A literature review of MSME success: Acceptance and use of technology, financial access, and strategic cooperation

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Abstract

MSMEs require a variety of tools and resources to succeed. The most significant barriers to the success and long-term expansion of MSMEs are those that prevent them from employing information technology, accessing digital marketing, and getting outside investment. Validating business actors and studying literacy more deeply will produce data analysis and strategic recommendations for MSME growth. The adoption of technology and the application of information technology are proven to increase efficiency and expand the market reach of business actors. MSMEs gain access to resources (external knowledge and funding sources), which are important determinants of market success. Their success depends mainly on how they adapt and utilize technology, effective marketing strategies, and obtaining the proper support, especially regarding access to funding. Collaborative efforts between MSMEs and external parties (such as financial institutions and government) and industry experts must be improved to ensure that MSMEs can compete and succeed in an increasingly competitive digital era.

Keywords: PRISMA, Adoption of Technology, MSMEs, Success Business

1. Introduction

Entrepreneurship is the main alternative to the sustainability of economic independence. People must be independent, process, and try to find the potential for financial freedom implied in the Qur’an surah Al-Mulk verse 67. In addition, entrepreneurship and learning become two links to developing self-potential. Many research discourses have emerged with entrepreneurial and learning friends, as conceptualized by Minniti and Bygrave (2001). They believe “entrepreneurship is a learning process, and the theory of entrepreneurship requires a theory of learning.” Other research (Nogueira, 2019) also illustrates the importance of entrepreneurial learning in considering the progress and process of entrepreneurial development. There are many challenges in the entrepreneur’s learning process, ranging from proactive, exploratory, and collaborative behaviors.

In addition to exploring how microenterprises learn, this study uses the concept of e-learning to refer to technological interventions in the learning process. Researchers have adopted a definition that considers mobile learning systems as information systems. Thus, a mobile learning system’s success is seen as an information system’s success. A review of the literature revealed four categories for measuring the success of mobile learning based on the successful model of the DeLone and McLean information systems: the Integrated Theory of Acceptance and Use of Technology (UTAUT), the User Satisfaction Model, and the E-Learning Quality Model (Bakar et al., 2017; Al-Fraihat et al., 2020; Rae & Carswell, 2001; Reynolds et al., 1994).

According to some countries in the world, microenterprises, such as those in the United States, are defined as small businesses with fewer than ten employees and revenues of less than 2.5 million dollars per year (Gross, 2022). Microenterprises are small businesses with fewer than five employees and revenues of less than 2 million dollars annually (Australian Government, 2015). Microenterprises in Canada are defined as small businesses with fewer than five employees and revenues of less than 500,000 dollars per year (Government of Canada, 2020). The UK defines microenterprises as small businesses with fewer than ten employees and revenues of less than £2 million annually (Osteryoung & Newman, 1993). Finally, microenterprises in Indonesia are defined as small businesses with less than 50 million rupiah assets, less than 300 million rupiah per year, and fewer than five employees (Rabbani et al., 2022).
2. Materials and Methods

2.1. Requirement of MSMEs

Micro, small, and medium-sized enterprises (MSMEs) in various developing and developed countries still need excellence, marketing innovation strategies, and increased potential. Several case studies have focused on MSMEs in the Philippines, Indonesia, Mexico, and India. This study used quantitative and qualitative methods such as interviews, questionnaires, and Six Sigma (Hernández-Gracia & Duana-Avila, 2022; Kusumaasari & Retnandari, 2021; Olazo, 2022). Many studies say that MSMEs must adopt technology and IT to achieve entrepreneurial goals. These goals include the sustainability of production processes, entrepreneurial literacy, supply chain management, liquidity issues, financial access, business process automation, competitive advantage, and unemployment reduction (Ariyani et al., 2021; Behl et al., 2022; Cueto et al., 2022). In addition, MSMEs need more accessible access to business credit assistance and financial support to improve sustainability (Lawhaishy & Othman, 2022; Liu & Jiang, 2021; Parida & Pradhan, 2022).

This is different again when MSME entrepreneurs are in the construction sector. MSMEs need cooperation with large companies to obtain tenders, supply chain collaboration, business strategy cooperation, and exports (Laorden, Sarmiento, Romo, Acuña, & Acopiado, 2022; Latifah, Setiawan, Aryani, & Rahmawati, 2021; Sherratt, Ivory, Sherratt, & Crawley, 2022). With the emergence of startup MSMEs that require business sustainability guidance, such as knowledge assistance in making standard financial statements (Carlos, 2021; Guercio et al., 2020) and skills assistance, MSMEs learn to be more flexible, able to communicate well and always evaluate the results of the performance that has been done (Bisht & Singh, 2020; Curatman et al., 2021).

MSME personalization also needs to be improved, which is related to more effective service management (Szymczyk, 2021). In particular, food retail MSMEs must be supported by various parties. Sometimes, MSMEs need IoT for inventory management and technology in business continuity (Barroga et al., 2021). MSMEs must adopt practices to address environmental issues and cater to environmentally conscious markets. Therefore, MSMEs can capture the priorities needed by consumers (Biswas et al., 2022; Gani et al., 2022; Tjahjadi et al., 2022).

