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A Systematic Review on The Small and Medium Business Resilience Framework

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Abstract

A business resilience framework is an organization's ability to generate responses to uncertain events and be competitive with large profit-making companies. This systematic literature review focuses on the business resilience framework among small and medium-sized entrepreneurs (SMEs) to cope with the COVID-19 pandemic and sustain business performance, which can be recognized as the factors in determining business performance and sustainability. Although the study could not cover all SMEs in Malaysia due to a lack of reporting, it is still significant. The study could assist businesses in developing resilience strategies to respond to uncertain environments.

Keywords: SMEs; resilience; sustainability; systematic literature review

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1.0 Introduction

Small and medium-sized businesses are being urged to scale up and accelerate their business resilience strategies in response to the COVID-19 outbreak, which has resulted in economic volatility and dramatic environmental changes. Small and medium enterprises (SMEs) have contributed to the nation's economic growth since they were initially oriented towards productivity and development. Despite having limited resources and opportunities to grow, small and medium enterprises (SMEs) could still strive for complex growth paths to bolster competitiveness. Small and medium-sized enterprises (SMEs) are having difficulty sustaining the development and sustainability of their companies due to the COVID-19 pandemic.

The COVID-19 outbreak has caused the fluctuation of the economy and dramatic environmental changes for the small and medium entrepreneurs. They must adopt business resilience strategies on a broader scale and under time pressure to sustain their business (Priyono, Moin & Putri, 2020). A business resilience framework can be identified as the capability of an organization to generate their responses to the uncertainty of events that allows them to ultimately participate in the transformation activities (Zuperkiene et al., 2021).

Zuperkiene et al. (2021) have highlighted that Small and Medium Enterprises (SMEs) need to focus on agility and adaptability to have higher competitiveness and be at par with the large profitability companies. Small and Medium Enterprises (SMEs) are also quite different in their reach, scope of resources, operational functions, and depth in senior management compared to big firms (Nyamrunda & Freeman, 2021). However, small and Medium Enterprises (SMEs) cannot be resilient in maintaining their performance during the outbreak of COVID-

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19 due to several factors such as restrictions on the economic activities, less buying power, and financial distress. Businesses need to develop resilience strategies to respond to uncertain environments such as this pandemic that has been occurring for almost a year (Zuperkiene et al., 2021).

Given this gap in the literature, the current study aims to conduct a systematic literature review (SLR) that focuses explicitly on business resilience strategies in an uncertain environment. The SLR procedure proposed in this study is discussed, starting from formulating the research question until the process of data abstraction and analysis. This study provides information on various coping mechanisms of SME resilience to generate solutions for them to effectively and efficiently face the challenges of a pandemic. The systematic literature review (SLR) paper aims to discover the SME business resilience framework, which can be recognized as the factor in determining business performance and sustainability. Although the discussion is still limited as it could not cover all SMEs' strategies in countries' contexts, it is still significant. In progressing the review, the authors were guided by the main research question, 'How does the SME prepare for the threat of COVID-19 pandemic?'. Moreover, the main focus of this paper lies in the resilience strategies employed by SMEs since it is essential to mitigate against business failure. This review identifies three main themes business model innovation, crisis management, and government initiatives. The study could assist businesses in developing resilience strategies to respond to uncertain environments. Thus, this study holds significant value in discovering the business resilience framework adopted by SMEs.

2.0 Research Methodology

ROSES review protocol is used as guidelines in performing a systematic literature review (SLR) of the present study. ROSES was created to conduct an SLR of environmental management (Haddaway et al. 2018) and is appropriate for locating correct material on a particular topic. Based on ROSES, the procedure of conducting SLR includes four important processes, which are; (1) formulation of the research question, (2) systematic searching strategies, (3) quality appraisal, and (4) data abstraction and analysis. In step (2), systematic searching strategies, three sub-processes are required: identification, screening, and eligibility of collected articles. Only high-quality articles related to the main research question are selected and reviewed throughout the SLR procedure.

