

## BIBLIOMETRIC ANALYSIS OF MSME DIGITALIZATION AND FINANCIAL LITERACY FOR EFFORTS TO INCREASE POST-PANDEMI INCOME IN 2018-2023

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**Abstract:** Knowledge of financial literacy is an important aspect of life. In practice, several advantages are obtained by MSMEs due to increased knowledge and ability to manage a business better. Apart from being able to boost financial benefits through increasing online sales and providing benefits for buyers with the opportunity to save costs, what is equally important is that MSME financial literacy will also open new spaces that can prevent MSME actors from collapsing in the economic crisis. This study aims to analyze scientific articles to map MSME digitization research and financial literacy by theme, location and research subject as well as the research methods used. This type of research is a qualitative approach. The research data collected in this study from the Google Scholar citation web page used the *Harzing's Publish or Perish application*. The results showed that the years 2018-2023 were indexed on Google Scholar the highest in 2022, which reached 467 publications (47.08%). The most publications by type of article are as many as 929 (93.65%). The growing public awareness and need for understanding financial literacy is one of the factors in increasing financial literacy research.

**Keyword:** covid-19, digitalization of msme, financial literacy

### INTRODUCTION

The role of Micro, Small and Medium Enterprises (MSMEs) in improving people's welfare, which at the same time increases the economy of a country's people, is a major factor for every country when the post-pandemic economic crisis hit the world. For a developing country like Indonesia, the number of MSMEs of 99% can increase GDP by 60.50% and employment by 96.90%, (Coordinating Ministry for Economic Affairs of the Republic of Indonesia, October 2022). This capability is a *critical engine* in driving

the wheels of the national economy. Strategic policies set by the government include the National Economic Recovery Program (PEN), including financing for People's Business Credit (KUR), Micro Business Productive Assistance (BPUM), non-KUR interest/margin subsidies and MSME credit guarantees. Another program is the implementation of the Job Creation Law and Proud to be made in Indonesia (BBI) (Henny 2023).

Technology and financial literacy in supporting their business activities have limited knowledge of human resources about finance, which causes the financial development of MSMEs

to be relatively slow. In practice, there are several advantages for MSMEs due to increased knowledge and ability to manage a business better. Apart from being able to boost financial benefits through increasing online sales and providing benefits for buyers with the opportunity to save costs, what is no less important is that MSME financial literacy will also open up new spaces that can prevent MSME players from being hit by an economic crisis. Unfortunately, it is still 21% (13.5 million MSMEs) in May 2021 ([Maria, Dahlia, Desmintari 2023](#)).

MSMEs are a trading business managed by business entities or individuals that refer to productive economic businesses according to the criteria set by Law Number 20 of 2008. MSMEs play an important role in the development of modern technology, but there are also MSMEs that have trouble in repaying loans due to soaring bank interest rates, besides that are difficulties in the production process due to soaring raw material prices ([Maria, Dahlia, Desmintari 2023](#)).

Financial literacy is a step that small businesses can take in achieving maximum performance by using their abilities or funds. These capabilities include capabilities in financial management, the ability to win business competition, and the ability to create superior products with currently developing technological innovations (Henny 2023).

Knowledge of financial literacy is an important aspect of life ([Abad-Segura & González-Zamar 2019](#)). This financial knowledge is also the basis for financial actors such as entrepreneurs, investors (Anderson, 2015), students ([Abad-Segura & González-Zamar 2019](#)), and women entrepreneurs (Baporikar & Akino, 2020a). Financial literacy is also seen as a determinant of one's behavior in economic decisions (Baker et al., 2019) ([Vivi & Melani 2022](#)).

Digital literacy is the ability to use digital technology and communication tools to access, manage, integrate, analyze and evaluate information to build new knowledge, create and interact with others (Setyaningsih et al., 2019). To prepare for the arrival of generation Z (Gen-Z) in

the 21st century, where the digital market will grow more significantly, digital literacy is increasingly important among MSMEs. In addition, increasing digital literacy of MSMEs paves the way for fair digital transformation, which in turn has a greater positive effect on macroeconomic support for the country's economy ([Bidasari, et al. 2023](#)).

