Business Innovation and Entrepreneurship Journal

Volume 8 No.3 2026

Mapping the Intellectual Structure and Thematic Evolution of Risk Management Research in SMEs: A Bibliometric Review

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Abstract– Small and medium-sized enterprises (SMEs) are very important for employment and economic development, but they still face a high level of exposure to financial, operational, technological, and environmental risks. This article is an attempt to give an overview of the intellectual landscape, main topics, and possible new challenges of SME risk management research. A bibliometric analysis was made with the help of 1, 105 articles indexed by Scopus and published between 1988 and 2026. Exploratory and correlative analyses were made of publication trends, source titles, countries, citations, author keywords, and thematic clusters. The findings reveal an impressive pace of growth especially after 2019, as more than half of the papers were written in the period 2020-2025. The discipline has a very high level of interdisciplinarity as shown by the involvement of 557 journals. Financial risk, credit risk, enterprise risk management, and performance are some of the major topics in the literature. The article identifies digitalization, resilience, sustainability, cybersecurity, and supply chain disruption as some of the new themes in the research. It is argued that SME risk management research has substantially evolved from being mainly focused on financial aspects to adopting a wider strategic perspective.
Keywords: SMEs, risk management, bibliometric analysis, VOSviewer, resilience, digitalization, sustainability.

I. INTRODUCTION

Small and medium-sized enterprises (SMEs) have been recognized as a key driver of not only national but also local economies as they substantially contribute to firm populations, employment generation, innovation, and inclusive development [1]. Nevertheless, due to a common feature of operating with limited financial resources, more narrow managerial capacity, less bargaining power, and lower shock absorption capability than large firms, SMEs are at a disadvantage when it comes to exposure to uncertainties. It is under such circumstances that risk management becomes an essential skill for survival, continuity, and competitiveness in the long run.

Existing research has identified that SMEs are facing multiple and overlapping risk types regarding finances, supply chains, operations, technology adoption, information security, and crisis disruption. However, knowledge development has not been uniform. Reviews point out that, historically, financial risk, enterprise risk management, and performance have been the main topics in the domain, while issues related to adaptation, resilience, digital vulnerability, and sustainability have found limited integration so far [2], [3].

The large number of papers published in recent years makes it even harder to take stock of the field. Only after a field has spread across many journals and disciplinary streams does a holistic bibliometric review become necessary to consolidate its intellectual structure, clarify dominant and emerging topics, and identify future research directions [4], [5]. This line of reasoning is also in line with recent combined bibliometric and systematic reviews. Among others these reviews are the benchmark article used as a design guide for the present paper and it is based on a stepwise review process to move from database selection to synthesis and research agenda formulation [6]

In fact, the topic of SME risk management may continue its expansion as the high-profile digitalization, cybersecurity, supply chain fragility, resilience, and sustainable business continuity debates lately seem to be leading to discussions on the same theme in the field.

Therefore, this paper in an attempt to capture intellectual structures and thematic evolution of risk management research in SMEs in the light of a bibliometric review of a cleaned Scopus data set of 1,105 documents. The paper sets out to answer six research questions: (1) how has the publication trend evolved over time? (2) Which journals, countries,

e-ISSN : 2684-8945
DOI: https://doi.org/10.35899/biej.v8i3.1233

and publications are the most influential? (3) What keywords dominate the field? (4) What thematic clusters emerge from the literature? (5) What dominant and emerging themes characterize the field? and (6) What research gaps and future directions can be identified?

II. LITERATURE REVIEW

2.1 Risk Management in SMEs

Risk management has turned into a crucial managerial function for small and medium-sized enterprises (SMEs), as they are frequently confronted with financial, operational, market, technological, and environmental uncertainties. They are disadvantaged in comparison with larger firms because of factors such as limited financial reserves, lower levels of managerial specialization, weaker bargaining powers, and less formalized governance structures, which make them more vulnerable to disruptions and diminish their ability to withstand shocks [1], [2].

