

Module 1: Supercharge Your Business with Digital Payments

<p>Unlocking the Power of Digital Payments</p>	<p>Benefits of digital payments Digital payments are payments done through digital or online modes with no exchange of hard cash involved. There are at least 4 aspects that are benefiting from digital payments:</p> <ul style="list-style-type: none"> • Convenience • Easy of use • Security • Customer management <p>Opportunities for MSMEs in using digital payments By utilizing digital payments, there are at least 10 opportunities that SMEs can acquire:</p> <ul style="list-style-type: none"> • Increased efficiency • Improved customer service • Reduced risk of fraud • Increased sales • Improved cash flow • Greater security • Enhanced privacy • Increased mobility • Increased accessibility • Enhanced customer experience
<p>Accepting payments via E-Wallets</p>	<p>Digital payments Digital payment methods refer to ways of paying for goods and services using digital devices such as smartphones, tablets, or computers. It offers many benefits for MSMEs, as they can help to increase efficiency, reach new customers, and streamline processes.</p> <p>Types of digital payments</p> <ul style="list-style-type: none"> • Credit/debit card • NFC technology • Digital wallets • E-invoice • Mobile payments • Online payments • QR Code • Cryptocurrency <p>Setting up online payment system Here is a general overview of the steps involved in setting up an online payment system:</p> <ul style="list-style-type: none"> • Payment gateway • Merchant account • Website integration • Testing • Going live <p>Pros and cons of digital payment</p> <ul style="list-style-type: none"> • Pros: Convenience, increased security, speed, increased efficiency, increased reach • Cons: Technical difficulties, cost, limited reach, cybersecurity risks, legal and regulatory compliance <p>Buy-Now-Pay-Later (BNPL) BNPL is a type of digital payment method that allows customers to purchase goods or services and pay for them at a later date, typically in installments. BNPL offers both customers and businesses several advantages:</p> <ul style="list-style-type: none"> • Business: Increased sales, improved cash flow, additional revenue streams, better customer retention. • Customers: Convenience, flexibility, ease of use.
<p>Harnessing Digital Payments Data</p>	<p>Digital payments data Data analytics can be used to identify patterns and trends in customer behavior, such as:</p> <ul style="list-style-type: none"> • Peak purchase times • Popular products • Track and monitor sales <p>Types of data that can be harnessed One of the biggest benefits of digital payments is the wealth of data that can be collected and analyzed. Here are the data that you can harness:</p> <ul style="list-style-type: none"> • Transaction data • Customer data

	<ul style="list-style-type: none">• Payment method data <p>Wealth benefits of harnessing digital payments data</p> <ul style="list-style-type: none">• Increased revenue• Improve inventory management• Better marketing• Better customer service• Cost reduction• Access to financing
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After finishing all the lessons, now you know that digital payments offer several opportunities and benefits for your business. Let's start mapping how you will establish digital payments in your business on "Digital Payments Planning Roadmap Chart"!

How to do the activity:

Step 1: Take a look at the **Digital Payments Planning Roadmap Chart** below, we will be using 5W + 1H to help you start on establishing digital payments.

Step 2: Let's start your journey from the question "What?"

Step 3: Continue your journey by answering these questions in sequence: "Why?", "Who?", "When?", "Where" and "How?"

Step 4: End your journey by reflecting on all your answers and start to establish your digital payments!

Digital Payments Planning Roadmap Chart

What?
(What types of digital payments will you consider?)

Why?
(Why do you consider that type of digital payments?)

Who?
(Who will be in-charge to execute the establishment?)

When?
(When is the start and finish date for the establishment?)

Where?
(Where it will take place - which platform?)

How?
(How to make sure the process is smooth?)

Well done! You've now taken a step forward to establish digital payment for your business. There might be a lot of challenges you face when you are adapting to digitalization. As Harit Talwar said "The future of finance is not technology; it is the extreme obsession to be on the side of consumers. Technology is the enabler to make it happen".