During the Covid-19 pandemic, the use of technology increased by 5% -10% and has the potential to increase by around 40% so that MSMEs follow the trend in current conditions and are supported by the financial literacy of MSME actors by increasing consumer knowledge, confidence and skills so they are able to manage finances well and the role of digitization for MSMEs is very supportive in understanding financial literacy, for this reason this research was conducted with the aim of analyzing scientific articles to map MSME digitization research and financial literacy by theme, location and research subject and research methods used. The growing public awareness and need for understanding financial literacy is one of the factors in increasing financial literacy research. Financial literacy plays a role in considering the decisions of investors (Drexler & Fischer 2010), entrepreneurs in maintaining their business (Thomson 2020).

### **Financial Literacy**

The International Survey of Adult Financial Literacy Competencies (OECD 2016) states that financial literacy is a set of institutions, abilities, knowledge in making decisions related to financial matters so that financial well-being can be achieved for a person or individual ([www.oecd.org/finance](http://www.oecd.org/finance) 2016). It stated that financial literacy is a fundamental factor for economic growth and financial stability. The Association of Chartered Certified Accountants (2014) states that the financial literacy component includes insight into financial concepts, understanding of communication about a financial concept, financial management skills both personally and within a company, as well as skills and determination in making financial decisions in every situation (ACCA 2014).

Financial literacy is a unit, competence, skills and knowledge for making financial decisions so that individuals and business actors can achieve economic well-being. Business actors who have good financial literacy skills will enable them to be more able to use these skills to make the right decisions for their business

Facing the economic crisis that has occurred in every country in the world after Covid 19, every individual and business must be able to manage finances properly and appropriately. This ability also involves strategic steps that must be carried out, when the business being carried out must be able to survive in the midst of competitive competition (Van Rooij et al. (2011). The ability to make a decision related to economic policies involving MSMEs is influenced by marital status and mastery of finance and the attitude of decision makers (Omar Bin Thabet et al. 2019). Mastery of financial reports is inseparable from understanding the components of forming financial statements, which include assets, liabilities, and capital. But also the ability to manage assets, calculate loans and the strength of capital that becomes savings when companies experience funding difficulties (Nuramalia Hasanah et al. 2021). Therefore financial literacy greatly influences the quality of MSMEs as measured through performance in financial reports.

Knowledge finance is component important in literacy finance Because knowledge This measure knowledge possessed\_possible individuals\_they compare product finances, consider cost base loans and savings as well as make appropriate and informed decisions ([Lokea et al. 2022](#))

### **MSME Digitization**

Digitizing MSMEs is the application of utilizing market intelligence results in the framework of product development for MSME growth from a technological point of view (Adella and Rio 2021). Another understanding states that digitizing MSMEs is an attempt to change the behavior of business actors in the process of marketing and selling products using technology. It

was further explained that digital marketing is a series of promotional activities for goods and services by utilizing digital technology (Rohmah, 2019). Previously, promotional activities were only carried out in one direction, using either television or radio media and through newspapers. Along with technological developments, currently promotional activities are carried out through technology, namely by implementing digital marketing. By implementing digital marketing, promotions can be carried out as optimally as possible, and allow the promotion and marketing process to occur in two directions from the seller to the consumer through sales communications that occur digitally.