Several eligibility and exclusion criteria had been determined upon searching the articles. The eligibility and exclusion criterion used for the search has been illustrated in Table 1.

Table 1. The inclusion and exclusion criteria

Criterion	Eligibility	Exclusion
Type of literature	Articles	Non-research articles, Systematic literature review journal, chapters in books, conference proceeding
Timeline	2020 - 2021	< 2020
Language	English	Non - English
Scope of studies	Social Science, Economics, Finance, and Business Management.	Other than Social Science, Economics, Finance, and Business Management.

2.1 Systematic review process

Four main stages were involved in the systematic review process. The first phase was the identification of related keywords for the search for relevant articles (Table 2). The keywords used for this systematic literature review is as illustrated in Table 2. The second process was screening through all the results shown on the databases. Out of 1311 articles, 1099 articles were removed at this stage. The next stage was eligibility, in which the full articles were examined. The last review stage resulted in a total of 23 out of 40 articles that can be used for the systematic literature review, as some did not focus on business resilience strategies for small and medium enterprises (SMEs). Figure 1 illustrates the flow diagram of the process.

Table 2. The search string used for the systematic review process

Databases	Keywords used
Scopus	TITLE-ABS-KEY (("Business* resilience* framework*" OR "indicator" OR "strategy*model*") AND ("small and medium enterprise*small and medium entrepreneur*SMEs*") AND ("cope*" OR "face*" OR "adapt*") AND ("business* sustainability*" OR "sustaining business performance*"))
WOS	TS= ("model* index*" OR "framework* indicator*" OR "strategy*") AND ("*small medium enterprise*" OR "*small medium entrepreneur *") AND ("*adopt*" OR "cope* face*") AND ("crisis* pandemics*") AND ("business sustainability* in sustaining performance*").

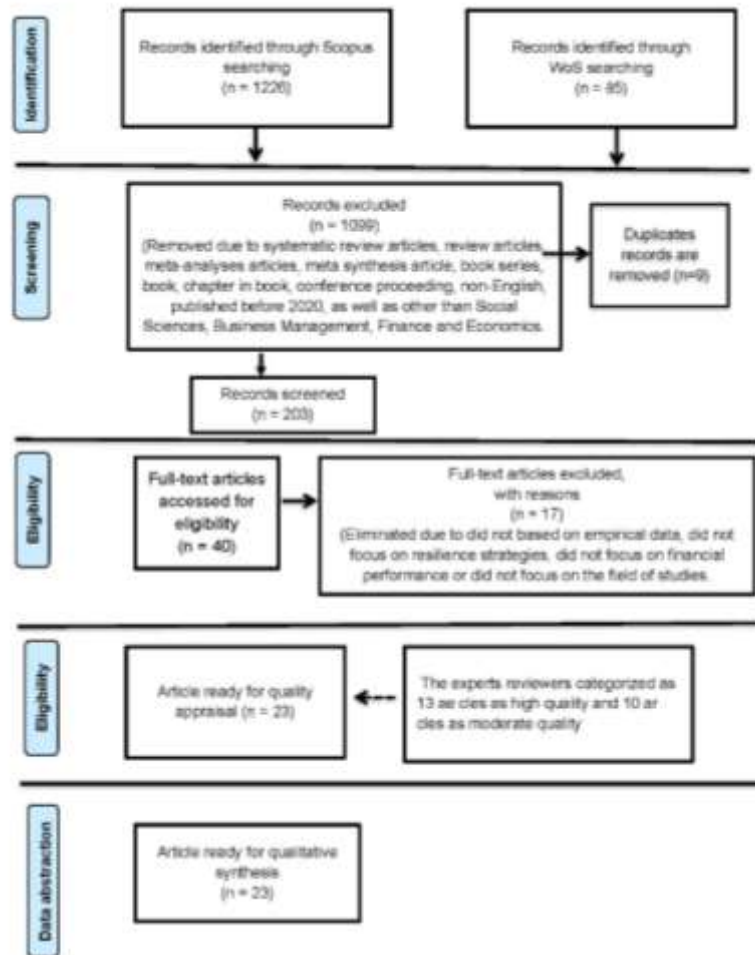


Fig. 1: The flow diagram of the study
(Source: Shaffril et al., 2019)

This study relied on an integrative review technique that allowed diverse research designs (quantitative, qualitative, and mixed-method research) to be included in the review. The result consists of high and moderate-quality papers from the Scopus and Web of Science (WoS) databases.

