impact of climate change in their daily lives [8]. Efforts to manage waste are not only a moral obligation, but also a business strategy to meet the preferences of an increasingly environmentally conscious market.

Plastic waste is a type of waste that is difficult to decompose. The excessive presence of plastic waste is not good for the natural ecosystem and can damage the environment. Based on data from the National Waste Management Information System (SIPSN) - Ministry of Environment and Forestry, the composition of waste by type for the DKI Jakarta area in 2024 is presented in the graph below:

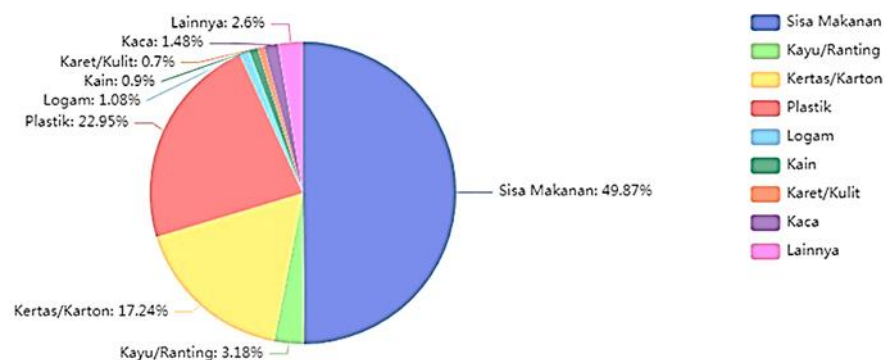


Figure 1. Waste Composition Based on Waste Type in DKI Jakarta Area in 2024

(source: <https://sipsn.menlhk.go.id/sipsn/public/data/komposisi>)

Based on Figure 1, it can be seen that the type of plastic waste ranks second at 22.95% after food waste at 49.87%. This is of course everyone's responsibility from the individual level to the wider community to jointly participate in managing plastic waste considering the impact of plastic waste. Therefore, it is necessary to have a way to utilize plastic waste properly. No wonder the 3R method (Reduce, Reuse, Recycle) is campaigned so that there is perfect utilization of plastic waste [6]. Reduce or reduce, Reuse or reuse and Recycle or recycle waste.

The environmental movement is now growing with the support of digital technology, one of which is through the Plasticpay application. This application, initiated by PT Plasticpay Teknologi Daurulang, encourages people to exchange used plastic bottles for points via smartphones or automatic exchange machines. In addition to supporting recycling, Plasticpay also contributes to sustainable development goals by actively involving the community. According to the Dialogue Earth report, digital waste management applications like this also improve the welfare of conservationists through training, incentives, and a more professional and transparent work system. The implementation of this kind of waste management technology not only supports environmental sustainability, but also strengthens the brand image of MSMEs in the eyes of consumers who are willing to pay a premium of up to 11% for sustainable products pwc.com. The integration of waste management applications with education on sorting, recycling, and the use of environmentally friendly materials is an important foundation for MSMEs to improve their reputation, regulatory compliance, and at the same time achieve competitive advantage in the green economy era.

Based on the description above, there are several problem formulations that are the focus of the study in this Community Service (PkM) activity. First, how the urgency and strategy of adopting digital technology can support sustainability and increase the competitiveness of MSMEs in the midst of the digital economic transformation. Second, how the implementation of QRIS can facilitate transactions and increase the operational efficiency of MSMEs in the digital era. Third, how marketing strategies through social media can be optimized by MSME actors to increase product visibility, strengthen interactions with customers, and encourage increased sales. Fourth, how effective waste management can be integrated into MSME operations to support sustainable and environmentally friendly businesses.

The purpose of this activity is to improve the digital literacy and skills of MSMEs so that they are able to optimally utilize computer devices, the internet, and various digital applications in their business operations. This activity also aims to empower MSMEs in adopting digital technology to increase productivity, efficiency, and competitiveness in the digital economy era. In addition, this activity is intended to increase awareness and understanding of MSMEs regarding the importance of environmentally friendly waste management in supporting business sustainability. Through this activity, it is hoped that MSMEs can implement an effective and efficient waste management system, such as sorting, recycling, and utilizing waste into value-added products. In addition, this activity also aims to improve the ability of MSMEs to utilize social media as a strategic and impactful digital promotion and marketing tool.