Referring to Hootsuite data (Rohmah, 2019) Indonesia with a population and a total of 268.2 million people, 150 million use the internet and social media. Based on these data, it is a very wise choice if it adapts to the times full of advances in digital technology, so that entrepreneurs and MSMEs can take advantage of digital marketing activities for the development of business enterprises to be more advanced and reach marketing with a wider scope. This is done with the aim of sustainability and sustainability of MSMEs ([Esih & Nandang 2023](#))

Services Authority conducted a survey in 2016 that only 22% of Indonesians understand financial literacy. The survey results reveal that the number of MSMEs in Indonesia is the largest compared to other countries, however, Indonesia's level of financial literacy is still low. Besides that, the data explains that in terms of index, the level of financial literacy is lower than financial inclusion (OJK-R1, 2017). Therefore, MSME actors must have an understanding and knowledge of literacy, because this greatly influences financial management and has an impact on the performance and sustainability of MSMEs (Desiyanti 2017). So that MSMEs need to make strategic efforts to achieve a sustainable business. In general, MSMEs are constrained in their development, because they tend to be short-term oriented, lack of broad marketing reach, lack of sustainable innovation strategies, inconsistent in

business activities, regulation and management in financial matters as well as access to financing which is still difficult for businesses to perceive

The development of digital-based MSMEs is an alternative to saving the MSME sector during the Covid-19 pandemic. However, so far the government and the Ministry of Cooperatives and SMEs have been trying to encourage digital transformation. In this way, the Covid-19 pandemic has made the digital entrepreneurship ecosystem grow ([Bambang 2020](#))

Indonesia on the graph index the evolution of digital plotting in 2017 is in the category *break out* namely countries with relatively low scores, and growing big as well as become potency with digital economy. This thing utilization related digital skills and assets technology information and communication would improve productivity and the economy a country. Contribution technology information and communication estimated will increase percentage growth economy by 20-30% ([Dewi et al. 2023](#))

Business and consumption when a pandemic requires MSMEs to immediately do adjustment strategic. Digitalization be one most strategies used by MSMEs for reduce impact pandemic ([Supari, et al. 2022](#))

### Bibliometrics

([Tupan 2016](#)) Explaining A bibliometric study in informatics is a study that can reveal patterns of document use, development of literature or sources of information about an object. Bibliometrics includes two types of research; descriptive research and evaluative research. For descriptive studies analyzing books, articles, and other formats by looking at the pattern of authorship such as the gender of the author, the type of work of the author, the level of cooperation, the evolution of the author, the institution where the author works, the topic of the work and the article. Evaluation studies analyze the use of literature generated by counting references or citations in research papers, books, or other forms. This helps advance and develop knowledge when researchers collaborate to investigate a particular

research topic. Of course, research requires information from the results of previous scientific research conducted by colleagues. The classic input-output model to describe the process of scientific research is recommended for publication to present knowledge output. ([Tupan, Rahayu, Rachmawati, 2018](#)) explains that bibliometrics has 3 elements, namely

- a. *Bibliometrics for bibliometricians (Methodology)*, a major area of bibliometric research, has traditionally been used as a research method,
- b. *Bibliometrics for scientific disciplines (Scientific information)*, because researchers work in a scientific orientation, their interest in this field is very high, allowing the borderland joint with quantitative or qualitative research.

### Publish or Perish

([Arwendri 2021](#)) explains *Publis or perish*, that is, publish or get rid of is an expression which states that it is important for university lecturers to publish books, etc. Failure to do research will have disastrous consequences for his career (*Oxford Learner's Dictionary*). Neologism was coined to refer to the immense and generally excessive pressure in the academic world to publish research papers quickly and continuously in order to "survive" or "prosper" in the academic system. In other words, the term represents pressure in academia to continue to publish research in order to advance or maintain one's career. (McKenna & Evelyn, nd) interviewed academics explaining that publishing research in accredited journals is no longer a contribution to knowledge, but a measure of the value of an article. In Indonesia itself, this phenomenon is clearly seen in the process of promoting faculty positions and accreditation of study programs and institutions. For this reason, many universities in the world pay researchers who have published their research. However, for universities with limited income, this method itself is a problem.