3.0 Findings

Three main themes will be discussed in this section Business Model Innovation (BMI), Crisis Management (CM), and Government Initiatives (GI). Table 3 has illustrated the nine sub-themes that will support the main themes derived from the literature review.

Table 3. Main themes and sub-themes

AUTHORS	BUSINESS MODEL INNOVATION		CRISIS MANAGEMENT		GOVERNMENT INITIATIVE
	DC	DT	BCP	BRP	FS
(Ali et al., 2021)					/
(Bivona & Cruz, 2021)	/				
(Caballero-Morales, 2021)		/	/		
(Datta et al., 2020)					
(Denicolai et al., 2021)					
(Doern, 2021)				/	
(Duarte Alonso et al., 2021)					
(Durst et al., 2021)			/		
(Fabeil et al., 2020)	/	/	/		

(Fath et al., 2020)					
(Heider et al., 2021)	/				
(Husin et al., 2021)					
(Ibarra et al., 2020)	/				
(Juergensen et al., 2020)					/
(Khai et al., 2020)		/			/
(Matsuzaki et al., 2021)	/				/
(Zuperkiene et al., 2021)				/	
(Nurunnabi, 2020)			/	/	
(Nyanga & Zirima, 2020)					
(Papadopoulos et al., 2020)		/			
(Priyono et al., 2020)		/			
(Ratnasingam et al., 2020)					/
(Thukral, 2021)	/				
	DC = Dynamic Capabilities DT = Digital Transformation		BCP = Business Continuity Plan BRP = Business Recovery Plan		FS = Financial Support

3.1 Business Model Innovation (BMI)

Small and medium-sized businesses have utilized the Business Model Innovation (BMI) about the corrective measures to be taken so that they can deal with the pandemic-induced crisis. Some companies have recognized that innovation may be the most effective tool for business resilience and growth (Caballero-Morales, 2021). Businesses must demonstrate creativity and originality in differentiating their products on the market, particularly during this outbreak, so customers will always prefer and choose their products first. SMEs shall be able to identify their customers' needs through dynamic capabilities. SMEs need to observe and evaluate the firms' ecosystem in this context. For instance, Bivona & Cruz (2021) and Ibarra, Bigdeli, Igartua & Ganzarain (2020) have mentioned that firms need to examine the market demands in sensing the customers' needs and references. Based on the prior literature review by Pazim & Langgat (2020), feeling and grabbing the available opportunities outside the firms can offer more value and proposition to the firms. This can be portrayed as firms should also reach their target customers with a broader range of services such as sales channels to advance the value proposition of SMEs.

Furthermore, small and medium entrepreneurs are suggested to determine the collaborative approach as they have limited resources and technical capabilities (Heider et al., 2021; Bivona & Cruz, 2021). This can be crucial as SMEs may collaborate with new technology partners and knowledge collaborations to develop and produce new value propositions. Through collaboration, SMEs could also cultivate their dynamic capabilities to another level to grasp more innovation in the company. As an illustration, Heider et al. (2021) have also explained that SMEs have fewer experiences in innovation projects as they lack innovation capabilities. Thus it may cause high risk in the management task. Therefore, dynamic capabilities are essential to SMEs in the business model innovation.

Digitalization can be explained as the involvement of advanced technology that the firms can utilize to enhance the efficiency, competitiveness, and economies of scale of the business (Khai, Onn, Zulkifli, Kandasamy & Ahmad, 2020; Papadopoulos, Baltas & Balta, 2020). Digital technology can be implemented through two mechanisms, such as recombination and invention, whereby recombination can be best explained as combining new business frameworks with the existing business models, either one in one or through various dimensions (Priyono et al., 2020). In comparison, businesses can develop a new business model through the invention style.

