

A Bibliometric Analysis on Digital Maturity, Service Quality, and Distribution Channels in Sharia MSMEs

Ferliansyah Zais^{1*}, Sinta Ayu Purnamasari², Maya Meilia³, Umi Khulsum⁴
Sekolah Tinggi Ekonomi dan Bisnis Islam (STEBI) Lampung

Corresponding Author: Ferliansyah Zais ferliansyah@stebilampung.ac.id

ARTICLE INFO

Keywords: Bibliometric Analysis, Digital Maturity, Service Quality, Distribution Channel, Sharia MSMEs

Received : 5 February

Revised : 15 February

Accepted: 20 March

©2025 Zais, Purnamasari, Meilia, Khulsum: This is an open-access article distributed under the terms of the [Creative Commons Attribution 4.0 International](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

The development of MSMEs in Indonesia has progressed with the increasing number of competitive business actors who can utilize digital technology. However, some major challenges occur in Sharia MSMEs due to the weak strategic management of these MSME actors. This study aims to investigate the relationship between digital maturity, service quality, and distribution channels in efforts to develop Sharia MSMEs. The study used bibliometric analysis with the help of the Publish or Perish and VosViewer applications. The results found that these three themes are related to the development of MSMEs. There is a lot of previous literature that connects the three factors to improve business performance. Further research can be conducted on these themes which are then expected to become one of the factors implemented in the strategic management of Sharia MSME actors to achieve their long-term business goals

INTRODUCTION

Digital transformation is the focus of Micro, Small, and Medium Enterprises (MSMEs) in many Southeast Asian countries which aim to optimize their operational activities and organizational management. This is done so that businesses can remain competitive and can penetrate the international market. In Indonesia, many MSMEs players have not yet switched to digital transformation. And others are constrained by adopting this sophisticated technology. The Indonesian Ministry of Cooperatives and MSMEs noted that in 2022, 32.44% of 64 million MSMEs units entered the digital ecosystem, 18 million MSMEs did not have access to financing, and 46 million MSMEs needed capital. The low adoption of marketing technology also has an impact on the realization of local exports which has only reached 15.65%, still lower than Malaysia which has reached 17.3%.

In addition to the realization of fairly capable local exports, Malaysian SMEs also experienced an increase in 2022 and a strong gross domestic product growth of 9.3%. The official website of the Ministry of Communications and Digital Malaysia revealed that in 2022, the government has allocated a budget of RM100 million in smart automation matching grants. And 90% financing facilities with 3.5-4% interest from banks so that SMEs can grow and succeed. Meanwhile, the Indonesian Government through the Ministry of Cooperatives and SMEs and the National Economic Recovery Program (PEN) has provided support in the form of mentoring and counseling, KUR financing, MSMEs PPh borne by the government, cash assistance (BTPKLWN), non-KUR interest/margin subsidies to support MSMEs. However, some literature shows that until now, MSMEs in both countries are still experiencing obstacles related to; service quality and product quantity; tight cash flow and limited working capital; grants, automation and digitalization facilities; expert assistance, low-skilled talent; customer insight and operational data; distribution and transportation channels to reach consumers.

The provision of services that meet the needs of MSMEs is still not optimal. Even some evidence show that in several regions of Indonesia, especially in the 3T (underdeveloped, frontier, and outermost) areas and also in Malaysia, there are still obstacles in the provision of infrastructure and access to financial services (Mohamad et al., 2021; Megersa, 2020; Khalique et al., 2018; Irjayanti & Azis, 2012). Not a few Business Development Service Providers (BDS-P) have failed because they are unable to provide the services needed for MSME development due to limited costs and resources (Wahyudin et al., 2020).

Distribution channel constraints in Indonesia are related to its identity as an archipelagic country. The literature mentions factors such as application-based distribution costs, geographic location, demographics, security, distribution channel restrictions, market conditions, management, and infrastructure and distribution that are not yet focused (Lestantri et al., 2021; Husin et al., 2021; Mariyono et al., 2020).