### Co-Word Analysis

*Co-Word* analysis is based on keyword analysis of two or more documents used to index documents because the scientific theme contained in a document can be seen through the words ( *Co-Words* ) used. This *Co-Word* analysis aims to see the trend of a collection of documents that are related by strength through keywords and identify documents that have the same topic. The use of non-standard keywords can lead to inconsistent terminology and standardization requires the use of a thesaurus. The thesaurus aims to search using keywords to remain consistent, so that only one meaning is used for concepts that are represented in different writings and have the same meaning (Effendy et al. 2021)

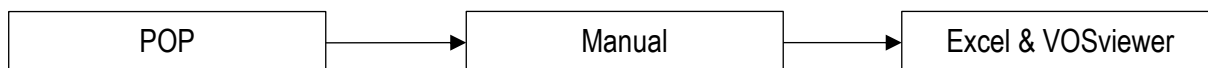
### VOSViewer

VOSViewer is an application that provides concise information specifically for viewing bibliometric mappings. VOS in VOSViewer stands for *Visualization of Similarities*. The clusters generated by the VOSViewer automatically display a color graphic map. Database file types that support bibliography via VOSViewer namely;

Google Scholar, PubMed, Scopus, Web of Science. (Effendy, et al. 2021) explains the advantages of VOSViewer compared to other applications, namely this program has a Text mining function to identify combinations of noun phrases related to mapping and an integrated grouping approach to test *co-citation data* and *co-occurrence networks*. While there are many programs that analyze unit text and matrix similarity, VOSViewer's *strength* lies in its intuitiveness. The program's interactive features and options make it easy to access and explore its network of biometric data, such as the number of citations or the Co-occurrence relationship between key terms and concepts.

### RESEARCH METHODOLOGY

In this paper, the researcher adopts a bibliometric analysis method, which consists of five stages, namely: determining *keywords* according to the research theme, initial search results, improvement of search results, compilation of preliminary data statistics, and data analysis.



a. Determination of keywords

The keywords used in this study are "SMEs digitalization and financial literacy". These keywords are restricted to articles published using the *Publish or Perish* (PoP) software with the Google Scholar (GS) database. The advantages of PoP software are tools that are fast, precise, accurate and robust in searching articles according to keywords. Besides that, Google Scholar was chosen because currently it is one of the largest scientific databases in the world, which can be accessed easily and is free of charge.

b. Initial search results

The initial search results are limited to 5 years, namely in the 2018-2023 range, with

the number of articles being limited to 1000 articles which include all published articles such as scientific journals, seminar proceedings, books, chapters in books, and so on. Search results from the PoP software are stored in the Research Information System (RIS) format to store important information for each article including author data, article title, and year of publication, name of publication, publisher, citations, average annual citations, and rating.

c. Improved search results

From the 1000 articles obtained in the initial search using the Google Scholar database, the next step is filtering to get articles from scientific journals, seminar

proceedings, books, chapters in books, articles, and so on that are suitable and cited according to keywords. of the 1000 articles found, only 992 articles related to MSME digitization and financial literacy

d. Preliminary data statistical complications

The data that has been updated and filtered above is then checked again for the completeness of the journal article components, which include year of publication, author, and citation.

e. Data analysis

Bibliometric data collection in this study used PoP *software*, while in the analysis and visualization of the bibliometric network

using *VOSviewer software*. *VOSviewer software* is used because it is considered effective using data sets from Google Scholar and can provide fast, precise analysis results and attractive two-dimensional visualizations. *VOSviewer* can also map publications, author maps and journal maps based on cocitation networks or map keywords based on networks.

## RESULTS AND DISCUSSION

The results of searching data using PoP are presented in Table 1 below:

**Table 1. Matrix Comparison**

Data	Initial Search Results	Improved Search Results
Publication year	2018-2023	2018-2023
Citation years	5	5
Papers	1000	992
Citations	3955	3955
Cites/year	791	791
Cites/papers	3.99	3.99
Authors/papers	2.26	2.26
H-index	29	29
G-index	53	53
HI, norm	21	21
HI, annuals	4.2	4.2
HA-index	16	16

