



SME PLAYBOOK • CHECKLISTS

SME Digital Transformation Checklist

A 30/60/90-day transformation workbook for Malaysian SMEs (from basics to automation).

Malaysia edition

Prepared for Malaysian SMEs & corporates | Updated 2026-04-22

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How to use this ebook

Skim the executive summary first, then jump to the checklists and templates. Use the charts to align decisions with realistic KPIs and timelines.

01 Executive Summary

30-50

Checklist items

across functions

90 days

Roadmap

practical sequence

RM5,000

Grant cap

MSME MADANI

3 services

Grant scope

up to 3 digital services

SME transformation succeeds when it is sequenced: visibility → measurement → workflow → automation. This workbook focuses on high-ROI upgrades that reduce manual work and increase revenue predictability.

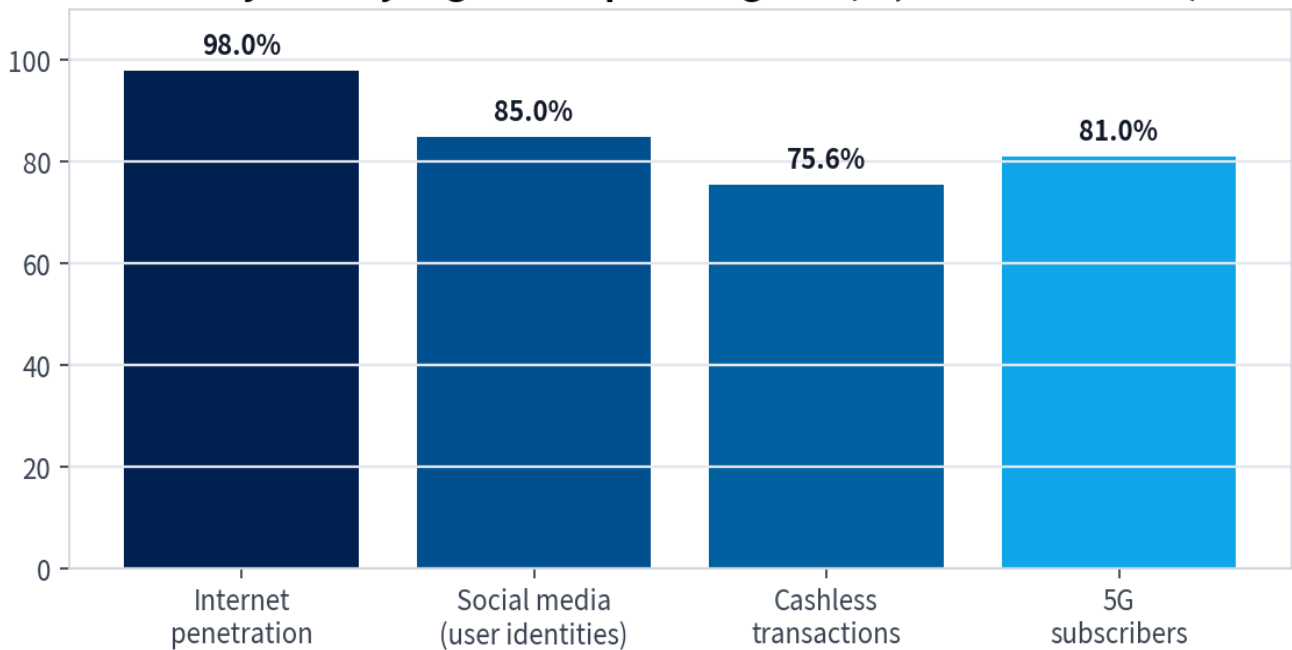
Do this first

Tracking + a simple lead system. If you can't see leads weekly, you can't improve.

02 Malaysia Readiness Signals

Malaysia's strong connectivity means your customers expect fast digital interactions. SMEs that win are not necessarily the most 'tech'. They are the most consistent at lead handling and delivery.

Malaysia: Key Digital Adoption Signals (% , latest available)



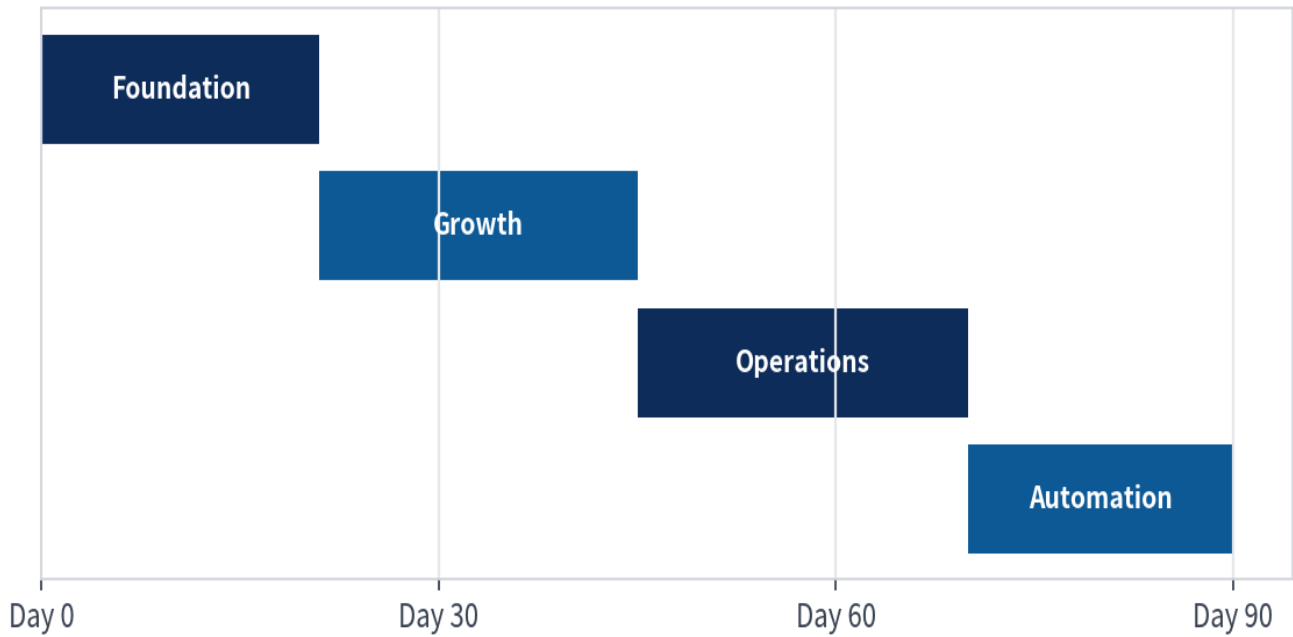
Adoption signals that influence customer expectations.