There are quite a lot of studies on MSMEs, but those that discuss Sharia MSMEs are still few. Several characteristics are different from MSMEs in general, Sharia MSMEs come with practices that avoid usury, *gharar*, and *maisir*. These

MSMEs can support economic growth through the application of Islamic values that are just and sustainable. Based on the background of the problem, it can be understood that it is important to investigate more deeply the relationship between these three factors in the development of MSMEs in Indonesia.

The benefits and contributions of this research are as a reference center for research and data dissemination on Islamic MSMEs and business actors in general. As well as providing a service development model for MSMEs and business actors.

LITERATURE REVIEW

MSME development is an effort by the government, business world, and society to empower their businesses. The optimization efforts made by the government are in the form of providing facilities, guidance, and assistance to improve capabilities and competitiveness. This is because MSMEs have net assets of less than IDR 300 million per year, do not have a complicated bookkeeping system, and have limited capital. Relevant theories include goal-setting theory (GST) and resource-based view theory (RBV). The goal-setting theory proposed by Locke (1968) explains the development of an action plan to motivate a person or group towards a goal to be achieved. The assumption is that each person works better than others because they have different performance goals. The higher the goal to be achieved, the higher the performance will be. Conversely, without goal setting, the lower the performance (Locke & Gary, 1990). The RBV theory developed by Wernerfelt (1984) argues that to maintain competitive advantage in business lies in the ownership of certain key resources. Competitive advantage can be obtained if the business effectively optimizes the resources they have. In strategic management, competitive advantage allows businesses to achieve superior performance.

METHODOLOGY

The research method uses a literature study that aims to collect data from written sources such as books, journals, and articles to review the results of previous research on the relationship between digital maturity, service quality, and distribution channels on the development of Islamic MSMEs. The steps taken are (1) determining the theme and research questions; (2) searching for literature with the research theme, (3) selecting the most relevant and quality literature with the research; (4) conducting an analysis of the selected literature by identifying relevant findings, theories, and methods; (5) compiling findings from various kinds of literature into a complete unit. This method was chosen because of several advantages that are to the research objectives, namely it is effective for collecting secondary data, allows for a comprehensive understanding of the theme being investigated, and makes it easier for researchers to identify gaps and research innovations.

RESEARCH RESULT AND DISCUSSION

The Relationship between Digital Maturity and MSME Development

The study states that the success of digital transformation can be measured from the level of utilization or what benefits have been provided by the technology used called digital maturity. Empirical evidence states that MSME business actors with a high level of digital maturity can increase profits and competitive advantages as well as performance indicators significantly (Natalina, 2023; Williams et al., 2022; Williams et al., 2022; Vattai, 2019). It is important to investigate the extent to which MSMEs in both countries are prepared to expand their market share by measuring their digital maturity. This will identify how prepared MSMEs are to adapt to digital transformation for their future performance development.

