

## HARNESSING DIGITAL ASSETS: EMPOWERING MSMEs IN GUNAKSA VILLAGE, KLUNGKUNG

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### Abstrak

Kemunculan ekonomi digital telah menghadirkan peluang dan tantangan bagi Usaha Mikro, Kecil, dan Menengah (UMKM) di Indonesia. Tidak terkecuali Desa Gunaksa di Klungkung, yang bergulat dengan kebutuhan untuk beradaptasi dengan lanskap teknologi yang terus berkembang. Makalah ini mengkaji pemanfaatan teknologi dan e-commerce sebagai aset digital bagi UMKM di Desa Gunaksa, mengeksplorasi faktor-faktor kunci yang berkontribusi terhadap keberhasilan integrasi dan hambatan yang mereka hadapi. Penyuluhan, praktik langsung, dan pendampingan telah diidentifikasi sebagai elemen penting dalam memberdayakan usaha-usaha ini untuk berkembang di ranah digital. Hasil dari pengabdian masyarakat menyoroti pentingnya mengatasi kendala pengembangan sumber daya manusia, adaptasi sosio-teknis, dan dukungan pemerintah untuk memungkinkan UMKM memanfaatkan peluang yang dihadirkan oleh ekonomi digital. Tujuannya adalah untuk memberikan wawasan yang berharga dan rekomendasi yang dapat ditindaklanjuti bagi para pembuat kebijakan, pemilik UMKM, dan pemangku kepentingan lainnya untuk mendorong pertumbuhan, ketahanan, dan keberlanjutan jangka panjang UMKM di Desa Gunaksa.

**Kata kunci:** Aset Digital, UMKM, E-Commerce

### Abstract

The emergence of the digital economy has presented both opportunities and challenges for Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. Gunaksa Village in Klungkung is no exception, as it grapples with the need to adapt to the evolving technological landscape. This paper examines the utilization of technology and e-commerce as digital assets for MSMEs in Gunaksa Village, exploring the key factors that contribute to their successful integration and the barriers they face. Outreach, than hands-on practice and assistance have been identified as crucial elements in empowering these enterprises to thrive in the digital sphere. The result of community service highlight the importance of addressing the constraints on human capital development, socio-technical adaptation, and government support to enable MSMEs to fully capitalize on the opportunities presented by the digital economy. The aim is to provide valuable insights and actionable recommendations for policymakers, MSME owners, and other stakeholders to foster the growth, resilience, and long-term sustainability of MSMEs in Gunaksa Village and beyond

**Keywords:** Digital Asset, MSMEs, E-Commerce

### INTRODUCTION

The COVID-19 pandemic has profoundly transformed the way businesses operate, with the digital economy emerging as a crucial pillar of economic resilience. (Cerquetti & Romagnoli, 2023). Micro, Small, and Medium Enterprises (MSMEs) in Gunaksa Village, Klungkung, are actively embracing digital technologies to enhance and expand their operations. The adoption of digital assets by these enterprises aligns with the global trend where digital technologies are revolutionizing various sectors, including finance, agriculture, marketing, and tourism. Digital technologies offer opportunities for financial inclusion, personalized financial services, and new investment assets (Reshetnikova et al., 2021). In agriculture, digital technologies are increasingly integrated, transforming traditional practices and enhancing efficiency (Grechenkova, 2023).

Moreover, digital customization in financial services allows consumers to access investment funds easily, customize their investments, and reduce costs (Rodrigues et al., 2023). The COVID-19 pandemic has accelerated the use of digital technologies, emphasizing the importance of digital engagement for businesses. This shift towards digital platforms has been crucial for maintaining operations during times of social distancing and has led to an emphasis on surveillance strategies (Canhoto & Brough, 2022). Additionally, digital marketing has emerged as a fundamental tool for

businesses to leverage their cultural heritage and resources effectively, as seen in the wine industry (Cerquetti & Romagnoli, 2023). The convergence of technologies such as artificial intelligence, big data analytics, and the Internet of Things has propelled a technological revolution with significant implications for various sectors (Tamayo Salazar et al., 2023). Artificial intelligence plays a pivotal role in enhancing profitability and market potential in digital marketing, showcasing the importance of leveraging advanced technologies for business growth (Shanmugam et al., 2023). Furthermore, the concept of the metaverse, enabled by immersive technologies like AR and VR, is gaining traction and is expected to revolutionize digital interactions and commerce (Chinie et al., 2022).