Module 2: Content and Customers are King

<p>Growing Your Audience Before Your Product</p>	<p>The power of branding for your business</p> <ul style="list-style-type: none"> ● Receive higher recognition ● Build trust ● Improve advertisement ● Create loyal customers <p>Strategies to grow audience using social media</p> <ul style="list-style-type: none"> ● Update social media account ● Publish content ● Utilize social media groups ● Humanize your brand ● Use influencer marketing <p>Social media platforms and its types of content</p> <p>Choosing the right platform and type of content is crucial for growing your audience on social media. Here are types of platforms that MSMEs can utilize:</p> <ul style="list-style-type: none"> ● Facebook ● Instagram ● Twitter ● Youtube ● LinkedIn
<p>Creating and Using Killer Content</p>	<p>What is killer content?</p> <p>Killer content is something that concise, to the point, and clicks your targeted audience directly. It can be anything we deliver to the audience as long as it fits.</p> <p>Rules in creating killer contents</p> <p>There are 3 rules:</p> <ul style="list-style-type: none"> ● Understand your audience ● Experiment, innovate, and repurpose ● Measure the results <p>In order to maximize the 3 rules implementation, there are some tips that can be followed:</p> <ul style="list-style-type: none"> ● Define your target audience ● Set clear goals ● Use high-quality visuals ● Create engaging content ● Post regularly ● Use hashtags ● Engage with your audience <p>Tips in creating killer contents</p> <ul style="list-style-type: none"> ● Attention grabbing headline ● Thought leadership content ● Storytelling content <p>Killer content that MSMEs can use to increase their brand awareness in LinkedIn</p> <ul style="list-style-type: none"> ● The content that is worked in LinkedIn is thought leadership content. LinkedIn is a professional platform, people wanna learn from you. ● Content that you post on the platform should show who you are currently, what kind of business you offer, or what work you do, so people can reach out to you. ● Telling story and who you are is important to people. <p>Anatomy of a killer content</p> <ul style="list-style-type: none"> ● Have eye-catching headline ● Use hi-res photo and video ● Have short and engaging copy ● Add tags ● Add Links/CTAs ● Schedule your post <p>Customer journey on creating and using killer content</p> <ul style="list-style-type: none"> ● Awareness ● Consideration

	<ul style="list-style-type: none"> ● Purchase ● Service ● Loyalty
<p>Produce Engaging Campaigns</p>	<p>What is a marketing campaign? A marketing campaign is a brand's promotional push or initiative that is usually connected to a broad commercial objective.</p> <p>Factors of successful campaign</p> <ul style="list-style-type: none"> ● Time-sensitive ● Measurable ● Unique <p>Executing your campaign</p> <ul style="list-style-type: none"> ● Set relevant business goals ● Define your marketing channels and resources ● Set measurable metrics and KPIs <p>Metrics for your campaign</p> <ul style="list-style-type: none"> ● Traffic ● Sales and revenue figures ● Event attendance ● Engagement ● “Likes” and clicks ● Impressions ● Reach ● Referrals <p>Tools to build campaign strategy To build your campaign strategy, starting with planning, scheduling, and measuring your campaign's success, such as:</p> <ul style="list-style-type: none"> ● Hootsuite ● Buffer.com ● Metricool



Creating a social media content calendar is essential for any business or individual looking to establish a strong online presence. By planning and scheduling your content in advance, you can ensure a consistent and strategic approach to your social media marketing. In this activity, we will guide you through the process of creating a social media content calendar that will help you stay organized and on track with your social media efforts. Let's start your journey with your Social Media Content Calendar.

How to do the activity:

Step 1: Start by determining the date range you want to plan your content for on **Social Media Content Calendar**.

Step 2: Use the content calendar to plan out your content for each day of the week

Step 3: Fill in the corresponding fields for each day, including the date, content type, and content itself.

Step 4: Add any relevant hashtags or keywords to help your content reach the right audience.

Step 5: Review your completed content calendar to ensure that your content is consistent, on-brand, and meets your social media goals.

Tips: You can use scheduling tools to automate the posting process and ensure that your content is posted on the appropriate dates and times.

Social Media Content Calendar

Title	Social Media Content Calendar
Month	
Week	
Date Range	
Platform	

Day	Date	Content Type	Content	Hashtags/Keywords
Monday				
Tuesday				
Wednesday				
Thursday				
Friday				
Saturday				
Sunday				

Note: Customize this template to fit your specific social media platform and posting schedule. Be sure to plan and schedule your content in advance to ensure a consistent and effective social media strategy.

By understanding your consumer needs, it makes you one step forward than your competitor. As business revolves around you and the consumer, keep in mind that “A satisfied consumer is the best business strategy for all” - Michael LeBoeuf.