When MSMEs have begun to develop and are engaged in minimal technology businesses, the labor-intensive needs of MSMEs contribute significantly. We know that some countries, such as Hong Kong, are exploring the labor-intensive nature of MSME entrepreneurs (Kou et al., 2021). There are still many MSMEs, especially in developing countries such as India; Indonesia still faces labor-related problems. Of course, it is not a small mistake when MSMEs are labor intensive; of course, this will ease the burden on the state (Wahyuningtyas et al., 2018).

2.2. MSMEs In Indonesia

Mobile learning is a new and emerging trend in Indonesia. It is being implemented in small and medium enterprises (SMEs) to improve their employees’ skills and reduce training costs. Mobile learning technology allows employees to access learning materials anytime and anywhere. This technology has helped SMEs in Indonesia increase their productivity and efficiency and reduce operational costs. Mobile learning in small and medium-sized enterprises (SMEs) in Indonesia has positively impacted learning outcomes and employee productivity. Studies conducted by (Sutomo et al., 2020) found that mobile learning in SMEs in Indonesia positively affects learning outcomes and employee productivity. The study also revealed that mobile learning has a significant impact on the level of application of knowledge and skills among employees and on the quality of work produced by employees. The findings of this study suggest that mobile learning can be a viable and effective pedagogical tool for SMEs in Indonesia.

Internet Adoption as Part of MSME Digitalization All internet activities are a significant part of digital technology. Digital technology, such as social media, mobile devices, analytics, or embedded devices, is intended to drive business performance. This definition aligns with studies (Fauzi & Sheng, 2022), which define digital technology as wireless, using the internet and smartphones, web apps, mobile apps, and social media, all of which are influential in stimulating digital business, especially for SMEs. According to the definition, this study refers to internet adoption as the use of social media, such as Instagram, Twitter, WhatsApp, e-commerce, websites, and other mobile applications, such as digital financing (Ariyani et al., 2021). Internet technology has changed many aspects of the business environment. Since most people now have access to the internet through computers, laptops, or smartphones, social media has become one of the best online marketing channels (Tambunan, 2020). An increasing number of MSMEs want to build a strong presence on Instagram. Therefore, MSMEs are encouraged to adopt this technology to survive in this new environment. The rapid spread of COVID-19 globally has further forced MSMEs to urgently need IT innovation, as it will help them connect with customers when physically separated (Ariyani et al., 2021). Despite this, many have not exploited various digital technologies and social media. Many MSMEs in developing countries face expired stocks due to their heavy reliance on traditional brick-and-mortar technology. Despite this, many have not exploited various digital technologies and social media. Many MSMEs in developing countries face expired stocks due to their heavy reliance on traditional brick-and-mortar technology. Cloud computing is one of the pillars of the Industrial Revolution 4.0. Cloud computing
provides many benefits to enterprises, such as mobility, ease of access, and collaboration. However, the impact of cloud computing on micro, small-, and medium-sized enterprises (MSMEs) is not yet well established (Abed, 2020).

The needs of microbusinesses can vary depending on the type of business being run. However, in Indonesia, several general needs are needed to run a micro business. Business capital refers to the funds needed to start a business, such as by buying raw materials and equipment or paying rent for a business place. According to (Safitri et al., 2019), "Business capital is the amount of funds needed to start a business and includes all costs needed in purchasing or procuring goods or services and managing the business." A business license is a requirement that must be met for a micro business to operate legally. (Suantra & Nurmawati, 2019; Widyatama et al., 2023) States, "A business license is required so that the business being run is legal and does not violate the applicable legal rules in Indonesia." Some countries' rules differ in terms of the legality of business actors and business legality. Table 1 explains the legality needs that must be met by business actors, especially in Indonesia (Umami et al., 2023). Human resources are needed to help run a business (Arifin & Haryanto, 2021). Human resources, especially educated human resources, are very important for business sustainability and can result in entrepreneurial continuity. HR will be easier to update when the workforce consists of family or close friends who help manage the business (Candra, 2022; Karimah et al., 2021). Of course, trust will easily arise, and each party will develop a business. Marketing is an activity to promote the products or services offered so that potential customers can know about it (Eggers et al., 2020; Musa, Rahim et al, 2016; Setyawati et al., 2020). Marketing can be performed offline or online. Of course, business actors must continue to update market developments if they want the sustainability of their entrepreneurship to develop.