SME risk management, according to the literature, is much more than just a loss avoidance tool. It not only helps an enterprise in its survival, keeps its operations running, and maintains competitiveness, but it also equips the firm to undergo strategic adaptations in a changing environment. Falkner and Hiebl [7] believe that various risk categories are posed to SMEs, such as financial, market, operational, strategic, and external risks. Besides this, they show that risk management in SMEs is still fragmentary as many studies focus on a single risk type rather than risk-integrative practices. Likewise, Ferreira de Araujo Lima et al. [3] depict that risk management in SMEs research has evolved through several streams but still, theoretical integration is limited.

Financial risk is perhaps the most highlighted area in the literature because the nature of SMEs is such that they frequently rely on limited internal resources and external credit. Therefore, in the studies on risks of SMEs, aspects like credit access, liquidities, debt capacities, and financial performances emerge as dominant concerns [1], [8]. Nevertheless, risk management in SMEs should not be equated with financial control only. SMEs also have to deal with operational uncertainties, disruption of supply chains, the risk of implementing new technologies, information security risk, and the problems that arise due to crises [3], [7]. This more comprehensive perspective reveals the necessity to investigate how research in this area has changed from being primarily finance-oriented towards including the broader view of strategy and adaptation.

2.2 Enterprise Risk Management and SME Performance

Enterprise risk management (ERM) is a comprehensive approach that integrates risk management strategies implemented by various organizational functions. ERM, unlike traditional risk management, highlights the interplay between risk, strategy, governance, and performance. Studies in the SME sector have discussed ERM as a tool for enhancing decision-making abilities, mitigating uncertainties, and laying the foundation of sustainability over the longer term [2], [4].

Brustbauer [2] presents a model of ERM in SMEs and points out that risk management practices in SMEs could be passive or active. The former is a mere defensive reaction to uncertainty while the latter implies a more strategic orientation. It is important to note this difference because a large number of SMEs don't have formal risk departments and yet, they engage in risk-related decision-making as part of their daily operations. Therefore, ERM in SMEs must be comprehended not only as a formalized system but also as a managerial practice influenced by owner-manager decisions, constraints in resources, and organizational culture.

Implementing ERM, though, is not a walk in the park for SMEs. They might lack the necessary technical know-how, documentation systems, and financial means to execute elaborate frameworks. Consequently, a discrepancy arises between the value and normative role of ERM and the real-world situation of smaller firms. Hence, the calls made by several researchers are for crisis-sensitive and flexible risk management models that are compatible with SME characteristics [1], [4], [8].

2.3 Digitalization, Cybersecurity, and Emerging Risk Themes

Digital transformation of the economy and society has considerably altered the risk landscape of SMEs. They stand to benefit greatly from digital tools, which allow them to increase productivity, reach new markets, engage with customers better, and optimize their operations. At the same time, however, they become vulnerable to cyber-attacks, problems with data protection, over-reliance on platforms, system failures, and capability gaps in handling the

e-ISSN : 2684-8945
DOI: https://doi.org/10.35899/biej.v8i3.1233

digital aspects. Considering that a significant number of SMEs resort to digital means with no or little technical expertise as well as risk controls in their formalities, these exposures in most instances become cause for concern.

Recently, scholars have observed that digitalization has contributed to the broadening of a SME's risk management perspective from a primarily financial concern to one of strategic capability. With digital readiness, information security, technology adoption, and resilience being aligned and linked to survival and competitiveness of SMEs [3], [6]. Also, reflecting this, we have the increasing frequency of keywords like digitalization, cybersecurity, resilience, sustainability, and supply chain disruption in recent SME risk-management publications.

Nonetheless, digital and cyber risks are still on the sidelines when it comes to the mainstream SME risk-management theory. The majority of the works treats these problems as some sort of isolated technical challenges, not part of one integrated risk management framework. This gap makes a bibliometric analysis necessary because it can help us find out whether the themes of digital risk, which have been brought up recently, are becoming central or still remain peripheral in the intellectual structure of the field.