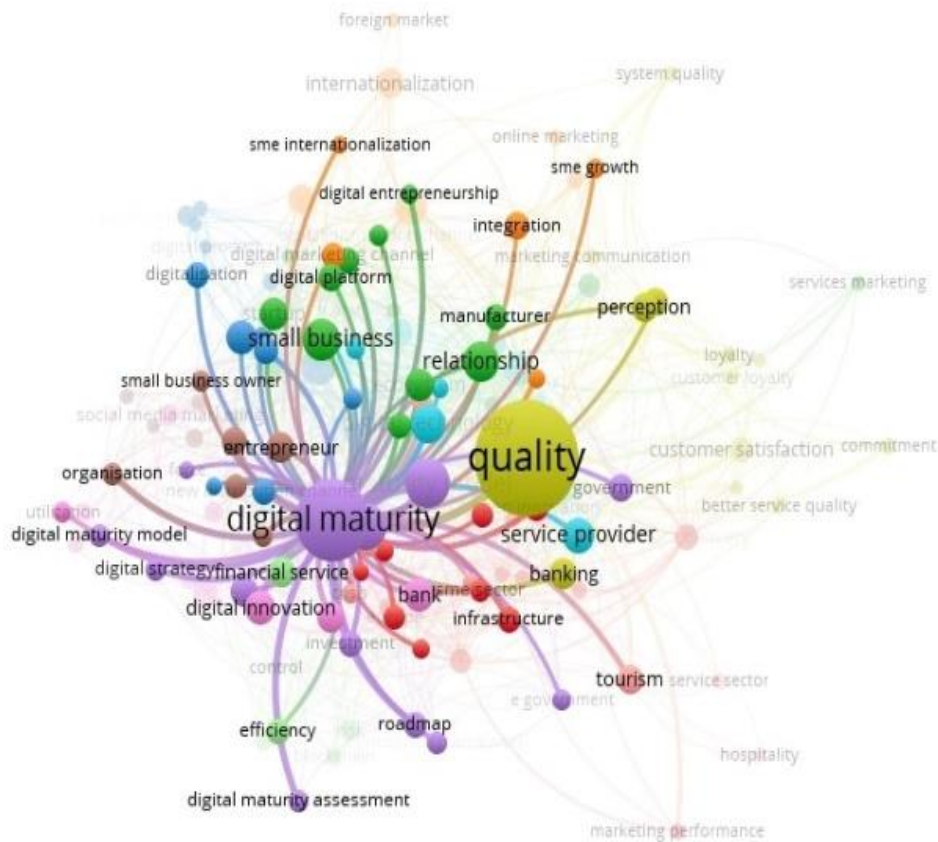


Figure 1. Relationship between Digital Maturity and MSMEs

The bibliometric analysis in Figure 1 shows a research map in the form of a visualization network. There are many studies found with the keyword digital maturity which is indicated by the purple circle. However, there is not much evidence of findings that link the digital maturity variable to the MSME sector as indicated by the blue network. For example, research conducted (Gawali, 2021) investigated how considering digital maturity can help MSMEs overcome obstacles and improve their performance. It is proven that the financial success of MSMEs is also initiated by the use of digital maturity strategies (Rahawarin et al., 2023).

Previous studies have shown that only a few business actors out of 3,500 managers and executives are utilizing digital technology for fundamental changes in their operations (Kane et al., 2017). The distance between the two keywords is still quite far and the shape of the MSME sector circle is relatively small. This means that there is still little digital maturity research that is connected to the MSME sector keyword.

Digital maturity is a measure of the ability of almost every industry to create value through digital. It is a key predictor of success for companies that adopt digital technologies, enabling excellence in customer service and creating effectiveness in business operations management (Gill & VanBoskirk, 2016). However, evidence suggests that digital impacts only occur in certain companies or organizations. In addition, the ability to prepare for digital transformation tends to vary (Remane et al., 2017). Eight dimensions can be used to assess digital maturity, including the strategy used, leadership, business and operational models, human resources, culture, governance, and technology adoption (Rossmann, 2018). The study investigates the relationship between management, digital, MSME performance, and green development by adopting the strategic action field (SAF) theory. The findings reveal that digital maturity and MSME performance have a positive effect on the company's commitment to building a green economy (Irimiás & Mitev, 2020).

The Relationship between Service Quality and MSME Development

Previous research used the importance-performance analysis method to investigate the level of MSMEs' expectations of the service quality of CDC Telkom Witel South Surabaya. The findings revealed that to improve the quality of service to MSMEs, five attributes must be considered by the assistants, including; (a) digital access for product marketing; (b) potential buyer access; (c) education on the use of social media; (d) education on the use of business development applications; (e) assistance in creating logos, designs, and product photos (Wahyudin et al., 2020). The main obstacle for SMEs to sustainable growth is related to infrastructure services (Singh et al., 2019); occupational health and safety services (Zhang et al., 2018); access to financial services (Ganlin et al., 2021; Song et al., 2020; Rasheed et al., 2019); and advisory services provided by the government (Bennet, 2016). Understandably, there are many findings on service criteria mediated by the role of government and private sector that can support the development of MSMEs. The majority of studies mention that access to financial services is the most influential. This means that good service quality for MSMEs is very important. Including matters of coordinating central-regional, public-private partnerships in providing services, and strategic alliances across supply chains are considerations for the development of MSMEs.

built a conceptual framework to improve service quality by testing performance theory. High levels of performance motivation from human capabilities and aggregate service orientation in turn affect service quality at the individual level. The literature on service marketing found evidence of the relationship between service quality and decision-making theory. High service quality affects consumer decision-making. This theoretical framework significantly helps explain the importance of service quality for consumers and marketing management (Brown & Bond, 1995).