Module 3: Generating Leads for Your Business

<p>Grow your Business with Digital Ads</p>	<p>Types of digital ads</p> <ul style="list-style-type: none"> ● Search engine advertising ● Social media ads ● Display advertising ● Video ads <p>Utilizing ads to generate more leads</p> <ul style="list-style-type: none"> ● Google ads: It is an online advertising platform that allows you to reach potential customers through targeted ads on Google search results and other websites across the internet. ● Facebook: It has a huge user base, with over 2.7 billion monthly active users, and its targeting options allow you to reach a specific group of people based on their demographics, interests, and behaviors. <p>Tips for using digital ads to grow your business:</p> <ul style="list-style-type: none"> ● Determine your target audience ● Choose the right platforms ● Create compelling ad copy and visuals ● Use targeting options ● Set a budget and track your results ● Measure and optimize your ads using tools like Google Analytics
<p>Tracking Conversions to Increase Results</p>	<p>Tracking conversion</p> <p>Tracking conversion is the process of measuring and analyzing the effectiveness of your marketing efforts in converting visitors to your website or landing pages into customers or leads. Several ways to track conversions:</p> <ul style="list-style-type: none"> ● Analytic tools ● Conversion tracking ● Heatmap and session recording ● A/B testing ● Multi-channel conversion tracking <p>Convert conversions using a funneling strategy</p> <p>A funneling strategy, also known as a conversion funnel, is a process of guiding potential customers through a series of steps, to convert them into customers or leads. Stages of funneling strategy:</p> <ul style="list-style-type: none"> ● Awareness ● Interest ● Desire ● Actions ● Post-purchase <p>Tools to track conversion easily and for free</p> <p>Looker Studio is a data platform that allows you to analyze and visualize data in order to gain insights and make data-driven decisions. It offers you several features, such as:</p> <ul style="list-style-type: none"> ● Tell stories in data ● Visualize the data ● Connect the data ● Share and collaborate <p>Six key steps to kickstart with Looker Studio</p> <ul style="list-style-type: none"> ● Report ● Data sources ● Charts and control ● View the report ● Share the report ● Share the data source
<p>Customer Reviews the New Word of Mouth</p>	<p>How powerful is customer reviews?</p> <p>Customer reviews are very powerful. Through word of mouth, it helps the company to get attention from the media and get more people to reach out. It also snowballed to other collaboration and partnership opportunities.</p> <p>How does this online review make the business resilient?</p> <p>Testimonials build a longer term relationship and give a sense of confidence in the service that you offer. Not only to help building the relationship, testimonials also help to improve the company’s standing. It helps the company to sustain in a longer run.</p> <p>How to interact with positive and negative reviews?</p>

- **Positive reviews:** It is becoming a testimonial of how good we are at doing things. Celebrate and share it to them and it will motivate them to do better
- **Negative reviews:** When people are giving reviews they already say their opinion and they want to be heard. Negative reviews can show us the position where we are not good enough, and where we need to improve. It can be used to reflect and improve to the better, and will also improve the customer experience and strengthen the position in the market.

Customer review format

Two approaches on customer review are:

- Reviews coming from the teacher
- On-site interview with the teacher to tell the stories from storytelling angle

Video-format reviews

Video testimonial is the best because:

- People get to see the face
- Hear the sound and audio
- Experience and imagine directly

Storytelling and content are the key

- When it comes to customer review, storytelling is important. It is important to create a story that resonates with customers.
- The content is the key. The key is how we can get the satisfied customer to actually share the high quality reviews.



Activity

Generating leads is a crucial component of any business activity. To ensure that you are making progress in this area, you need to take a strategic approach to identifying and attracting the right prospects. However, this process can present various challenges. Therefore, we will help you to identify these difficulties based on their level of difficulty with "Challenges Checklist for Generating Leads for Your Business".

How to do the activity:

Step 1: Take a look at the list challenges on **Challenges Checklist for Digital Ads**, **Challenges Checklist for Tracking Conversion**, and **Challenges Checklist for Managing Customer Reviews**.

Step 2: Think about each challenge that you might have experienced and checklisted it.

Step 3: Pick the level of difficulty for each challenge, ranging from level 1–3.