2.4 Crisis, Resilience, and Sustainability in SME Risk Research

The ongoing pandemic, interruptions in supply chains, the uncertainty brought about by climate change, and unstable economic conditions have led to a growing interest among scholars in the concept of resilience in SMEs. It is generally defined as the capability of a company to foresee disruptions, to take in shocks, to be able to run operations constantly, to recover, and to evolve. Herein lies the merit of resilience that it transforms risk management from its preventive and control functions to its adaptive and learning dimensions.

From the crisis perspective, research has established the vulnerability of SMEs since they usually lack slack resources and formalized crisis management systems. On the other hand, due to smaller communication chains, more flexible routines, and closer customer relations, SMEs often react more quickly than large companies [8]. This contradictory situation certainly renders the issue of resilience in SMEs a theoretically interesting one. On the one hand, SMEs might be vulnerable because they are small, and on the other hand, they could be adaptive because of their flexibility.

Likewise, sustainability has gained traction as a major theme of risk research in SMEs. Environmental, social, and governance factors increasingly determine not only access to markets but also opening of finance, logistics, and legitimacy. Risk management should, therefore, encompass not only short-term financial survival but also long-term continuity, sustainability, and responsible business practices. This trend in the literature provides more evidence to support the notion that SME risk management has significantly evolved from a focused finance-centered field to a multidisciplinary domain.

2.5 Need for Bibliometric Consolidation

As the literature review highlights, risk management in SMEs has spread over several research areas such as financial risk, ERM, supply chain risk, operational risk, project risk, digitalization, cybersecurity, resilience, sustainability. However, despite the rapid growth of the field, it remains largely fragmented. One of the manifestations of this is that different studies use different concepts, methods, sectors, and theoretical lenses.

Bibliometric analysis can produce useful results by exploring the publication trends, citation patterns, source distribution, country contributions, author keywords, and thematic clusters [9]. Donthu et al. [4] argue that bibliometric analysis is useful when a field has accumulated a large body of literature and requires structured mapping. Tranfield et al. [5] point to the need for transparent review procedures to develop evidence-informed management knowledge. VOSviewer by presenting visualizations of keyword co-occurrence networks and conceptual proximities supports this process [9].

Hence based on the above reasoning, this paper undertakes bibliometric analysis to analyze the intellectual structure and thematic changes of SME risk-management research. It helps in finding the dominant themes, emerging topics, influential publications, and future research directions in what is now recognized as an increasingly multidisciplinary field.

III. RESEARCH METHODS

The paper uses the bibliometric review method in a bibliometric review design. A bibliometric analysis is a good method to use when one intends to map the intellectual, conceptual, and social structure of a research domain through the publication, citation, and keyword patterns [4]. The methodological logic also follows structured review principles that emphasize transparent search design, explicit

e-ISSN : 2684-8945
DOI: https://doi.org/10.35899/biej.v8i3.1233

inclusion and exclusion decisions, and synthesis-oriented interpretation [5].

The analysis employs evaluative bibliometrics and relational bibliometrics at the same time. The evaluative aspect describes the field through publication trends, document types, source titles, countries, and citation patterns. The relational aspect is used to examine conceptual proximity and thematic clustering through keyword analysis and VOSviewer-based mapping. The approach aligns with Anand and Brix's [6] stepwise review logic, distinguishing between productivity-oriented findings and thematic interpretation.

The articles and other literature included in the study were selected from Scopus metadata that had already been manually cleaned prior to the present study. Due to its broad journal coverage and structured metadata that facilitate productivity, citation, and co-occurrence analysis [4], Scopus is the most commonly used source of bibliometric data. The final dataset consists of 1,105 English language publications from 1988 to 2026, including 1,047 journal articles and 58 review papers spread across 557 source titles.

The investigator retained all records in spreadsheet form and analyzed them for document characteristics, citation performance, author keywords, and thematic structure. Take note that since 2026 is an incomplete publication year, any output for that year should be taken with a grain of salt.

In order to focus our bibliometric analysis on risk management in SME contexts, we retained those documents that were journal articles and review papers published in English and indexed in Scopus. Besides these included records, duplicates, non-journal items, records with insufficient or empty metadata, and clearly irrelevant records were deleted during cleaning. Although the dataset had already been cleaned before analysis, a few weakly related records may still be present because broad search terms can overlap with adjacent domains.