The Relationship between Distribution Channels and MSME Development

Distribution channels are useful for MSMEs to distribute products from producers to end consumers (Ismaya et al., 2022). Distribution channels are also part of the optimization and distribution strategy of MSMEs (Basrowi et al., 2021; Basrowi & Utami, 2023; Nabila & Hasnul, 2021). Bintari et al. (2021) used a more specific qualitative research method to determine the type of distribution channel used by MSMEs. The findings state that an effective marketing strategy to attract consumers is to implement the right indirect and direct distribution channels to reach strategic consumer locations.

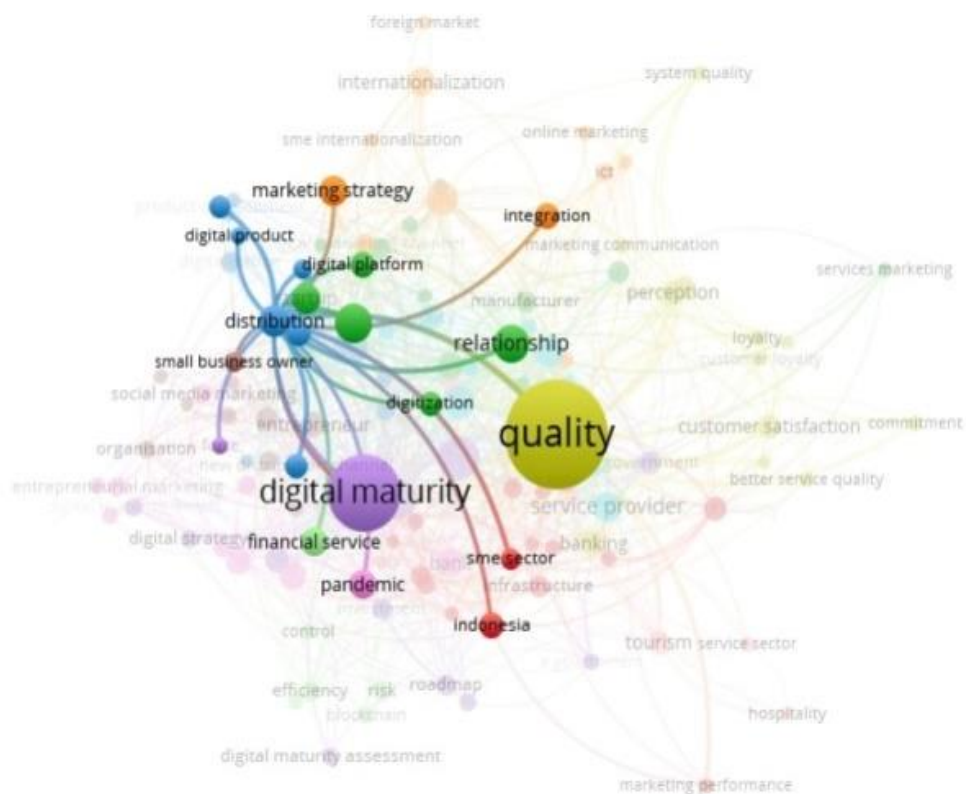


Figure 3. Relationship between Distribution Channels and MSME Development

The visualization network in Figure 3 shows that the distribution channel keyword network is still little to be studied by previous researchers. Research with distribution channel keywords related to the MSME sector is also still little because the cluster distance is quite far and the circles produced by the MSME sector keyword are still very small. Researchers show a gap analysis regarding previous studies shown in the VosViewer density visualization below.

distribution channels on optimizing MSME development is still relatively new research that has not been widely studied by previous researchers. So that further research can be for the gap in knowledge about the MSME sector, especially Sharia MSMEs

CONCLUSIONS

This study concludes that digital maturity, service quality, and distribution channels can be used to support research on the development of Sharia MSMEs in the future. Some evidence from previous literature studies shows that there are benefits felt by MSME actors who use and utilize these factors. Although there is no direct relationship between the three keywords and Sharia MSMEs in much literature, one study states that as long as activities that support MSME development efforts do not conflict with Sharia, the practice can be carried out. It can be understood that the three themes, especially digital maturity, which are relevant to the current era can be an important part of building a way to optimize Sharia MSMEs for the community.