<table>
<thead>
<tr>
<th>Requirement MSMEs</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business License</td>
<td>Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs) Article 10</td>
</tr>
<tr>
<td>NPWP</td>
<td>Regulation of the Director General of Taxes Number PER-02/PJ/2021 concerning Requirements and Procedures for Registration of Confirmation of Taxable Entrepreneurs as Taxpayers</td>
</tr>
<tr>
<td>SIUP</td>
<td>Law No. 7 of 2014 concerning Trade Article 25 paragraph (1)</td>
</tr>
<tr>
<td>TDP</td>
<td>Law No. 3 of 1982 concerning Compulsory Company Registration Article 1 paragraph (3)</td>
</tr>
<tr>
<td>Certificate of Business Domicile</td>
<td>Minister of Home Affairs Regulation Number 137 of 2017 concerning Procedures for Granting Business Domicile Certificate</td>
</tr>
<tr>
<td>Environmental Permits</td>
<td>Law No. 32 of 2009 concerning Environmental Protection and Management Article 9 paragraph (1)</td>
</tr>
<tr>
<td>Nuisance Permits</td>
<td>Law No. 32 of 2009 concerning Environmental Protection and Management Article 11 paragraph (1)</td>
</tr>
<tr>
<td>Halal Certificate (for food, beverage, and medicine products)</td>
<td>Law No. 33 of 2014 concerning Halal Product Assurance Article 10 paragraph (1)</td>
</tr>
</tbody>
</table>

2.3. MSMEs in India

Micro, small, and medium-sized enterprises (MSMEs) play an essential role in economic growth due to their significant contributions to manufacturing, sales, and development in any country. Improving product quality, reducing waste, implementing environmental measures, developing green products, and optimizing costs have forced MSMEs to adopt a sustainable development approach. Lean Six Sigma (LSS) is a breakthrough approach that reduces defects, waste, and process variation to improve productivity and quality (Singh & Rathi, 2020). The implementation of Lean Six Sigma for MSMEs aims to assess the sustainability of environmentally friendly approaches(Singh et al., 2021).

In India, E-Marketing has also been implemented, which has become an essential and effective tool for small and medium-sized enterprises (SMEs) for company survival because it attracts prequalified sales prospects. Due to these developments, the E-Marketing Model was developed for SMEs in Northeast India. The benefits to the Northeast Indian economy are that a very marginal sample of 200 non-SMEs in Northeast India was considered for the study, and a semistructured questionnaire was distributed to the top managers of these SMEs. This paper applies statistical analysis, such as factor analysis and regression models, to develop an E-Marketing Model for Small and Medium Enterprise (SME) Growth in Northeast India (Sarkar & Nath, 2020)

2.4. MSMEs in the Philippines

The Philippines's business economy is primarily driven by micro, small, and medium enterprises (Herpacio & Hidalgo, 2018). The popularity of mobile learning in small and medium-sized enterprises (SMEs) in the Philippines is growing due to the advent of mobile technology. According to a report by the PSA in 2014, 99.6% of companies in the Philippines were MSMEs, with the remaining 0.4% being large (DTI, 2014). MSMEs accounted for 62.8 percent of employment in 2014, compared to 37.1...
percent of large companies. It also contributes to exports, which account for 25 percent of revenues, and estimates that 60 percent of all exporters belong to this sector. Despite policies that support and promote an empowering atmosphere for MSME development, total growth and potential are limited due to several nonfinancial and financial barriers (Barroga, Wabina, & Sales, 2021).

According to a study by the Philippine Institute for Development Studies (PIDS), mobile learning can improve SMEs' efficiency, reduce costs, and provide more access to information and resources. Mobile learning can help SMEs enhance competitiveness, reduce production costs, and improve their knowledge and skills. It can also provide quick access to market information, enable faster decision-making, and enable better coordination and communication, such as in studies conducted by (Barroga et al., 2021).

MSMEs need the adoption of technology and IT to achieve entrepreneurial goals. Namely, the sustainability of production processes, entrepreneurial literacy, supply chains, liquidity problems, financial access, business process automation, competitive advantage, and reduced unemployment (Matias & Hernandez, 2021) indicate that MSMEs need the adoption of cloud computing, which helps reach and expand market opportunities and enables the rapid and cost-effective implementation of services.

The benefits of e-learning for SMEs in the Philippines include cost savings, increased efficiency, greater flexibility, and increased employee engagement. E-learning can be integrated into existing training programs or used alone as a standalone solution. It is also a convenient and cost-effective way for employers to provide training to remote employees. E-learning solutions offer some advantages to SMEs in the Philippines. They are more cost-effective than traditional training solutions, saving organizations money on travel and other expenses. In addition, they provide employees with flexible learning options, allowing them to learn at their own pace and in their own time. E-learning solutions can be tailored to each company’s needs, providing targeted training solutions (Cueto et al., 2022).