The analysis was carried out in two steps. The first step was to perform evaluative analysis to look at publication growth, document types, journals, countries, citation profiles, and highly cited studies. The second relational step aimed at author keywords and co-occurrences was used to unveil thematic clusters. Larger nodes in VOSviewer map denoted more frequent terms, whereas shorter distances and stronger links denoted stronger concepts [9].

IV. RESULT AND DISCUSSION

Results

Table 1 collects key features of the bibliometric dataset. The field appears to have amassed a large quantity of work that is still relatively light on review work, which indicates that the field has grown predominantly through dispersed empirical studies rather than through synthesis-based scholarship. In fact, this pattern establishes the significance of bibliometric consolidation as it facilitates the management of an exponentially increasing and fragmented literature base.

Table 1. General characteristics of the bibliometric dataset

Indicator	Result
Database	Scopus
Publication period	1988–2026
Total documents	1,105
Journal articles	1,047
Review papers	58
Source titles	557
Language	English
Analysis tools	Spreadsheet and VOSviewer

Source: Data Processing

As shown in Figure 1, there is a high increase in publications about SME risk management particularly from 2019. 58 documents were produced in the field in 2019 and this number went up to 79 in 2020 and then it was 78 in 2021, 85 in 2022, 99 in 2023, 123 in 2024, and 178 in 2025. Overall, 58.1% of all documents in the dataset were published during 2020-2025.

This certainly means that what used to be a fragmented niche is now a rapidly expanding research domain and the breakneck speed is probably related to the growing worry about financial uncertainty, resilience post-pandemic, disruption of supply chains, digital transformation, and sustainability in SMEs. The low 2026 figure should be seen as just a partial year effect and not a decrease in interest.

e-ISSN : 2684-8945
DOI: https://doi.org/10.35899/biej.v8i3.1233

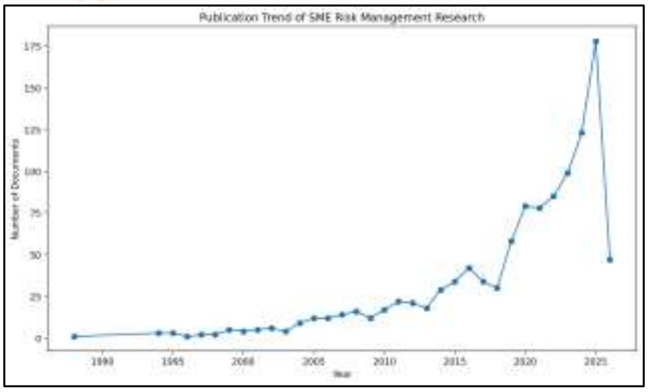

Figure 1. Publication trend of SME risk management research
Source: Data processing

Figure 2 reveals that journal articles far outnumber review papers (1,047 vs 58). The predominance of articles signifies that the knowledge base has been principally built through empirical and subject focused pieces of work.

This unbalance also suggests that the field is still synthesis-light. Hence, bibliometric studies are of great value as they provide integrative pieces of evidence that are scattered across many journals, segments, and methodologies.

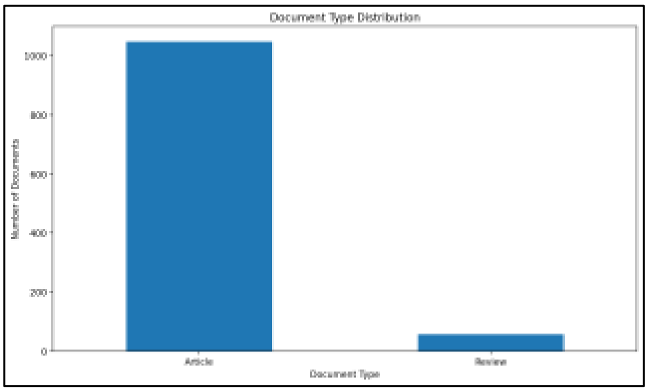

Figure 2. Document type distribution
Source: Data processing

Figure 3 displays the main production source of publications. The top producing journals are Sustainability (Switzerland) (57); Journal of Risk and Financial Management (21); Journal of Cleaner Production (17); Safety Science (16); International Journal of Production Research (12). Therefore, naturally, risk management in SMEs is not constrained to finance journals alone.