2. METHOD

This Community Service (PkM) activity focuses on the theme of business sustainability with a marketing communication approach, which is in line with the field of Management study at the Faculty of Economics and Business, Mercu Buana University (UMB). This PKM activity uses the Participatory Action Research (PAR) method, which actively involves MSME actors and encourages collaboration with the PkM Team to identify problems, develop joint solutions, and make decisions, so that they receive more relevant solutions. The purpose of this PAR method is to overcome obstacles in using QRIS faced by MSMEs in financial transactions and find joint solutions in a participatory manner, thereby increasing the sense of ownership and involvement of MSMEs in implementing solutions. In addition, this community service program also aims to develop capabilities and empower the community, especially residents in the Meruya Selatan - West Jakarta area. One of the main challenges faced is the lack of awareness and participation of the community in sorting waste and utilizing it into products of economic value, related to the socialization of Plastic Waste Utilization and the Introduction of the Plasticpay Digital Application to increase citizen empowerment as a reference and increase knowledge and understanding to the community about the impacts caused by waste and plastic waste in order to improve the quality of life better.

This training activity was carried out with the following details:

1. Providing education and socialization regarding the implementation of QRIS for MSME actors in the Meruya Selatan sub-district
2. Providing material regarding the utilization and management of plastic waste
3. Utilization of social media that is adjusted to the main problems faced by target partners, namely obstacles in marketing and marketing communications.

In overcoming the problems that occur in residents as partners as previously described, through this Community Partnership Program activity, it is expected that participants can improve their understanding and skills in optimizing social media as a digital marketing tool. The use of social media aims to support business sustainability.

The implementation of the community service program is divided into three stages, namely the preparation stage, the implementation stage, and the monitoring stage. The following are the details of each stage that will be implemented:

1. Preparation Stage

The preparation stage is carried out before the activity and is delivered to the partner group, namely:

- a. Preparation of extension and briefing work programs
- b. Preparation of extension programs and mentoring work programs so that the activities carried out become more organized and focused. This program includes all things that are technical, managerial and scheduling (time schedule).
- c. Preparation of materials. The materials include: Appropriate discussions or topics that will be taught to participants.
- d. Preparation of training facilities and infrastructure. This preparation includes the provision of facilities and infrastructure as well as extension.
- e. Field coordination. Field coordination will be carried out by a team including the Community Service team in the Meruya Selatan sub-district, West Jakarta.

2. Implementation Stage

PkM activities are carried out on:

Day: Tuesday

Date: February 25, 2025

Time: 09.00 – 11.30 WIB

Venue: Meruya Selatan Village

The implementation of counseling and empowerment activities for community participants is carried out face-to-face by holding direct meetings. In the implementation of these activities, a question and answer session was also held from participants where the questions would be directly responded to or answered directly by the speakers. After the implementation of the counseling, mentoring will continue to be carried out which is designed to be carried out for 3 months so that later the participants can really be directed to positive and beneficial activities.

3. Monitoring and Evaluation Stage

Monitoring and Evaluation Stage. Monitoring is carried out intensively by the community service (PkM) implementation team for each activity to ensure that the implementation of the activity can run according to plan. Evaluation is carried out in line with monitoring, activity evaluation is carried out with the aim of obtaining information on the results of the activity, also including feedback from activity participants. Activity evaluation can be obtained through an activity implementation evaluation questionnaire.

Target audience

Mitra sasaran yang bergerak di bidang ekonomi produktif. Khalayak sasaran dari kegiatan PkM ini adalah pelaku UMKM di Kelurahan Meruya Selatan, Kecamatan Kembangan, Kota Jakarta Barat, Provinsi DKI Jakarta. Target khalayak sasaran yaitu sebanyak 30 orang pelaku UMKM

Activity method

The activity will be carried out in two sessions, namely:

- Session 1 Lecturing: Delivery of training materials on social media marketing as a form of digital marketing strategy for MSMEs by the resource person. In this session, passive participation is expected from participants, namely by listening carefully to the presentation of the material from the resource person.
- Session 2 Discussion: Discussion and Q&A activities with participants. In this session, active participation is expected from participants, namely by asking questions about the material that has been presented by the resource person.

Types of Activity Output

Through socialization and education activities on the use of digital applications and social media in digital marketing for MSMEs, participants are expected to have high awareness and increased understanding and knowledge about the importance of social media-based digital marketing in running so that they can support business sustainability by increasing competitiveness in marketing by reaching a wider market through social media-based digital marketing. It is hoped that participants in this PkM activity will have a good response to the material provided, with enthusiasm and enthusiasm in practicing so that in their operational activities MSMEs can develop in the future.