Based on Table 1 above, it is known that in the span of 5 years (2018-2023) there were 1000 articles when searched with the keywords "Digitalization of MSMEs and Financial Literacy" with 3955 citations and the number of authors per year is 212 people. Of the 1000 articles, the results of the improvements made were 992 articles that were in accordance with the digitalization of MSMEs and digitalization of finance with 3955 citations with an average annual citation of 791 and a total of 212 authors per year. The Hirsch's

index or productivity measurement index, namely the impact of articles published by researchers or academics, is 29. Based on the distribution of citations received by publications or research articles (Egghe's g-Index), a number of 53 is obtained. Table 2 below presents a description of the data on the total number of publications; number of publications cited; h-index; and g-index per year of issuance from Table 1 above as follows:

**Table 2. Year of Publication**

Year	TP	%(N=992)
2018	19	1.92
2019	25	2.52
2020	77	7.76
2021	206	20.77
2022	467	47.08
2023	198	19.96
Amount	992	100.00

Note: TP is the total number of publications

Based on Table 2 above, it can be seen that the total number of publications is in 2022 before being adjusted. In contrast to 2018, in that year the number of publications was classified as the least among other years. The most cited articles are articles published in 2022 with a total of 467 citations, while the least cited articles are articles in 2018

Search results and citations with the keywords MSME digitization and financial literacy through the Google Scholar database obtained 992 sources that match the 2018-2023 range and can be accessed. Of the 992 sources, they are categorized into 3 (three) types, namely *articles*, *conference papers*, and *books*. Detailed percentages are presented in table 3 below

**Table 3. Document Types**

Type	Amount	Percentage (100%)
Articles	929	93.65
Conference Papers	6	0.60
book	57	5.75
Amount	992	100

Based on Table 3 above, the search results for the types of documents that have been carried out found 3 (three) types of original documents, namely those from articles, *conference papers*, and books. Documents in the form of articles are the most numerous, namely 929 titles 93.65%, while *conference papers* are the

least, namely 6 (six) titles or 0.60% and books which are only 57 (fifty-seven) titles or 5.75%. Journals as references in research have contributed to *novelty*; in this presentation, 10 articles in the most cited journals can be seen in table 4 below:

Table 4. The Highest Citation Rating

Year	Cites	Authors	Publishers
2021	402	IA Utami	
2020	339	B Arianto	ATRABIS: Journal of Business Administration (e-Journal)
2020	143	SA Firdaus, IF Ilham, LP Aqidah...	OECONOMICUS ...
2020	141	P Hastuti, A Nurofik,	
2020	104	NLWSR Ginantra, J Simarmata, RA Purba, MY Tojiri...	
2020	99	S Business	Journal of Applied Economics
2019	95	A Rumondang, A Sudirman, ...	
2020	80	WWA Winarto	Jesya (Journal of Economics and Economics ...)
2019	77	I Nurfalalah, AS Rusydiana	Journal of Economics, Finance ...
2018	69	H Fitriani	EL BARKA: Journal of Islamic Economics and ...

Based on Table 4 above, it can be seen that the journal with the most citations is the journal IA Utami (2021) which was published with 402 citations. The second most citations are journals with author B Arianto (2020) published by ATRABIS: Journal of Business Administration (e-Journal) with a total of 339 citations. The third most citation is a journal with author SA Firdaus, IF Ilham, LP Aqidah (2020) published by OECONOMICUS with a total of 143 citations. The next journal with 141 citations is a journal with authors P Hastuti, A Nurofik, A Purnomo, A Hasibuan (2020). The 5th most citations are journals with NLWSR authors Ginantra, J Simarmata, RA Purba, MY Tojiri (2020) with 104 citations. The journal with author S Business (2020) published by the Journal of Applied Economics is the next most cited journal with a of 95 citations. The next most citations are journals with authors A Rumondang, A Sudirman, F Effendy, J Simarmata (2018) published

From the search results through the Google Scholar database, there were 992 evolutionary research documents on the topic of information asymmetry in the market, then the documents were exported to RIS format, inputted

and analyzed with *VosViewer*, the following results were obtained;