REFERENCES

- Aryee, S., Walumbwa, F. O., Seidu, E. Y. M., & Otake, L. E. (2016). Developing and Leveraging Human Capital Resource to Promote Service Quality: Testing a Theory of Performance. *Journal of Management*, 42(2), 480-499. <https://doi.org/10.1177/0149206312471394>
- Basrowi, B., Utami, P., Ali, J., & Salleh, M. S. (2021). Supply Chains In Indonesia Facing Virus Corona (COVID-19): Models Innovation And Obstacles Faced. *Bina Bangsa International Journal of Business and Management*, 1(1), 1-12. <https://doi.org/10.46306/bbijbm.v1i1.1>
- Basrowi, & Utami, P. (2023). Development of Market Distribution through Digital Marketing Transformation Trends to Maximize Sales Turnover for Traditional Beverage Products. *Journal of Distribution Science*, 21(8), 57-68. <https://doi.org/10.15722/jds.21.08.202308.57>
- Bennet, R. J. (2016). Government advice services for SMEs: some lessons from British experience. In *overnment, SMEs and Entrepreneurship Development* (pp. 215-228). Routledge, Taylor & Francis Group. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/225966/19_ATTACHMENT_6.pdf
- Bintari, W. P., Cahya, A. D., & Wulandari, N. (2021). Analysis of Marketing Strategy in an Effort To Attract Consumer Buying Interest on MSME Peyek Sari Menir Gunung Kidul. *JIMUPB: Jurnal Ilmiah Manajemen*, 9(2), 166-174.

- Brown, S. W., & Bond, E. U. (1995). The internal market/external market framework and service quality: Toward theory in services marketing. *Journal of Marketing Management*, 11(1-3), 25-39. <https://doi.org/10.1080/0267257X.1995.9964327>
- Ganlin, P., Qamruzzaman, M. D., Mehta, A. M., Naqvi, F. N., & Karim, S. (2021). Innovative finance, technological adaptation and smes sustainability: The mediating role of government support during covid-19 pandemic. *Sustainability (Switzerland)*, 13(16). <https://doi.org/10.3390/su13169218>
- Gawali, R. B. (2021). How Digital Transformation Can Help Indian MSMEs in Overcoming Constraints and Improving Performance? – An Analysis and Way Forward. *The Management Accountant Journal*, 56(7), 89-94.
- Gill, M., & VanBoskirk, S. (2016). *The Digital Maturity Models 4.0*. Forrester research, inc. <https://doi.org/10.4018/978-1-6684-4102-2.ch005>
- Hayati, M., Ali, J., Heri, M., & Utami, P. (2023). E-Service Quality and E-Wom Regarding Consumer Behaviour Based on Maqashid Shariah. *Journal of Digital Marketing and Halal Industry*, 4810(2), 97-116. <https://doi.org/http://dx.doi.org/10.21580/jdmhi.2023.5.1.16949>
- Hoekman, B., & Taş, B. K. O. (2022). Procurement policy and SME participation in public purchasing. *Small Business Economics*, 58(1), 383-402. <https://doi.org/10.1007/s11187-020-00414-z>
- Husin, M. M., Kamarudin, S., & Rizal, A. M. (2021). Food and beverage industry competitiveness and halal logistics: Perspective from small and medium enterprises in Malaysia. *Asian Journal of Islamic Management (AJIM)*, 3(1), 1-10. <https://doi.org/10.20885/ajim.vol3.iss1.art1>
- Irimiás, A., & Mitev, A. (2020). Change management, digital maturity, and green development: Are successful firms leveraging on sustainability? *Sustainability (Switzerland)*, 12(10). <https://doi.org/10.3390/SU12104019>
- Irjayanti, M., & Azis, A. M. (2012). Barrier Factors and Potential Solutions for Indonesian SMEs. *Procedia Economics and Finance*, 4(Icsmed), 3-12. [https://doi.org/10.1016/s2212-5671\(12\)00315-2](https://doi.org/10.1016/s2212-5671(12)00315-2)
- Ismaya, S. B., Indrajaya, T., Bawazir, H., & Septa, D. Y. (2022). Optimization of Distribution Channels in The Marketing of Save and Environmentally Friendly Detergents (Deltamat) MSMEs in Cimanglid Village, Bogor Regency. *International Journal of Economy, Education and Entrepreneurship*, 2(1), 128-134. <https://doi.org/10.53067/ije3.v2i1>