Moreover, the field covers journals related to sustainability, operations, production, technology, and security. This is another indication of the multidisciplinary nature of the field and the fact that risk management of SMEs is viewed as a strategic issue, which is linked to environmental uncertainty, innovation, operational continuity, and digital change [3], [8].

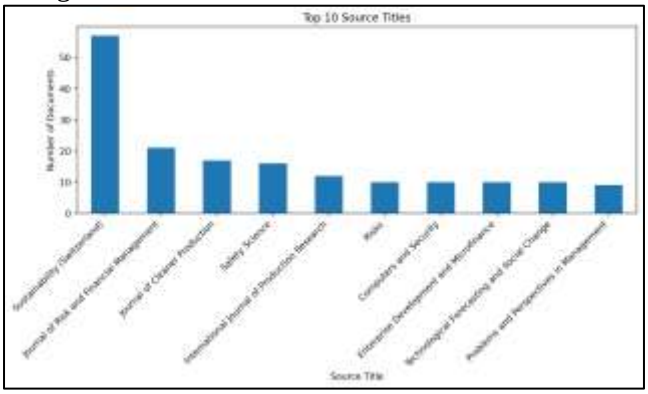

Figure 3. Top source titles by number of documents
Source: Data processing

Figure 4 illustrates the geographic distribution of a research area according to the number of affiliations. The main contributors to the field are China (333), United States (215), United Kingdom (213), India (164), Italy (100), Indonesia (90). This shows the field is characterized by a mix of advanced and emerging economies.

Strong showing of China and India signifies the role of SMEs in the very dynamic markets of these developing countries, whereas the United Kingdom and the United States have long dominated the academic landscape and this continues to be reflected by the visibility of their authors. Indonesia's presence among the top contributors is also very interesting as it shows the rising importance of SME risk management research in Southeast Asian and other high-vulnerability areas.

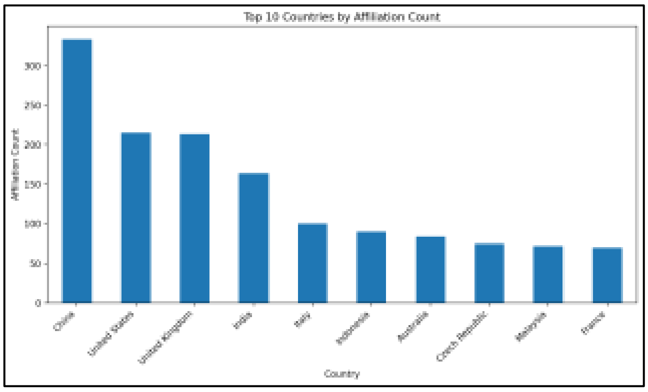

Figure 4. Top countries by affiliation count
Source: Data processing

e-ISSN : 2684-8945
DOI: https://doi.org/10.35899/biej.v8i3.1233

BIEJ
Business Innovation and Entrepreneurship Journal
Volume 8 No.3 2026

Figure 5 lists the top author keywords in the collection. The top ones are small and medium-sized enterprises (392); risk management (231); risk assessment (63); sme (57); risk (55); covid-19 (32); sustainability (32); credit risk (30); supply chain management (27); enterprise risk management (26); entrepreneurship (25); digitalization (24). The fact that "small and medium-sized enterprises" and "risk management" are the two most highly central keywords confirms that the dataset is indeed representative of the target field whereas the presence of words such as "risk assessment," "credit risk," and "enterprise risk management" complements this by showing that the field is still largely dominated by more traditional, evaluative, and financial concerns.