In the realm of digital marketing, platforms create marketplaces for attention, influencing consumer behavior and purchase decisions (Coromina et al., 2023). Brands are increasingly focusing on digital channels to enhance marketing efficiency and reach consumers through various online platforms (Basal et al., 2023). Blockchain applications are also making headway in marketing management, offering opportunities to improve internal systems and marketing campaigns, thereby enhancing companies' competitive edge (Lemos et al., 2022). Social media has become a critical tool for businesses to engage with their audience effectively, with engagement metrics serving as key performance indicators (Romero-Jara et al., 2023). Moreover, the sharing economy, facilitated by digital platforms, is reshaping socio-economic models and enhancing people's quality of life (Alnaim & Abdelwahed, 2023). Digital communication plays a vital role in promoting tourism destinations, showcasing the significance of utilizing digital assets for marketing purposes (Irpan et al., 2021). The active exploration of digital assets by MSMEs in Gunaksa Village, Klungkung, aligns with the broader global trend of leveraging digital technologies across various sectors. From finance to agriculture, marketing, and tourism, digital technologies offer immense potential for enhancing operations, reaching a wider audience, and driving growth. By embracing digital assets and technologies, MSMEs can position themselves for sustainable expansion and competitiveness in the digital era.

Recognizing the potential of digital technologies, Micro, Small, and Medium Enterprises (MSMEs) in Gunaksa Village, Klungkung, have been actively exploring ways to leverage digital assets to sustain and expand their operations. One of the key initiatives undertaken in Gunaksa Village has been the concerted effort to enhance the digital literacy of the local MSME community. Through a series of training and mentoring programs, the villagers have successfully developed the necessary skills to effectively utilize various digital platforms and e-commerce channels to promote their products and services.

Many entrepreneurs have had to navigate unfamiliar technological landscapes and adapt their business models to the digital realm. Furthermore, the disparity in digital readiness among the MSME community has posed a significant hurdle, with some struggling to keep pace with the rapid digitalization of the market. To address these challenges, local authorities and community organizations have prioritized the provision of comprehensive digital literacy training and personalized mentorship programs.

These initiatives have aimed to empower MSME owners with the necessary skills and knowledge to effectively leverage digital technologies and e-commerce platforms to enhance their competitiveness and resilience. The success of these efforts is evident in the growing number of Gunaksa Village MSMEs that have successfully integrated digital assets into their operations, contributing to the overall economic viability and resilience of the community. (Coromina et al., 2023). As the digital economy continues to shape the future of business, the experiences of Gunaksa Village serve as a valuable case study, highlighting the importance of empowering MSME communities with the necessary digital capabilities to thrive in the rapidly evolving marketplace.

To address the challenges faced by Micro, Small, and Medium Enterprises (MSMEs) in Gunaksa Village, Klungkung, local authorities and community organizations have prioritized the provision of comprehensive digital literacy training and personalized mentorship programs. These initiatives are designed to empower MSME owners with the necessary skills and knowledge to effectively utilize digital technologies and e-commerce platforms, thereby enhancing their competitiveness and resilience in the digital era. The importance of digital literacy training and mentorship programs lies in equipping MSME owners with the capabilities to navigate the digital landscape, leverage e-commerce platforms, and capitalize on the opportunities presented by digital technologies. Such initiatives are crucial for MSMEs to adapt to the changing business environment, especially in light of the COVID-19 pandemic, which has accelerated the need for businesses to have a strong digital presence (Canhoto &

Brough, 2022). By providing personalized mentorship and training, MSMEs can enhance their digital marketing strategies, improve customer engagement, and optimize their online presence. Moreover, the adoption of digital technologies in MSMEs can lead to improved internal management systems and marketing campaigns, ultimately enhancing their competitive advantage. By embracing digital assets and leveraging digital marketing tools, MSMEs can effectively reach their target audience, enhance brand equity, and drive consumer decisions. Additionally, the utilization of digital communication platforms can play a vital role in promoting tourism destinations, showcasing the significance of leveraging digital assets for marketing purposes. In conclusion, the provision of comprehensive digital literacy training and personalized mentorship programs for MSMEs in Gunaksa Village, Klungkung, is a strategic approach to empower these enterprises with the necessary skills and knowledge to thrive in the digital economy. By equipping MSME owners with the tools to effectively leverage digital technologies and e-commerce platforms, local authorities and community organizations can contribute to the sustainable growth and resilience of MSMEs in the region.

Through counseling and training sessions organized by the Universitas Pendidikan Nasional, the team recognized that some MSME owners in Gunaksa Village expressed a lack of understanding about digital assets and unfamiliarity with e-commerce platforms for their businesses. To address this gap, the university provided comprehensive training and mentorship programs to increase the MSME community's knowledge and skills in digital marketing. The goal was to empower these small and medium enterprises with the necessary tools and strategies to effectively leverage digital technologies and e-commerce channels, enabling them to enhance their marketing efforts and reach a wider audience. By expanding the digital competencies of the Gunaksa Village MSMEs, the training initiatives aimed to facilitate their successful integration into the digital economy and support the long-term growth and resilience of these enterprises.