- Johnston, K. (2021). The Theory of Distribution Channels. *Leaf Group Ltd. / Leaf Group Media*. <https://bizfluent.com/the-theory-of-distribution-channels.html>
- Kane, G. C., Palmer, D., Phillips, A. N., Kiron, D., & Buckley, N. (2017). Achieving Digital Maturity" MIT Sloan Management Review and Deloitte University Press. In *MIT Sloan Management Review* (Issue Summer). MIT Sloan Management Review and Deloitte University Press.
- Khalique, M., Bontis, N., Bin Shaari, J. A. N., Yaacob, M. R., & Ngah, R. (2018). Intellectual capital and organisational performance in Malaysian knowledge-intensive SMEs. *International Journal of Learning and Intellectual Capital*, 15(1), 20–36. <https://doi.org/10.1504/IJLIC.2018.088345>
- Lestantri, I. D., Janom, N. B., Aris, R. S., & Husni, Y. (2021). The perceptions towards the digital sharing economy among SMEs: Preliminary findings. *Procedia Computer Science*, 197(2021), 82–91. <https://doi.org/10.1016/j.procs.2021.12.121>
- Locke, Edwin, A., & Latham Gary, P. (1990). *A Theory of goal setting and task performance*. Prentice Hall International.
- Locke, E. A. (1968). Toward a theory of task motivation and incentives. *Organizational Behavior and Human Performance*, 3(2), 157–189. [https://doi.org/https://doi.org/10.1016/0030-5073\(68\)90004-4](https://doi.org/https://doi.org/10.1016/0030-5073(68)90004-4)
- Mariyono, J., Waskito, J., Kuntariningsih, A., Gunistiyo, G., & Sumarno, S. (2020). Distribution channels of vegetable industry in Indonesia: impact on business performance. *International Journal of Productivity and Performance Management*, 69(5), 963–987. <https://doi.org/10.1108/IJPPM-11-2018-0382>
- Mattah, P. A. D., Kwarteng, A. J., & Mensah, J. (2018). Indicators of service quality and satisfaction among graduating students of a higher education institution (HEI) in Ghana. *Higher Education Evaluation and Development*, 12(1), 36–52. <https://doi.org/10.1108/heed-10-2017-0006>
- Megersa, K. (2020). Improving SMEs' Access to Finance Through Capital Markets and Innovative Financing Instruments: Some Evidence from Developing Countries. *Institute of Development Studies*, 22. <https://www.nationalarchives.gov.uk/doc/open-government-licence/version/3/>