However, the emergence of these various keywords e.g. digitalization, sustainability, covid-19, innovation, resilience, and supply chain-related words point out the broadening of the field in terms of topics. It illustrates that management of SME risk is no longer seen solely in the context of financial control but is being related to strategic capacity, digital readiness, and sustainability from a long-term perspective.

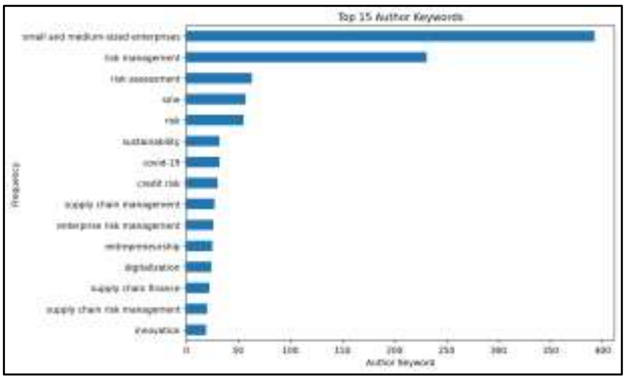

Figure 5. Most frequent author keywords
Source: Data processing

Discussion

The findings show that SME risk management has developed from a relatively fragmented research topic into a rapidly expanding multidisciplinary field. The sharp increase in publications after 2019 indicates that risk management in SMEs has gained stronger academic attention in response to several major disruptions, including the COVID-19 pandemic, supply chain instability, digital transformation, financial uncertainty, and sustainability pressure. This growth suggests that SME risk management is no longer treated only as a narrow financial issue. It has become a broader managerial and strategic concern linked to survival, adaptation, competitiveness, and long-term business continuity [10].

The dominance of journal articles compared with review papers also indicates that the field has grown mainly through dispersed empirical studies. This pattern confirms the need for bibliometric consolidation. Although empirical studies provide important evidence from different sectors, countries, and risk contexts, the lack of synthesis-based studies can make the field conceptually fragmented. Bibliometric mapping is therefore useful because it helps identify publication trends, influential sources, dominant keywords, thematic clusters, and emerging research directions. This is particularly important for SME risk management because the field cuts across finance, operations, entrepreneurship, sustainability, digitalization, cybersecurity, and resilience [11].

The source title distribution further supports the multidisciplinary character of the field. The presence of journals related to sustainability, finance, production, safety, operations, and technology shows that SME risk management has moved beyond its traditional association with financial control and credit risk. Risk in SMEs now appears as a cross-functional issue. It affects financial decisions, operational continuity, supply chain relationships, digital capability, environmental responsibility, and strategic renewal [12]. This finding is consistent with the view that SMEs face overlapping risks and cannot manage uncertainty effectively through isolated or single-risk approaches.

The country distribution also reveals an important pattern. The strong contribution from China, the United States, the United Kingdom, India, Italy, and Indonesia indicates that SME risk management attracts attention in both advanced and emerging economies. This mixed geographical distribution suggests that SME risk management is relevant across different institutional and economic contexts. However, the meaning of risk may differ across countries. In advanced economies, research may focus more on formal ERM, digital security, sustainability compliance, and innovation-related uncertainty. In emerging economies, SME risk management may be more closely related to credit access, informal practices, market volatility, disaster exposure, institutional constraints, and limited managerial capacity. This indicates the need for more comparative studies that examine how institutional conditions shape SME risk management

e-ISSN : 2684-8945
DOI: https://doi.org/10.35899/biej.v8i3.1233

practices.

The keyword analysis confirms that financial risk, credit risk, risk assessment, enterprise risk management, and performance remain central themes in the literature. This reflects the long-standing concern that SMEs are financially vulnerable because they often operate with limited reserves, restricted access to credit, and weak shock absorption capacity. However, the emergence of keywords such as digitalization, sustainability, COVID-19, innovation, resilience, and supply chain management shows a clear thematic shift. The field is gradually moving from a finance-centered perspective toward a broader strategic and adaptive perspective. This shift is important because contemporary SMEs face risks that are interconnected and dynamic rather than isolated and predictable.