3.2 Crisis Management

According to Durst, Palacios Acuache & Bruns (2021), a crisis would eventually arise and become a dominant part of the survival of SMEs. This indicates that firms need to take immediate strategic and operational actions. There are three types of crises that need to be recognized by SMEs, surprises, threats, and short response times. Crisis management can be described as the members of organizations and their external stakeholders working together in a systematic way to mitigate the potential crises. Nevertheless, a crisis can pose positive and negative elements to the firms as SMEs can enhance their adaptability to develop extra knowledge and reach a competitive advantage (Durst et al., 2021). Besides, a crisis can assist the firms in creating new opportunities and resource gains. Although specific organizations, especially SMEs, perceive a crisis as an element that could flatten their profitability growth, they need to develop an effective and efficient plan that could boost their sustainability. Therefore, two articles have supported the business continuity plan, and three articles have also been selected for the business recovery plan.

According to Fabeil et al. (2020), a business continuity strategy is crucial for small and medium businesses to survive during uncertain conditions. The International Labour Organisation (ILO) has outlined the BCP Risk Matrix. SMEs need to foster this matrix early to identify the root of problems related to the COVID-19 pandemic (Caballero-Morales, 2021). In addition, the business continuity plan (BCP) provides ways for SMEs to manage the crisis. This shows that the small and medium entrepreneurs must upgrade their innovation approaches through the crisis management cycle. Fabeil et al. (2020) have also proposed that entrepreneurs need to rapidly plan strategies and

develop alternative mechanisms to reduce the impact of the crisis on their business operation since problems are seen as disadvantageous to the micro-business in the long run. The firms should also respond, resuming, recovering, and restoring their business continuity plan.

A recovery plan is required for businesses, especially SMEs, to indicate that they have prepared for the post-crisis period. In other words, Doern (2021) has discussed that entrepreneurs can examine the activities and operation of the business to bring the company back to normal. Entrepreneurs need to concentrate on the factors of responding, resuming, recovering, and restoring in managing the business recovery plan. Doern (2021) and Zuperkiene et al. (2021) have suggested that SMEs were adjusting themselves by deflecting further damages such as providing more security to the business for the upcoming uncertainties, including mobilizing resources from networks to develop new business opportunities. This awareness has emphasized the ability of entrepreneurs to react and plan resilient measures for their business during uncertain times. SMEs can strategize their next moves, such as their response to the regulations of COVID-19 that are usually changing. The business recovery plan is essential to crisis management to secure the business from threats and avoid risks.

3.3 Government Initiatives

Governments play a vital role in coping with the pandemics as they can rule people to follow instructions using their authority. According to Ali, Suleiman, Khalid, Tan, Tseng, and Kumar (2021), governments focus heavily on human health and safety. They have compelled the closure of numerous corporate sectors to support the WHO's recommendations. The governments' difficult decisions to counteract COVID-19, such as lockdowns and mobility restrictions, have impacted the distribution networks and the worldwide supply of goods and services. This will impact the SMEs' business continuity as they affect the supply chain, and lockdowns will pose the most significant impact on their business as they need to survive if they have customers. Ali et al. (2021) stated that governments worldwide have recognized these constraints on SMEs and issued monetary stimulus packages to assist them in survival. Financial support from the government is critical as the SMEs' financial position is poorly affected during the pandemic. Various financial support plans can be given from the government to the public as the initiatives to lighten the burden of SMEs.

The Malaysian government has responded with various monetary stimulus packages to help SMEs with their business continuity. According to Khai et al. (2020), the Malaysian government has collaborated with Bank Simpanan Nasional (BSN), SME Bank, and the Malaysian Digital Economy Corporation (MDEC) to allocate RM500 million to assist SMEs in adopting digitization in line with Industrial Revolution 4.0. Additionally, the Malaysian government has provided RM750 million to the PENJANA Economic Recovery Plan to encourage people to embrace e-commerce. The PRIHATIN Economic Stimulus Package targets SMEs (Khai et al., 2020). The primary objective of adopting digitalization and e-commerce is to encourage more Malaysians to purchase online and turn into a cashless society, demonstrating the Malaysian government's commitment to promoting the adoption of e-commerce transactions between SMEs, notably throughout this economic recession. Besides the monetary stimulus, the government helps SMEs have a stable financial position.