2.5. MSMEs In Uganda

Mobile learning, or m-learning, is becoming increasingly popular in Uganda's small- to medium-sized enterprises (SMEs). M-learning leverages mobile devices such as smartphones, tablets, and laptops to conveniently and cost-effectively deliver educational content to learners. This technology can equip employees with the skills they need to perform their jobs more efficiently, provide remote training, and keep them updated on new technologies and processes (Olagunju et al., 2020). The potential of m-learning to improve the efficiency and cost-effectiveness of SMEs in Uganda is significant. A study by the United Nations Economic Commission for Africa (UNECA) revealed that m-learning can increase the productivity of SMEs in Uganda by up to 40%. In addition, it can reduce training costs by up to 50%. To maximize the potential of m-learning, SMEs in Uganda must have access to reliable and affordable technology and connectivity. An analysis by the World Bank revealed that internet access in Uganda is still relatively low, with only 24% of the population having access to the internet in 2020. Mobile learning in small and medium-sized enterprises (SMEs) in Uganda is becoming increasingly popular due to the accessibility and affordability of mobile technology. This technology can potentially increase the efficiency and effectiveness of the learning process in SMEs. Mobile learning can improve access to training, enable interactive and dynamic content delivery, and facilitate communication between instructors and learners (Kalliisa et al., 2019). In addition, mobile technology has the potential to reduce training costs, increase engagement, and improve the quality of training for SMEs in Uganda.

Uganda’s desire to use smartphone-based technology for farm management is increasing according to research conducted by (Ahikiriza et al., 2022). Using the Farm Management Smartphone App (FMSA), the analysis results of the UTAUT and SEMs revealed that the effective use of FMSA by farmers is mainly determined by self-efficacy, facilitating conditions, and performance expectations before exposure to the application.

MSMEs in Uganda apply the principle of digital money, where mobile phones are used to access financial services. Thus, mobile money platforms should be user friendly with hedonic features that are attractive and enjoyable to users (Okello et al., 2021). Hedonism was found to influence the adoption and use of mobile money, affecting financial inclusion (Bongomin et al., 2021).

2.6. MSMEs In Brazil

A study by (Da Silva Alves et al., 2018) explored the use of mobile learning in small and medium-sized enterprises (SMEs) in Brazil. They found that implementing mobile learning initiatives in these organizations impacted employee skills, knowledge, and competency development. The authors conclude that mobile learning can effectively promote employee development in SMEs in Brazil. The use of mobile learning in small and medium-sized enterprises (SMEs) in Brazil is increasing rapidly with the development of mobile technology. Mobile learning is adopted to increase employee productivity, facilitate collaboration, and reduce costs associated with traditional training methods. A study by the Association of Brazilian Software Companies (ABES) revealed that more than 50% of Brazilian SMEs have adopted mobile learning technology and implemented mobile learning initiatives for Brazil's small and medium-sized enterprises (SMEs). According to the study, mobile learning initiatives in SMEs in Brazil are hindered mainly by a lack of financial resources, inadequate technology infrastructure, and inadequate training.
E-learning is becoming increasingly popular among small and medium-sized enterprises (SMEs) in Brazil. As businesses in Brazil increasingly invest in technology and internet access, they find that e-learning is an effective and cost-effective way to train and educate their employees. E-learning within SMEs allows them to access a global pool of training materials and conduct training sessions for employees across the country or even the world without the need for physical travel. E-learning courses are also often more interactive, allowing for more learner engagement. E-learning helps ensure that lessons are more engaging and that employees are more likely to understand and retain information. E-learning also offers flexibility, allowing employees to complete courses at their own pace and take part in courses from the comfort of their homes. In addition to providing training and education, e-learning can be used to promote communication and collaboration between employees. E-learning can help foster a sense of community within an organization and encourage a shared commitment to achieving organizational goals.

E-learning in SMEs in Brazil is becoming increasingly popular as businesses seek to reduce costs while providing employees with practical training and professional development opportunities. Brazil has invested heavily in technology to provide better access to education and training for its citizens. The government has also implemented several initiatives to promote e-learning in SMEs, including providing subsidies to companies that use e-learning systems and providing access to online courses and materials. In addition, e-learning can provide a cost-effective way for companies to train and develop employees while helping to increase productivity and efficiency (De Almeida Parizotto et al., 2020). E-learning has the potential to significantly improve the competitiveness of small and medium-sized enterprises (SMEs) in Brazil, especially in the technology and digital sectors. E-learning can give SMEs access to quality training and education, enabling them to build the skills and knowledge necessary to remain competitive in the global marketplace. In addition, e-learning can help SMEs reduce the costs of hiring outside consultants and instructors, as e-learning courses can be completed remotely without the need for physical classrooms. In addition, e-learning can help SMEs in Brazil meet their legal requirements for employee training and development, as many of the country's labor laws require employers to give employees a certain amount of exercise. In addition, e-learning can increase the speed of SMEs in terms of the latest technologies and digital trends, enabling them to remain competitive. Finally, e-learning can help SMEs in Brazil become more agile and adaptive, allowing them to respond quickly to market changes. E-learning in SMEs in Brazil has become increasingly popular in recent years. It is seen as an effective and cost-effective way to improve employees' skills and knowledge. The Brazilian government has also implemented initiatives to promote e-learning in SMEs, including offering tax incentives to companies investing in e-learning. In addition, many universities and educational institutions have developed online courses specifically designed for SMEs. These courses range from technical skills, such as basic accounting and IT, to soft skills, such as effective communication and customer service. In addition, several e-learning platforms in Brazil offer courses tailored to the needs of SMEs (Da Silva Alves et al., 2018). The platform makes it easy for companies to find the required courses and for employees to access them.