## METHOD

Community Service activities in Gunaksa Klungkung Village were carried out offline at the Gunaksa Klungkung Village Banjar Hall with 50 participants from MSMEs and accompanied by Universitas Pendidikan Nasional students. The theme of this activity is "Developing Digital Business as a Tool to Improve the Quality of MSMEs". First speaker from Lecturer of the National Education University discussed the creation of digital assets, such as product photos and videos, e-posters, and other graphic designs, which are important steps for MSME players in building an attractive and professional online presence. Attractive and high-quality digital assets can increase product attractiveness on e-commerce platforms or social media. The second speaker from the Shopee Export Bali MSME Campus explained the importance of utilizing the marketplace for MSME players because it can provide access to a wider market online. With the e-commerce platform, MSMEs can reach consumers in all regions without geographical restrictions.

In addition, e-commerce also provides a safe and convenient transaction infrastructure for both customers and sellers. The speaker will also explain how to use the marketplace platform from registration to the transaction process. The methodology employed in this community service involved a multi-faceted approach to address the digital asset utilization challenges faced by MSMEs in Gunaksa Village, Klungkung. The method in this service was carried out through counseling related to digital assets and e-commerce, followed by direct practice the next day to use e-commerce as a marketing medium.

The first phase focused on providing comprehensive training and mentorship programs to build the digital literacy skills of the MSME community. The training sessions covered a range of topics, including digital marketing strategies, the effective utilization of e-commerce platforms, and the integration of social media channels for business promotion. The goal was to empower the MSME owners with the necessary knowledge and practical skills to leverage digital assets and online tools to enhance their marketing efforts, expand their customer reach, and drive business growth.

The first day of the community service initiative was held on July 4, 2024. The event began with a counseling session led by Mrs. Putu Putri Prawitasari, a lecturer at the Universitas Pendidikan Nasional. This was followed by a presentation from Mr. Bram, a representative from the e-commerce platform Shopee, who served as the second speaker. The counseling session lasted for 2 hours and was followed by an interactive discussion period, where the MSME owners had the opportunity to engage

with the presenters and ask questions to further enhance their understanding of digital assets and e-commerce tools.



Figure 1. Opening Speech by the Dean of Faculty of Economics and Business Universitas Pendidikan Nasional and Handover of Appreciation to the Head of Gunaksa Village and Counseling on Digital Assets by Ms. Putu Putri Prawitasari as Universitas Pendidikan Nasional Lecture



Figure 2. Counseling on Marketplace by Mr. Bram as Shopee Export Bali MSME Campus and Appreciation to speakers from the organizing committee

On the second day of the community service program, held on July 5, 2024, the focus shifted to providing hands-on support and guidance to the MSME owners. The team from the Universitas Pendidikan Nasional worked closely with the participants, offering personalized assistance in setting up their e-commerce platforms and integrating effective digital marketing strategies. This hands-on implementation phase involved intensive practice and step-by-step guidance in creating accounts on various e-commerce platforms, ensuring the MSME owners could confidently navigate and leverage these digital tools.



Figure 3 Hands-on support and guidance to the MSME owners

The community service program culminated in a post-evaluation session, where the MSME participants were asked to provide feedback on the effectiveness of the training and the practical implementation of the digital tools and strategies they had learned. This feedback session served as a

valuable opportunity to gather insights, assess the impact of the program, and identify areas for further improvement to better support the digital transformation of the Gunaksa Village MSMEs.

**RESULT AND DISCUSSIONS**

The implementation of the digital asset and e-commerce training program for MSMEs in Gunaksa Village, Klungkung, has yielded promising results. The program has equipped the MSME owners with the necessary knowledge and skills to effectively leverage digital technologies and e-commerce platforms, enabling them to enhance their marketing efforts, expand their customer reach, and drive business growth. Through the comprehensive training and personalized mentorship, the participants have gained a deeper understanding of digital marketing strategies, the utilization of e-commerce channels, and the integration of social media for business promotion. The hands-on implementation phase has further empowered the MSMEs to confidently set up their online presence and effectively navigate the digital landscape, positioning them for success in the evolving business environment.

Pretest results show that the understanding of Digital Assets and Marketplace participants is 32,5%, where the post test results have increased the understanding of related MSME participants who have been presented and carried out training and mentoring by 86,25%. The following table presents the pretest and post test results related to the socialization of Digital Assets and Marketplace.