#### 1. Visualize the co-word map network

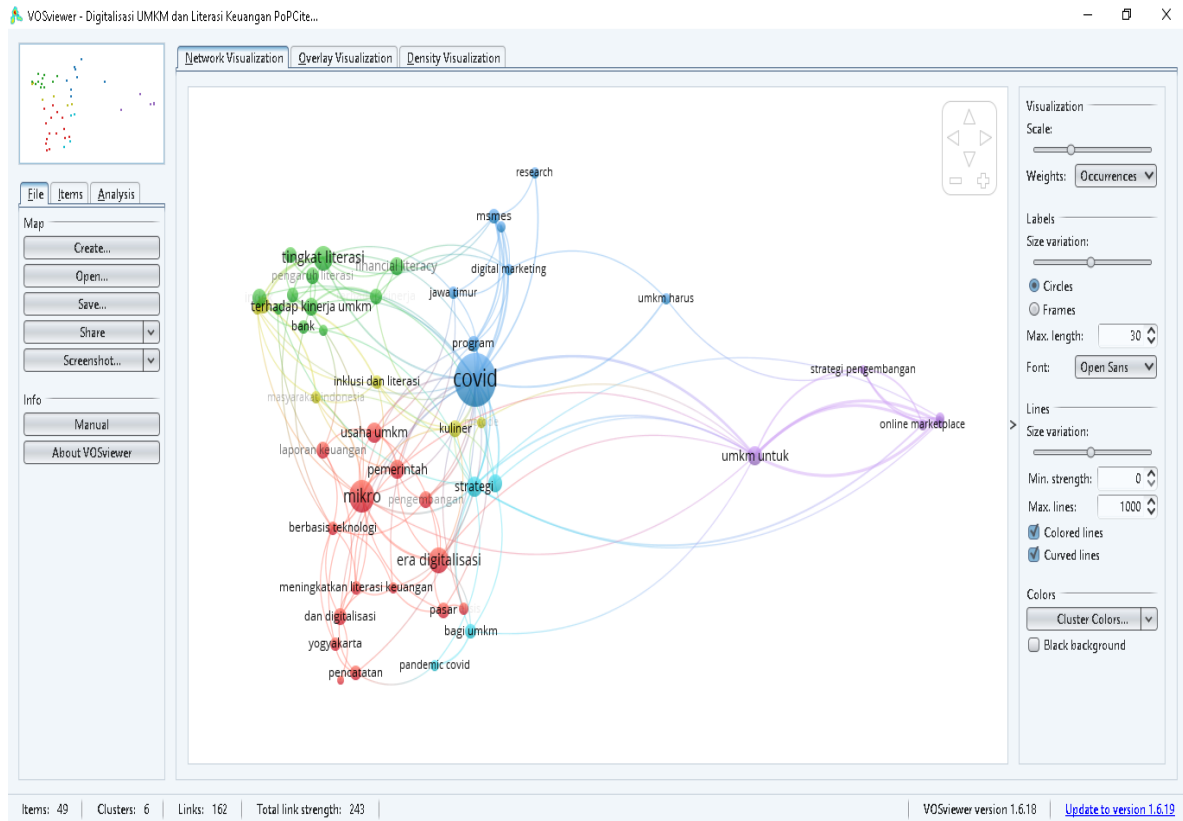
The results of the visualization of the co-word network map of the evolution of research on hats in Indonesia are divided into 7 clusters as shown in Figure 1 below;

- a. Cluster 1 in red consists of ten topics namely, technology-based, digital era, increasing financial literacy, micro, financial reporting, record keeping, scale, MSME business, etc.
- b. Green cluster 2 consists of eight topics, namely, *digital marketing, financial literacy, pandemic, etc*
- c. Cluster 3 blue consists of three topics, namely Pandemic covid, analysis, strategy, etc
- d. Yellow cluster 4 consists of seven topics, namely, banks, financial reports, MSME performance, etc
- e. Purple cluster 5 consists of four topics namely, Bali, culinary, *research*



f. Blue cluster 6 consists of four topics, namely, inclusion and literacy, OJK, Indonesian people, etc.