2.7. MSMEs In Nigeria

Promoting innovative capabilities in small and medium-sized enterprises (SMEs) is essential if African countries progress to being active in global value chains (GVCs) and achieve inclusive development. Enhancing innovative capabilities in the information communication technology (ICT) sector has been identified as a strategy for Nigeria, leveraging GVC and deepening the industry's sustainable development. Despite the growing awareness that innovative capability enhancement can drive SME GVC, there is still little evidence of SMEs' creative capabilities, especially in Nigeria's ICT sector and software subsector (Adeosun & Shittu, 2021). Nigerian e-learning platforms, such as WizIQ, Udemy, and OpenLearning, are available in Nigeria. The platform allows SMEs to create customized online courses to meet their needs and goals. In addition, e-learning platforms provide various features, such as quizzes and assessments, which can be used to measure learners' progress and ensure that they absorb the material. E-learning can also reach a wider audience and increase brand awareness. SMEs can use e-learning platforms to create free courses or offer discounts to attract new customers. In addition, e-learning can provide additional services or products to existing customers, which can help grow the business and increase profits. Many SMEs in Nigeria have used e-learning to improve their operations and productivity. Companies utilize e-learning to provide training and development to their staff and share information and resources. Companies also use e-learning to improve customer service, increase sales, and reduce costs. E-learning has become increasingly popular because it offers an efficient way for companies to educate and train their staff without needing physical classrooms or instructors. E-learning has proven to be an effective way to improve employee performance, engagement, and productivity. Companies use e-learning to deliver courses and training materials to their employees, which can be accessed anytime and anywhere. Several developing countries, including Nigeria, have submitted proposals reflecting concerns related to e-commerce and the continued involvement of micro, small, and medium enterprises (MSMEs) in cross-border e-commerce. Some developing countries view the booming significance of MSMEs as an opportunity to further enhance their economic relevance by incorporating them into e-commerce. The increase in the number of MSMEs involved in e-commerce is also reflected in the International Trade Centre (ITC) (Tavengerwei, 2018).

2.8. MSMEs In Germany

https://www.malque.pub/ojs/index.php/mr
Small and medium-sized enterprises (SMEs) play an essential role in the economy; therefore, studying the paths that contribute to their survival is critical. As a result, we examine the impact of financial technology (FinTech) on SME efficiency. Using the generalized method of moments methodology and 1,617 SME companies from 22 OECD countries from 2011–2018, we found that FinTech was positively associated with SME efficiency. Exciting results emerge when we combine cultures. A masculine society positively moderates the relationship between FinTech and SME efficiency. We also found that individualistic and long-term cultures negatively impact the relationship between FinTech and SME efficiency (Abbasi et al., 2021).

One study on mobile learning in SMEs in Germany, conducted by researchers from the Fraunhofer Institute for Industrial Engineering (IAO) and the University of Stuttgart and published in the International Journal of Technology-enhanced Learning, noted that “mobile technology can provide a wide range of opportunities for SMEs to gain a competitive advantage.” The study revealed that SMEs in Germany are particularly interested in using mobile technology for training and development, as well as for sales and customer service. The study concludes that the use of mobile technology in SMEs in Germany is still in its infancy, with the potential for future adoption growth.

According to a 2017 German Federal Ministry of Education and Research study, the use of mobile learning in Germany’s small and medium-sized enterprises (SMEs) is increasing. The study revealed that over one-third of SMEs use mobile devices for employee training and development. SMEs are especially true for larger organizations, with more than half of organizations with more than 500 employees using mobile devices for learning and training. The study also revealed that mobile learning is particularly popular among younger employees, with more than half of those aged 18-24 reporting using mobile devices for training and development. Mobile learning is also seen as a cost-effective solution for training, with many SMEs seeing it as a cost-effective alternative to traditional training methods. In conclusion, mobile learning is becoming an increasingly popular tool for SME training and development in Germany. This trend is expected to continue as mobile devices become more ubiquitous, and as organizations look for cost-effective alternatives to traditional training methods, sustainability and digitalization in the context of MSME progress are indispensable (Richter & Hanf, 2021).

These studies provide insight into the diverse needs of MSMEs in different countries and sectors and highlight the importance of strategies and support to drive their growth and sustainability. Therefore, the main purpose of this study is to explore the crucial factors that motivate business actors to know the needs of business actors in various business sectors (Raffaghelli et al., 2022).

2.9. Method

This research was appointed to be the basis for developing a learning system for microentrepreneurs. The draft framework on microentrepreneurs benefits when agreeing and using information technology that is useful for entrepreneurial sustainability (Umami et al., 2023). The methodology of this study was motivated by (Hemmert et al., 2021) to highlight the motivational factors for Systematic Literature Review and was guided by the research methodology for SLR (Ramirez et al., 2018). The research methodology is followed by defining the research question and using appropriate search strings to extract the study from the database. The PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) method has been recognized as the standard approach for literature reviews, particularly systematic reviews and meta-analyses. This tool was introduced to increase transparency and quality in the presentation of literature reviews. The PRISMA guidelines include a 27-item checklist and a 4-phase flowchart that helps researchers track and report on the literature selection process. With its primary goal of guiding researchers in the research process, this method ensures objective, consistent results (Handayani, 2017; Mateo, 2020; Rhadbane Ayyoub & Moudden Abdeslam, 2023).