Table 1. Pretest and Post Test Results of MSME participants

No.	Topics	Pretest	Post test
1	Understanding of digital assets and marketplaces	30	90
2	Benefits of digital assets and market places	45	85
3	Creation of Digital Asset Portfolio	30	90
4	Creating a Marketplace Account and the Features	25 130	80 345

The post-program evaluation revealed that the majority of the MSME participants (80%) expressed a strong need for the training and felt that it had significantly improved their knowledge and abilities related to digital assets and e-commerce. Specifically, 80% of the participants reported a strong need for the training, while the remaining 20% also acknowledged the necessity of acquiring these skills.

Furthermore, the community service initiative has fostered a collaborative environment, where local authorities, community organizations, and the university have worked together to support the digital transformation of the Gunaksa Village MSMEs. This collaborative effort has enabled the mobilization of resources, expertise, and networks to provide comprehensive support to the MSME community. By leveraging the strengths and connections of various stakeholders, the program has been able to deliver a more holistic and impactful solution to address the digital asset utilization challenges faced by the MSMEs in Gunaksa Village.

Through the strategic partnership with the e-commerce platform Shopee, the program has also provided the MSMEs with valuable insights and practical guidance on effectively navigating and leveraging these digital tools. The collaboration with Shopee has enabled the MSMEs to gain a deeper understanding of the e-commerce landscape, including best practices for product listings, digital marketing strategies, and the utilization of the platform's analytical and seller support features. This has empowered the MSMEs to confidently establish and optimize their online presence, ultimately driving increased customer engagement, sales growth, and overall business expansion. By tapping into Shopee's expertise and resources, the MSMEs have been able to overcome common e-commerce challenges and capitalize on the platform's vast customer base, leading to improved visibility, competitiveness, and long-term sustainability in the digital marketplace.

The collaboration with the e-commerce platform Shopee has offered MSMEs valuable insights and practical guidance on effectively utilizing digital tools. Incorporating blockchain applications in marketing management can potentially enhance businesses' internal systems and marketing campaigns, providing a competitive edge (Lemos et al., 2022). Understanding brand equity in digital marketing is essential for MSMEs to make informed decisions that positively influence consumer perceptions and drive sales (Basal et al., 2023). Artificial intelligence plays a significant role in

optimizing digital marketing strategies, leading to increased profitability and market potential (Shanmugam et al., 2023). Ensuring trust in blockchain-enabled exchanges is crucial for maintaining customer trust and privacy in online transactions, which is fundamental for successful digital marketing initiatives (Tan & Saraniemi, 2023). By leveraging these insights and guidance, MSMEs can effectively utilize digital tools and platforms to promote their products and services, ultimately resulting in increased sales and business growth.

## CONCLUSION

The digital asset and e-commerce training program implemented in Gunaksa Village, Klungkung has successfully equipped the local MSMEs with the necessary knowledge and skills to effectively leverage technology and digital platforms for business growth. By providing comprehensive training, hands-on support, and strategic partnerships, the program has empowered the MSME owners to confidently establish and optimize their online presence, driving increased customer engagement, sales growth, and overall business expansion in the evolving digital landscape.

## SUGGESTION

For the next community service program, Universitas Pendidikan Nasional team plans to focus on further strengthening the digital capabilities of the MSMEs. This will include deeper training and support in the areas of data analytics, to help the MSMEs leverage data-driven insights for more effective decision-making and marketing strategies. Additionally, the team will provide guidance on search engine optimization techniques, enabling the MSMEs to improve their online visibility and organic traffic to their e-commerce platforms. Furthermore, the program will explore the potential of influencer marketing, equipping the MSMEs with the skills to identify and collaborate with relevant industry influencers to reach new customer segments and drive brand awareness.

Furthermore, the next research can explore the potential of incorporating blockchain technology for MSMEs in Gunaksa Village. Blockchain has the capacity to enhance the security, transparency, and efficiency of digital operations within these small and medium enterprises. By leveraging the decentralized, tamper-resistant nature of blockchain, MSMEs can strengthen the integrity of their online transactions, increase trust among customers, and optimize the management of their digital assets and supply chain processes. Exploring blockchain-based solutions could enable the MSMEs to streamline their digital workflows, improve data traceability, and potentially unlock new revenue streams through the utilization of smart contracts and other blockchain-enabled functionalities. Integrating blockchain technology can provide the MSMEs in Gunaksa Village with a competitive edge, bolstering their digital transformation and long-term sustainability in the evolving business landscape.

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