4.0 Discussion

The systematic analysis emphasized three themes and nine sub-themes whereby this section will focus on and discuss the themes in the previous section. SMEs must adopt a business resilience framework for their own sake to sustain their business performance during the COVID-19 pandemic. Concerning that, the government should also take immediate and corrective measures to ensure that they can assist small and medium entrepreneurs through initiatives or schemes. This is because the decrease in profitability and development of SMEs would eventually cause an economic downturn as SMEs are an integral part of the financial contribution.

The first theme of this systematic analysis discussed the Business Model Innovation, one of the measures SMEs take and is supported by the government to sustain business performance. The Business Model Innovation could assist SMEs in developing a more competitive advantage during the post-COVID-19 crisis. This is because businesses should not adopt the same business models since they must foster organization resilience for upcoming uncertainties to protect the business sustainability. Business model innovation can also help small and medium businesses to explore and acknowledge digital-based technology through digital transformation. As an illustration, SMEs need to innovate their business by applying digital transformation in their recovery plan so that the company can sustain itself in an uncertain period. A few studies have proposed that digitization is a new concept for small and medium firms to restructure their business models as well as plans for the "new normal" of COVID-19 (Fabeil et al., 2020; f et al., 2020; Papadopoulos et al., 2020; Priyono et al., 2020). The second theme of this literature review discussed Crisis Management (CM), in which small and medium firms should have good crisis management to protect the companies from any threats and avoid risks. SMEs must implement a business continuity strategy. SMEs must implement the business continuity strategy whereby Caballero-Morales (2021) has explained that SMEs need to employ several immediate strategies to ensure that the business can still operate and generate profitability even during crisis hours. The third theme of this literature review discussed the Government Initiatives (GI) as they play an essential role in helping SMEs' business sustainability. The European governments act fast to help SMEs, as mentioned by Juergensan et al. (2020), through the initiatives related to payment deferment, loan guarantees, and initiatives toward the employees of SMEs.

5.0 Conclusion and Recommendations

The focus of the study appears to be on small and medium-sized enterprise (SME) resilience strategies designed to increase resistance to acute pandemics. However, empirical evidence to support the theories is lacking in the literature. In other words, little is known about how organizations, especially SMEs, can attain levels of resilience that significantly contribute to and validate theoretical constructs. Despite the limitations above, the literature on resilience in SMEs contends that resilience is inseparable from an entrepreneurial

environment. The strategies can recover from business failure and are associated with improved responses to pandemic interruptions. This systematic review has discussed the adoption of the Business Model Innovation for SMEs to sustain their businesses during the COVID-19 pandemic. Furthermore, this study has also revealed the implementation of crisis management to assist SMEs in constantly sustaining their businesses in uncertain events such as during and post-crisis. SMEs must be able to employ dynamic capabilities and digital transformation to achieve sustainability in the long run. Moreover, SMEs should adopt and plan a business continuity strategy during the crisis so businesses can remain longer in the industry. SMEs must carefully carve their business recovery plan after a crisis, such as restructuring and revising the business models to ensure that businesses can adapt to any crisis that may occur at any time.

The Malaysian government should implement good government policy for the SMEs, including a partial exemption to allow factories to operate, payment deferment, wage subsidy, minimum disruption of supply chains, and abolishing unnecessary rules and regulations for SMEs. Further, the government must not only help SMEs during the pandemic but also include other initiatives to help businesses grow after the pandemic. The government can develop practical initiatives to help lighten the burden borne by SMEs. Future studies should include the analysis of the business model innovation in terms of the impact digital-based technology can have on the business's profitability, especially during uncertain times. This literature study has elucidated several beneficial recommendations for future scholars in this field.

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