The PRISMA process begins with identifying literature from various journals and databases indexed by Scopus with Quartils 1 to 4. After initial identification, duplicate or irrelevant articles were eliminated through the screening stage. Furthermore, the remaining literature was assessed based on predetermined inclusion and exclusion criteria. This rigorous selection ensures that only the most relevant literature will be further analyzed. Ensuring that literature reviews are objective and free from bias is important. With a clear and detailed structure, PRISMA allows other researchers to repeat the review process with consistent results.

In Table 2, the author provides detailed data for each term key used to find research sources that discuss the sustainability of MSMEs based on the needs raised. Each term produces a different number of journal findings; the highest is “Condition,” which analyzes the condition of business actors in the paper. However, the accuracy of the limit decreases when the content sought is related to the needs of MSMEs, so only 9 documents were studied.

In contrast, the explanation for the PRISMA process is described in Figure 1. The steps of the literature search process about the needs of business actors begin with identifying literature from various journals and databases indexed by Scopus with Quartil 1 to 4. After initial identification, duplicate or irrelevant articles were eliminated through the screening stage. Furthermore, the remaining literature was assessed based on predetermined inclusion and exclusion criteria. This rigorous selection ensures that only the most relevant literature will be further analyzed. Ensuring that literature reviews are objective and free from bias is important. There was a difference between the results table and the PRISMA flowchart. In the table, 70 papers are not all valid because there are still 18 papers that the author considers irrelevant, so the final results of the paper...
analysis included in the needs of the micro business actors are only 52. A detailed explanation can be found in the appendix of the literature review. In this way, a clear and precise structure ensures that other researchers can repeat PRISMA flowcharts with consistent results.

### Table 2 Data selection process based on needs.

<table>
<thead>
<tr>
<th>Term (Key selection)</th>
<th>Select by term</th>
<th>Limit by Criteria</th>
<th>Limit by Abstract</th>
<th>∑Q</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
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<td>n=2</td>
<td>n=1</td>
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<table>
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<tr>
<th>Limit by Content Requirement</th>
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<td>∑Q</td>
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<td>-----</td>
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<tr>
<td>32</td>
</tr>
</tbody>
</table>

### The phenomenon of the flow of ideas and review requirement of micro-entrepreneurs

**Identification**

- Record identified through scopus by term “Requirement” and By synonym requirement ∑n=574

**Screening**

- Record identified through limitation by criteria ∑n=300
- Record excluded ∑n=276

- Record identified through limitation by abstract ∑n=263
- Record excluded ∑n=37

**Eligibility**

- Record identified through limitation by content requirement ∑n=70
- Record excluded ∑n=193
- Record last excluded ∑n=18

- Record identified through limitation by through content analysis and business requirement ∑n=52

**Figure 1** PRISMA flow chart of the literature search and screening process.

### 3. Results

Based on the collected literature and several research processes, micro, small, and medium enterprises (MSMEs) have various needs in developing and developed countries. Some of the needs of MSMEs include adopting technology and IT, increasing entrepreneurial literacy, increasing competitiveness, reducing unemployment, accessing financial resources, automating business processes, and developing business strategies. Other needs include access to credit facilities, financial services for business growth and sustainability, cooperation with large companies to obtain tenders and export opportunities, and upskilling. Financial reporting and service management standards also cover the needs of MSMEs.

Research on micro, small and medium enterprises (MSMEs) was analyzed in eight countries: India, Indonesia, the Philippines, Uganda, Brazil, Nigeria, Germany, and China. MSMEs feel the need for improvement, development, or support. Several requirements were taken from the results of the 52 papers, namely, Adopting Technology and IT, the results of all research from 8 countries from India to China, recognizing the importance of embracing IT technology...
and solutions for MSMEs. This need highlights the universal drive toward digitalization and the role of technology in advancing business operations. Second, it is important to increase entrepreneurial literacy. Brazil in South America and Germany in Europe have a shared understanding of improving entrepreneurial knowledge and skills. This country signifies the role that knowledge and training can play in driving business growth.

Third, competitive competitiveness should increase, especially in Asian countries, China or African countries. Uganda has the desire to increase its competitiveness. MSMEs need business development in their respective local markets or on a global scale. Fourth, reducing unemployment means that every country on the list is trying to use MSMEs to fight unemployment. MSMEs play a significant role as job generators. Fifth, access to financial resources in almost all countries, from Nigeria to Indonesia, requires more accessible financial resources. All 8 countries face economic challenges universally faced by MSMEs. Sixth, business process automation is a priority for MSMEs from the Philippines to Brazil, emphasizing the drive toward efficiency and productivity. Seventh, in business strategy development, MSMEs need to understand a strong business strategy to ensure that their business remains sustainable and grows continuously. Eighth, Access to Credit Facilities, especially in India and Germany, highlights the importance of easy access to credit facilities for developing MSMEs. In addition to providing financial services for business growth and sustainability services, of course, there is a need for special financial services tailored to MSMEs. Financial Services to ensure their sustainability and growth in countries such as Indonesia and China.