3. RESULTS AND DISCUSSION

Community Service (PkM) activities with the title DIGITAL ADOPTION FOR MSME SUSTAINABILITY IN MERUYA SELATAN SUBDISTRICT are part of the implementation of the Tri Dharma of Higher Education which aims to utilize knowledge for the benefit of society, especially in supporting the digitalization of MSMEs. PkM activities consist of two sessions, namely:

- Session 1 Lecturing: Training materials on the use of social media as a digital marketing strategy for MSME actors are delivered by speakers. In this session, participants are involved by listening to the presentation carefully. They follow the explanation with full attention and seriousness, especially regarding the use of social media in supporting digital marketing for MSMEs. The material presented is equipped with supporting data and practical examples, such as the use of the TikTok platform in running a business. The participants also expressed that they gained a new understanding of the importance of social media as a marketing tool to support the sustainability of their businesses.
- Session 2 Discussion: A discussion and question and answer session took place with the participants. In this session, participants showed active participation by asking questions related to the material presented by the speakers. Some participants said that they have used social media, such as Instagram, to market their businesses,

while others have not. The enthusiasm of the participants was clear, because they wanted to better understand the benefits of social media in digital marketing to support the sustainability of MSMEs.

The implementation of the evaluation of community service activities was carried out by filling out a questionnaire by the participants. This evaluation includes an assessment related to the extent to which the activity provides benefits and the level of participant satisfaction with the activities that have taken place. The classification of the results of the respondent assessment is presented in Table 1

Table 1. Results of Activity Evaluation Assessment

Uraian	Jumlah Skor (5)	Jumlah Skor (4)	Jumlah Skor (3)	Jumlah Skor (2)	Jumlah Skor (1)	Total Skor	Skor Maksimal	%
Topik Materi	20	16	0	0	0	114	130	87,69
Kegiatan Bermanfaat	10	6	0	0	0	124	130	95,38
Penyampaian Materi	11	15	0	0	0	115	130	88,46
Waktu Penyampaian Materi	12	14	0	0	0	116	130	90
Lokasi Kegiatan Nyaman	13	13	0	0	0	117	130	91,54
Lokasi Mudah Djangkau	15	11	0	0	0	119	130	85,38
Fasilitas Makanan	9	15	2	6	0	111	130	85,38
Fasilitas Materi	11	14	0	0	1	113	130	86,92
Goody Bag	7	16	2	6	1	107	130	82,31
Over All	17	85	9	36	0	121	130	93,08

Referring to Table 4, it can be seen that every aspect of the participants' assessment of community service activities showed high results, with a percentage above 80%. This finding reflects that the participants felt satisfied and benefited from the activity. This can be seen from the percentage of 95.38% who said that the Community Service activities provided by UMB lecturers were very beneficial for the business they are currently running.

Through socialization and education activities regarding the use of social media for digital marketing for MSMEs in the South Meruya area, participants showed a high level of awareness and increased understanding and knowledge regarding the importance of social media-based digital marketing strategies for business sustainability. By utilizing social media, participants can increase business success and sustainability by increasing competitiveness and expanding market reach. Thus, the continuation of this activity is important considering the rapid development of technology, including social media, which continues to change. Therefore, relevant and up-to-date socialization and education efforts are needed regarding the use of social media in digital marketing for MSMEs so that they remain in line with the times and are able to increase business visibility and success for sustainable businesses.

4. CONCLUSION

Based on the discussion of the previous chapters, in this PkM activity, it can be concluded that the Community Service (PkM) activity with the theme Digital Adoption for MSME Sustainability in South Meruya has succeeded in increasing the understanding of MSME actors regarding the use of QRIS, plastic waste management, and digital marketing strategies based on social media. Through interactive training and discussion sessions, participants showed high enthusiasm and gained new insights that were relevant to support the sustainability of their businesses.

The evaluation of the activity showed a very high level of satisfaction, with 95.38% of participants feeling that the activity was useful. This emphasizes the importance of continuing educational programs like this so that MSMEs can continue to adapt to technological developments, especially in maximizing social media to increase competitiveness and market reach.

With this community service activity, it is hoped that it will be able to encourage broader digital transformation among MSMEs, strengthen their capacity in facing market challenges, and increase business independence and competitiveness sustainably in the digital era.

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