Grant opportunity

BSN's MSME Digital MADANI grant offers up to 50% or max RM5,000, covering areas like digital marketing, CRM, cybersecurity, accounting, and AI.

03 90-Day Roadmap (Visual Template)

SME Transformation Roadmap (90-Day Template)



A 90-day roadmap you can run with a small team (template).

Weekly cadence

Hold a 30-minute weekly review: leads, sales pipeline, delivery issues, and the next 1-2 improvements to implement.

04

**SME Maturity Model
(Self-Assessment)**

Level	Name	Typical signs
1	Basic	No tracking; enquiries scattered; inconsistent offers
2	Visible	Website + Google profile exists; weak follow-up
3	Measured	Leads tracked; basic SOPs; weekly review
4	Systemised	CRM + automation; clear roles; monthly KPI review
5	Optimised	Experiment culture; conversion optimisation; scalable playbooks

Target

Most SMEs get the biggest ROI moving from Level 2 → 3 (measurement + repeatable workflows).

05 Checklist: Foundation (Week 1-2)

Area	Item	Status
Presence	Google Business Profile updated (hours, photos, services)	
Presence	Website has one clear CTA (Call/WhatsApp/Form)	
Tracking	GA4 + conversion events + UTM rules	
Lead ops	Lead sheet/CRM with owner + next action + due date	
Messaging	WhatsApp Business templates + labels + routing rules	
Security	MFA enabled for email, domain/DNS, admin panels	

Owner rule

Every system must have an owner and backup owner. Staff changes should not lock you out of your own accounts.

06 Checklist: Growth (Week 3-8)

Area	Item	Status
Content	Monthly content plan (offers, FAQs, proof, BTS)	
SEO	5 core service pages + FAQs published	
Ads	1-2 campaigns with conversion tracking	
Sales	Quoting templates + follow-up cadence	
Reviews	Review request process (weekly)	
Ops	Top 10 SOPs documented	

The goal in this stage is to make customer acquisition repeatable and measurable.

07**Checklist: Operations & Automation
(Week 9-12)**

Area	Item	Status
Automation	Lead routing automation (rules)	
Finance	Accounting system + backup process	
Security	Backups + restore test completed	
Reporting	Weekly KPI review meeting	
AI	1 automation use case piloted (chatbot/content/support)	

Talk to JOeve Smart Solutions

If you want implementation support (strategy → build → optimisation), start here:
<https://www.joevesmartsolutions.com/contact>

08

Grant Worksheet (MSME Digital MADANI)

Use this worksheet to prepare a clean application package and avoid delays.

Item	Notes / your details
Digital service category	(e.g., CRM, digital marketing, cybersecurity, AI)
Chosen panel/service provider	Name + quotation attached
Invoice amount	RM
Grant expectation	Up to 50% / max RM5,000 (subject to terms)
Required docs	SSM/PBT license, ID, bank statements, quotation/invoice
Implementation timeline	Start date → go-live date

Tip

Choose a scope that has measurable outcomes (leads, time saved, fewer manual steps). This makes ROI reporting easier internally.

09 Tool Stack (Minimum Viable Stack)

Category	What 'good' looks like
Email + files	Google Workspace or Microsoft 365 with MFA
CRM/leads	One place for leads + owner + status + next step
Accounting	Cloud accounting with backups + access controls
Support	Shared inbox/helpdesk if enquiries are high volume
Marketing	One scheduling tool + shared content calendar

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Sources & Notes

This ebook references publicly available sources. Figures may change over time; verify critical numbers before making investment decisions.

- **BSN - MSME Digital MADANI Grant:**
<https://www.bsn.com.my/BusinessBanking/Products/MSMEMadani>
- **Bernama (DOSM ICT survey story):** <https://www.bernama.com/en/general/news.php?id=2416253>
- **MCMC - Internet Users Survey 2024 (PDF):**
<https://www.mcmc.gov.my/skmmgovmy/media/General/pdf2/Internet-Users-Survey-2024-Report.pdf>

More free resources

Download more at: <https://www.joevesmartsolutions.com/resources>



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