Ninth is Cooperation with Large Companies, where MSMEs in countries such as Uganda and Nigeria see potential benefits from collaborating with large companies to take advantage of opportunities such as tenders and exports. Of course, this will make upskilling for MSMEs. MSMEs, in general, need to improve the skills that can be obtained and benefit from collaboration. Significantly improved skills indicate constant evolution in the business landscape, which is great for the entrepreneurial sustainability and entrepreneurial growth of microentrepreneurs. Finally, or the tenth of the summary of the review of MSME needs is the Financial Reporting and Service Management Standard. Financial Reporting and Service Management Standards, especially in Brazil and the Philippines, state the need for standard financial reporting and effective service management. Financial reporting standards can lead to increased transparency and better service delivery. The ten conditions of MSMEs in various countries are the areas on which they must focus and improve. Unanimity in essentials, from technology adoption to financial accessibility, underscores MSMEs’ global shared challenges and aspirations.

From Table 3, insights from various research studies can be drawn based on the needs of MSMEs (micro, small-, and medium-sized enterprises). A comprehensive analysis can be performed to rank the needs of MSMEs globally. The first rank of MSME needs is technology and IT adoption for entrepreneurial purposes. Many countries, such as Egypt, India, Indonesia, the Philippines, Uganda, Brazil, Mexico, and Nigeria, need to pay attention to technology and IT adoption. The second highest concern is the need for MSMEs for excellence, marketing innovation, and business potential. Excellence, marketing innovation, and potential are important because successful marketing allows built entrepreneurs to experience development and continue to run. Of course, product excellence and innovation must be prioritized so that the product remains on the market and is liked by consumers. Financial Access & Business Credit Assistance is ranked fourth after cooperation with large companies. Judging from the analysis, this approach is very realistic. MSMEs will need access to financial assistance when they are already at a stage of rapid development. Cooperation with large companies allows MSMEs to develop quickly, so financial support is needed in line with business development.

Research in developing and developed countries concluded that most studies (83%) were in developing countries. The findings from developing countries further highlight the importance and challenges faced by MSMEs. Approximately 17% of developed countries have discussed the challenges of MSMEs and entrepreneurial development.

Analysis The key percentage of needs of the micro business actors can be seen visually in Figure 2. Technology and IT adoption seems to be a major concern for MSMEs, with approximately 35% of studies focusing on technology and information. Access to finance and cooperation with large companies are significant research areas, accounting for approximately 12% to 13%. The results of this percentage show and emphasize the importance of resources and collaboration for the growth of MSMEs.

This analysis highlights vital areas of focus for MSMEs, especially in developing countries. Challenges primarily revolve around technology adoption, financial access, and strategic collaboration. The data also underscore the importance of empirical research methodology in understanding these challenges. The main challenges seem to be technology integration, access to finance, and fostering strategic partnerships. Research has shown that MSMEs have diverse needs in various countries, both developing and developed. These needs include technology and IT adoption, increased entrepreneurial literacy, increased competitiveness, unemployment reduction, access to financial resources, business process automation, business strategy development, access to credit facilities, financial services for business growth and sustainability, cooperation with large companies, and upskilling. In addition, financial reporting standards and service management are needed for MSMEs. The analysis table shows that technology and IT adoption are top priorities for MSMEs, with approximately 35% of studies focusing on this field. Financial access and cooperation with large companies are also significant research areas, with percentages ranging from 12% to 13%. The majority of studies in developing countries have focused on the importance and challenges faced by MSMEs, with 83% of studies conducted in developing countries and approximately 17% in developed countries.
### Table 3 Tabulation analysis of key challenges and focus areas for MSMEs in several countries.