- Mohamad, A., Mustapa, A. N., & Razak, H. A. (2021). An Overview of Malaysian Small and Medium Enterprises: Contributions, Issues, and Challenges. In *Modeling Economic Growth in Contemporary Malaysia* (Issue February). Emerald Publishing Limited. <https://doi.org/10.1108/978-1-80043-806-420211004>
- Nabila, P., & Hasnul, S. (2021). Optimization of Instagram promotion and distribution using e-commerce platform for MSME Atkey. In *Contemporary Research on Business and Management* (pp. 203–206). Taylor and Francis Ltd.
- Natalina, S. A. (2023). Digital Transformation and Survival Strategies MSMEs during the Pandemic: Evidence East Java Indonesia. *Innovation Business Management and Accounting Journal*, 2(1), 28–39. <https://doi.org/https://doi.org/10.56070/ibmaj.v2i1.29>
- Rahawarin, F. R., Soetjipto, B. E., & Wardoyo, C. (2023). Digital Transformation and MSME Financial Performance: Systematic Literature Review and Bibliometric Analysis. *Economic and Business Journal* |, 1(2012), 313–322.
- Rasheed, R., Siddiqui, S. H., Mahmood, I., & Khan, S. N. (2019). Financial Inclusion for SMEs: Role of Digital Micro-financial Services. *Review of Economics and Development Studies*, 5(3), 429–439. <https://doi.org/10.26710/reads.v5i3.686>
- Remane, G., Hanelt, A., Wiesboeck, F., & Kolbe, L. M. (2017). Digital Maturity in Traditional industries-an Exploratory Analysis. *Twenty-Fifth European Conference on Information Systems (ECIS), June*. https://www.researchgate.net/profile/Gerrit-Remane/publication/316687803_DIGITAL_MATURITY_IN_TRADITIONAL_INDUSTRIES_-_AN_EXPLORATORY_ANALYSIS/links/590da58f4585159781859484/DIGITAL-MATURITY-IN-TRADITIONAL-INDUSTRIES-AN-EXPLORATORY-ANALYSIS.pdf
- Rossmann, A. (2018). Digital maturity: Conceptualization and measurement model. *International Conference on Information Systems 2018, ICIS 2018, November*.
- Singh, R. K., Luthra, S., Mangla, S. K., & Uniyal, S. (2019). Applications of information and communication technology for sustainable growth of SMEs in India food industry. *Resources, Conservation and Recycling*, 147(January), 10–18. <https://doi.org/10.1016/j.resconrec.2019.04.014>

- Song, H., Yang, Y., & Tao, Z. (2020). How different types of financial service providers support small- and medium- enterprises under the impact of COVID-19 pandemic: from the perspective of expectancy theory. *Frontiers of Business Research in China*, 14(1), 1–27. <https://doi.org/10.1186/s11782-020-00095-1>
- Soong, K. K., Ahmed, E. M., & Tan, K. S. (2020). Factors Affecting Malaysia's SMEs in Using Public Electronic Procurement. *Journal of Information and Knowledge Management*, 19(2), 1–25. <https://doi.org/10.1142/S0219649220500082>
- Vattai, T. (2019). Smart policies help Hungary's MSMEs benefit from the fourth industrial revolution. *International Trade Forum*, 15(1), 26–27. <https://doi.org/10.18356/15645304-2019-1-12>
- Wahyudin, R. S., Baihaqi, I., & Ardiantono, D. S. (2020). Evaluasi Kualitas Layanan pada Unit Pengembangan UMKM: Studi Kasus Community Development Center Telkom Witel Surabaya Selatan. *Jurnal Teknik ITS*, 9(1), 72–77. <https://doi.org/10.12962/j23373539.v9i1.50426>
- Wernerfelt, B. (1984). A Resource-Based View of the Firm Author (s): Birger Wernerfelt references are available on JSTOR for this article : reference # references _ tab _ contents You may need to log in to JSTOR to access the linked references . *Strategic Management Journal*, 5(2), 171–180. <https://www.jstor.org/stable/2486175>
- Williams, C. A., Schallmo, D., & Scornavacca, E. (2022). How applicable are Digital Maturity Models to SMES?: a Conceptual Framework and Empirical Validation Approach. *International Journal of Innovation Management*, 26(3). <https://doi.org/10.1142/S1363919622400102>
- Wyckoff, B. Y. D. D. (2001). NewTools for Achieving Service Quality. *The Cornell Hotel and Restaurant Administration Quarterly*, 42(4), 25–38. [https://doi.org/https://doi.org/10.1016/S0010-8804\(01\)80042-2](https://doi.org/https://doi.org/10.1016/S0010-8804(01)80042-2)
- Zhang, J., Mei, Q., Liu, S., & Wang, Q. (2018). Study on the Influence of Government Intervention on the Occupational Health and Safety (OHS) Services of Small-and Medium-Sized Enterprises (SMEs). *BioMed Research International*, 2, 1–16. <https://doi.org/10.1155/2018/5014859>