Step 4: Once you've completed the checklist, review the scores on the Scorecard **Table** that reflect each category of challenges to identify which challenges are the most difficult.

Challenges Checklist for Digital Ads

Challenges	Level of Difficulty		
	1	2	3
Creating ad content that effectively communicates the brand's message.			
Creating ad content that stands out from competitors.			
Choosing the right ad format (e.g. image, video, carousel) for the desired results			
Balancing creativity with relevance to the target audience.			
Testing and optimizing ad content to improve performance.			

Digital Ads Challenges Scorecard

Level of Difficulty	Description
1	Ad content effectively communicates the brand's message and stands out from competitors.
2	Ad content requires refinement to optimize performance.
3	Ad content requires significant testing and refinement to be effective.

Challenges Checklist for Tracking Conversion

Challenges	Level of Difficulty		
	1	2	3
Implementing conversion tracking tools to measure ad performance.			
Monitoring and analyzing conversion data to optimize ad performance.			
Identifying the key performance indicators (KPIs) that matter most to the business.			
Ensuring that conversion tracking is set up correctly to capture all relevant data.			
Integrating conversion data with other marketing and sales tools for better insights.			

Tracking Conversion Challenges Scorecard

Level of Difficulty	Description
1	Conversion tracking is set up and optimized effectively.
2	Conversion tracking requires additional configuration and refinement.
3	Conversion tracking requires significant work to be effective.

Challenges Checklist for Managing Customer Reviews

Challenges	Level of Difficulty		
	1	2	3
Monitoring and responding to customer reviews on multiple platforms.			
Managing negative reviews and responding in a timely and professional manner.			
Encouraging customers to leave positive reviews.			
Managing reviews for multiple locations or business units.			
Using reviews to improve customer experience and identify areas for improvement.			

Managing Customer Review Challenges Scorecard

Level of Difficulty	Description
1	Customer reviews are actively monitored and managed proactively.
2	Customer reviews require additional monitoring and management to be effective.
3	Customer reviews are not being managed effectively.

*“The beauty of social media is that it will point out your business flaws; the key question is how quickly you address these flaws.”
Erik Qualman, Author, Keynote Speaker, Professor*

Module 4: Unlock The Global Market Through Digitized Operations

<p>Making your Business Accessible to Global Customers</p>	<p>Opportunities from expanding business to global customers</p> <ul style="list-style-type: none"> ● Increase your customer base ● Potentially sell more products or services. ● Improve the recognition of your brand ● Increase customer loyalty. ● Significant advantage over your competitors. ● Discover new expansion opportunities and potentially enter new markets. <p>Steps you can take to make your business more accessible to global customers</p> <ul style="list-style-type: none"> ● Make sure your website is available in the languages of the countries you are targeting. ● Make sure you offer international shipping options for your products. ● Use a payment gateway. ● Use your website and social media. ● use a customer service platform that allows you to provide support in multiple languages. ● Display pricing in the local currency of your target country. ● Offer popular payment methods in your target countries.
<p>Getting Your Processes International Ready</p>	<p>Some aspects and processes to consider when expanding your business internationally.</p> <ul style="list-style-type: none"> ● Shipping ● Marketing ● Customer relations ● Sales ● Payments <p>Google Market Finder</p> <p>Google Market Finder can help to get insights on expanding your business to the international market. It can help MSMEs to:</p> <ul style="list-style-type: none"> ● Find new global markets to sell your product and services ● Identify potential new markets that fit your business ● Adapt your online marketing efforts for your market based on the Market Finder's recommendation ● Familiarize yourself with the currency and payment methods in the chosen international market ● Prepare your customer service approach to suit the international market selected ● Gather information on shipping options and delivery channels <p>Tips for going global</p> <ul style="list-style-type: none"> ● Understand the cultural and legal differences of the countries you plan to do business. ● Build a strong network of local partners, especially those who can help you with product/service localization. ● Seek out any trade agreements or programs your country has with the countries where you plan to do business with. ● Be prepared to navigate time zone differences and to learn new languages to deal with different communication styles. ● Comply with all international trade regulations and laws. ● Have a plan for risk management and currency fluctuations. ● Be aware of common fraud schemes, such as phishing, spoofing, and money laundering. ● Be cautious of unsolicited offers, especially those that seem too good to be true. ● Verify the identity of new clients and partners before doing business with them. ● Be patient and resilient as going international takes time, effort, and capital to see results.
<p>Delivering Your Product Globally</p>	<p>What are the steps to deliver your product globally?</p> <ul style="list-style-type: none"> ● Research shipping options ● Reputable shipping partner ● Customs and regulations ● Plan and preparation ● Shipments tracking ● Customers communication <p>How fulfillment services help manage the high cost of shipping?</p> <ul style="list-style-type: none"> ● Economies of scale ● Access to multiple shipping options ● Expertise in customs and regulations ● Better packaging and shipping optimization ● Inventory management ● Automation of the order process