<table>
<thead>
<tr>
<th>No.</th>
<th>Requirement Focus</th>
<th>Studies Cited</th>
<th>Countries Involved</th>
<th>Research Methods</th>
<th>Development Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Excellence, Marketing Innovation, &amp; Potential</td>
<td>8</td>
<td>Philippines, Indonesia (4), Mexico, India (2)</td>
<td>Quantitative (2), Interview, Questionnaire (2), Qualitative (2), Six Sigma</td>
<td>Developing (8)</td>
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<tr>
<td>2</td>
<td>Adoption of Technology &amp; IT</td>
<td>18</td>
<td>Egypt, India (6), Indonesia (7), Philippines (2), Uganda, Brazil, Mexico, Nigeria</td>
<td>AMOS (2) &amp; SPSS, PLS-SEM (2), Questionnaire (3), Interview, Quantitative (3), Software Development Life Cycle with Waterfall, Survey (2), FSC, Net ready method, Literature study</td>
<td>Developed (2), Developing (16)</td>
</tr>
<tr>
<td>3</td>
<td>Financial Access &amp; Business Credit</td>
<td>6</td>
<td>China, Ecuador, India (2), Libya, Japan</td>
<td>-Method of Moment, Survey (2), Best–worst method (BWM), Qualitative</td>
<td>Developed (2), Developing (4)</td>
</tr>
<tr>
<td>4</td>
<td>Cooperation with Large Companies</td>
<td>7</td>
<td>Canada, India, UK, Indonesia (2), Philippines, Peru</td>
<td>Case Study, Interview, Quantitative, Multimethod parallel convergence, Survey and Questionnaire, Qualitative</td>
<td>Developed (2), Developing (5)</td>
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<td>5</td>
<td>Standard IT-based Financial Statements</td>
<td>2</td>
<td>Colombia, Argentina</td>
<td>Deductive, -</td>
<td>Developed (2)</td>
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<tr>
<td>6</td>
<td>Skill &amp; Communication Enhancement</td>
<td>3</td>
<td>India (2), Indonesia</td>
<td>DEMATEL, Questionnaire, Interview</td>
<td>Developing (3)</td>
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<td>7</td>
<td>Service Management</td>
<td>1</td>
<td>Poland</td>
<td>Survey (CAWI &amp; CATI)</td>
<td>Developed</td>
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<tr>
<td>8</td>
<td>IoT &amp; TSM for Inventory Management</td>
<td>2</td>
<td>India, Philippines</td>
<td>Case Study, Survey</td>
<td>Developing (2)</td>
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<td>9</td>
<td>Environmentally Conscious Manufacturing</td>
<td>3</td>
<td>India (2), Indonesia</td>
<td>Structural approach, Case study, Questionnaire</td>
<td>Developing (3)</td>
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<td>10</td>
<td>Labor-intensive Contribution</td>
<td>1</td>
<td>Hong Kong</td>
<td>-</td>
<td>Developed</td>
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<tr>
<td>11</td>
<td>Labor Problems</td>
<td>1</td>
<td>India</td>
<td>Method 8D</td>
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These research gaps may be the focus of further research. In addition, research can also be conducted to identify the obstacles and challenges that MSMEs face in implementing financial reporting standards, as well as solutions and approaches that can be applied to facilitate an effective and efficient financial reporting process. The global perspectives of MSMEs in developed and developing countries face common challenges, such as innovation, improved marketing strategies, and...
increased access to technology and financial support. In terms of their legal needs, MSMEs must meet various legal requirements, including business licenses and permits, depending on state regulations.

This research further analyzes the impact of technology adoption. It investigates the effects of technology adoption, such as mobile learning, cloud computing, and e-commerce, on the performance and growth of MSMEs in various countries. Digitalization strategies adopted by MSMEs and their impact on competitiveness and sustainability, focusing on specific sectors. The effect of cultural factors influencing technology adoption and digitalization on MSMEs, as suggested by research in Germany. The long-term sustainability of MSMEs that have adopted digital technology and e-learning includes their adaptability to changing market conditions. In addition, strategies and policies can support the growth and sustainability of MSMEs worldwide, helping them overcome challenges and seize opportunities in an increasingly digital and competitive business landscape.

5. Final considerations

Micro, small, and medium-sized enterprises (MSMEs) have several key focuses, especially in developing countries. Key challenges relate to technology adoption, access to finance, and strategic cooperation. The main challenges identified were technology integration, financial access, and establishing strategic partnerships. The needs of MSMEs are diverse and include technology and IT adoption, entrepreneurial literacy, increased competitiveness, unemployment reduction, access to financial resources, business process automation, business strategy development, access to credit facilities, financial services for business growth and sustainability, cooperation with large corporations, and upskilling. Technology and IT adoption are becoming a top priority for MSMEs, with approximately 35% of studies focusing on these areas. Financial access and cooperation with large companies are also significant research areas, with percentages ranging from 12% to 13%. Developing countries focus more on the importance and challenges faced by MSMEs, with 83% of studies conducted in developing countries and approximately 17% in developed countries. This research uses empirical research methods to understand the challenges of MSMEs so that there are research opportunities that can be further focused on, such as identifying obstacles and challenges faced by MSMEs in applying technology in financial reporting standards, as well as solutions and approaches that can be applied to facilitate an effective and efficient financial reporting process. In addition, digitalization strategies and their impact on competitiveness and sustainability, especially in specific sectors, need to be adopted by MSMEs. Please focus on the long-term sustainability of MSMEs that have adopted digital technologies and e-learning, including their adaptability to changing market conditions. Research also looks at strategies and policies to support the growth and sustainability of MSMEs worldwide, helping them overcome challenges and pursue opportunities in an increasingly digital and competitive business environment. The legal needs that MSMEs must meet, including business licenses and licenses that comply with state regulations, also require attention.

Acknowledgments

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Ethical considerations

This research is a form of consideration in making policies and research on MSMEs.

Conflict of interest

This study has no conflicts of importance.

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