g. Cluster 7 in light blue consists of four topics, namely, offline market, development strategy, etc

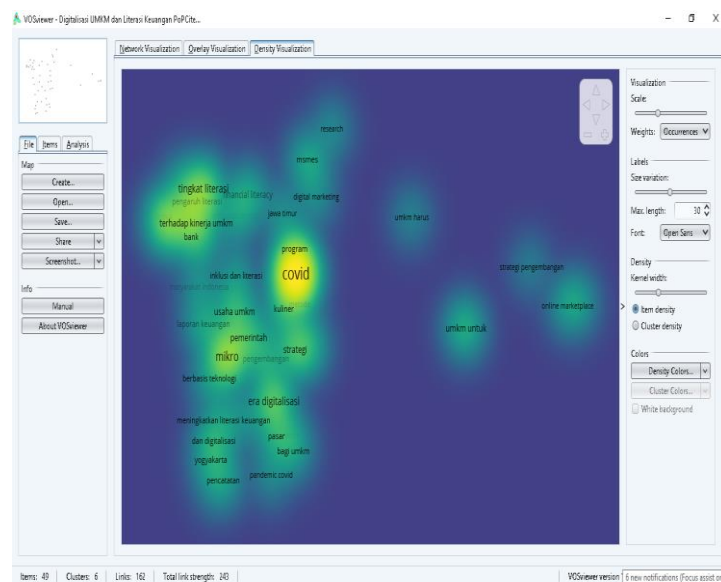


**Figure 1. Visualization Network Map Of The Evolution Of Research On The Topic Of MSME Digitization And Financial Literacy**

## 2. Co-word density map visualization

The cluster density view is an item or label that is marked the same as the item that is visible. The density of items at that time can be seen from each item point that has a color. So that it can identify that, the color of the dots on the map depends on the number of items related to other items. To get an idea of the general structure of a bibliometric map with

regard to the items considered important for analysis this section is very useful. We can interpret the most used keywords in a publication by looking at the worksheet. Visualization Density map coword evolution of research on the topic of information asymmetry in the market in Indonesia can be seen in the following figure



**Figure 2. Density Visualization of the Evolution of Information Asymmetry Research In the Stock Market on Google Scholar**

Figure 2 shows the density map, which is the result of an analysis using the entire evolution of research on the topic of information asymmetry in related and unrelated markets. The more yellow the more the word is used and the greener the less the word is used. In the picture there are four clusters based on keywords.

## CONCLUSION

After analyzing the data obtained by looking at the publishing authority, the breadth and depth of the bibliography of articles on the topic of information asymmetry in MSME digitization and financial literacy, it can be seen that fluctuations in scientific work productivity in the field of study concerned. After valid, an analysis of the productivity of researchers was carried out in various related scientific works, which were determined as sources and objects of bibliographical study in this study, so several things can be concluded as follows;

1. Based on data from the bibliography on the topic of information asymmetry in MSME digitalization and financial literacy, research publications in the period 2018-2023 have increased in 2018-2022, but in 2023 it has

decreased because the year was studied at an unknown time. Finished.

2. Through network visualization, it shows that the research evolution map on the topic of information asymmetry in MSME digitalization and financial literacy becomes seven clusters. Cluster 1 has ten topics, cluster 2 has eight topics, cluster 3 has eight topics, and cluster 4 has seven topics, cluster 5 has four topics. cluster 5 there are four topics, cluster 6 there are four topics, cluster 7 there are 4 topics.
3. Through the visualization of the density map, there are seven clusters. This shows related and unrelated topics of MSME digitization and financial literacy. The more yellow the more the word is used and the greener the less the word is used.

There are still weaknesses such as in conducting research still using the Google Scholar index, which should use Schopus, and there are still variables that have a correlation or relationship with increased income such as good management, writing financial reports in accordance with SAK ETAP standards. Those way researchers have suggestions for further research to use the Scopus index and can add variables that have a relationship with the variables of this study.

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