	<p>Fulfillment providers in ASEAN region</p> <ul style="list-style-type: none">• Qxpress• Ninja Van• J&T Express• Redbox Group
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Activity

Expanding your business into international markets can be a great way to grow your customer base and increase revenue. However, before you can start selling your product globally, it's important to assess your readiness to do so. This checklist will help you identify the key areas you need to focus on before delivering your product to new markets. At the end of the checklist, you'll receive a Global Expansion Readiness Score and a scorecard that will help you determine your readiness to expand internationally.

How to do the activity:

- Step 1: Go through each item on the **Global Expansion Readiness Checklist** and assess your readiness to deliver your product globally.
- Step 2: For each item on the checklist, use the provided scoring system to rate your readiness.
- Step 3: Add up your scores from each item on the checklist to determine your overall readiness to expand globally.
- Step 4: Use the **Global Readiness Scorecard** to interpret your **Global Expansion Readiness Score** and identify any areas where you may need to improve.
- Step 5: Review the **Global Readiness Follow-up Actions Table** to get some ideas on what to do next.

Global Expansion Readiness Checklist

Research and Analysis	
Action	Checklist
Have you researched and identified potential international markets for your product?	<input type="checkbox"/>
Have you analyzed the local competition in those markets?	<input type="checkbox"/>
Have you identified any potential barriers to entry, such as language or cultural differences?	<input type="checkbox"/>
Have you identified any legal or regulatory requirements that you will need to comply with in your target markets?	<input type="checkbox"/>
Have you determined the cost and logistics of shipping your product internationally?	<input type="checkbox"/>
Score	___/5

Product and Branding	
Action	Checklist
Have you made any necessary modifications to your product to comply with international regulations or local market preferences?	<input type="checkbox"/>
Have you developed a comprehensive branding and marketing strategy for your target markets?	<input type="checkbox"/>
Have you established a clear value proposition that differentiates your product from local competitors?	<input type="checkbox"/>
Have you developed a plan to manage customer service and support in your target markets?	<input type="checkbox"/>
Score	___/4

Operations and Logistics	
Action	Checklist
Have you developed a plan to manage and fulfill orders in your target markets?	<input type="checkbox"/>
Have you established a network of local partners or distributors to help you reach customers in your target markets?	<input type="checkbox"/>
Have you identified any potential supply chain or logistics issues that could impact your ability to deliver your product in a timely and cost-effective manner?	<input type="checkbox"/>

Have you developed a plan to manage currency exchange, tax and legal compliance, and other financial considerations in your target markets?	<input type="checkbox"/>
Score	___/4

My Global readiness score is _____.

*Count the number of the checklist you checked above and divide by the total number of questions. Multiply by 100 to get your readiness score.

Global Readiness Scorecard

Score	Description
90-100	You're well-prepared to deliver your product globally and take advantage of new markets.
70-89	You're on the right track, but there may be some areas where you need to improve before expanding internationally.
50-69	You have some work to do before you can successfully expand globally. Consider addressing the areas where you lack guidance, experience, and information.
0-49	You have a lot of work to do before you can successfully expand globally. Consider seeking the help of experts in international business to guide your efforts.

Global Readiness Follow-up Actions Table

Area for Improvement	Follow-up Action
Market research	Conduct market research on potential new markets and analyze consumer trends.
Product adaptation	Adapt product to meet local requirements and preferences.
Legal compliance	Review legal requirements for importing and exporting to new markets.
Supply chain	Identify reliable suppliers and logistics partners in new markets.
Marketing strategy	Develop a marketing strategy that targets local customers and addresses cultural differences.

Note: You can always customize the follow-up action based on your business industry and needs.

“There is no limit possible to the expansion of each one of us.”

Charles M. Schwab, American Magnate