The thematic clusters identified in this study strengthen this interpretation. The clusters related to financial risk and credit risk show the continuing importance of financial vulnerability in SME research. The clusters related to business performance and sustainability suggest that risk management is increasingly linked to long-term competitiveness and responsible business practices. The clusters related to digitalization and innovation indicate that technology adoption creates both opportunities and new vulnerabilities for SMEs [13]. Meanwhile, the clusters on resilience, adaptation, entrepreneurship, and risk perception show that SME risk management also depends on behavioural, managerial, and contextual factors. These clusters demonstrate that the intellectual structure of the field is expanding, but not yet fully integrated.

A major implication of this finding is that SME risk management research still needs stronger theoretical integration. Many studies examine financial risk, supply chain risk, cybersecurity risk, sustainability risk, or disaster risk separately. This creates useful but fragmented knowledge. Future research should develop frameworks that explain how different risks interact within SMEs. For example, digitalization may improve market access but also increase cybersecurity exposure. Supply chain disruption may create operational risk, financial pressure, and reputational damage at the same time. Climate-related events may affect logistics, assets, cash flow, and business continuity. These interactions require integrated models rather than separate risk categories.

Another important issue concerns the behavioural dimension of SME risk management. SMEs often lack formal risk departments, detailed documentation systems, and advanced analytical tools. However, this does not mean that they do not manage risk. Many owner-managers respond to uncertainty through experience, intuition, social networks, trust, family support, supplier flexibility, and informal routines. These informal practices remain underdeveloped in the core literature. Future studies should therefore pay closer attention to how SME owner-managers perceive, prioritize, and respond to risk under resource constraints. This direction can enrich the literature by connecting risk management with entrepreneurship, decision-making, social capital, and institutional context.

The findings also show that resilience, disaster risk, climate vulnerability, and sustainability deserve greater attention. Although these themes are emerging, they are not yet dominant in the intellectual structure of SME risk management research. This is a significant gap because SMEs are highly exposed to crisis and disruption, especially in emerging economies and disaster-prone regions. Future research should examine how SMEs anticipate shocks, absorb disruption, maintain operations, recover after crisis, and adapt their business models. This would extend SME risk management from a control-oriented approach to a more adaptive and resilience-oriented approach [14].

Overall, the discussion confirms that SME risk management research is undergoing thematic evolution. The field began with strong attention to financial risk, credit risk, and performance, but it now includes digitalization, sustainability, resilience, cybersecurity, supply chain disruption, and crisis adaptation. However, the field remains conceptually fragmented. Its future development depends on more integrated, contextual, and theory-informed studies. Stronger integration between bibliometric mapping, systematic literature review, and empirical research would help build a more coherent understanding of how SMEs manage complex and overlapping risks in uncertain environments.

V. CONCLUSION AND SUGGESTION

Using 1,105 Scopus-indexed publications as the sample base, this bibliometric review has helped to map the intellectual structure and thematic evolution of risk management research in SMEs. In a short notice the results reveal that the field has been

e-ISSN : 2684-8945
DOI: https://doi.org/10.35899/biej.v8i3.1233

growing fast, especially after 2019, and now occupies a space which is multidisciplinary spanning finance, operations, sustainability, digitalization, and resilience.

The following are the seven main thematic clusters that have been identified in the paper: financial risk and credit risk; business performance and sustainability; digitalization and innovation; core risk analysis and decision-making; entrepreneurship and risk perception; resilience and adaptation; and banking and credit assessment. Collectively, the clusters indicate that the field is moving from a narrow finance-centered heuristic to a wider strategic interpretation of risk management in SMEs.

The major shortcomings are in relation to non-financial risks, behavioral dimensions, disaster-related vulnerability, and climate risk. Therefore, future scholarship should aim at the development of more integrated and contextualized frameworks explaining how SMEs manage complex, overlapping, and rapidly evolving forms of uncertainty.

Based on the findings, future research should develop more integrated frameworks for SME risk management by combining financial, operational, digital, cybersecurity, supply chain, climate, and resilience-related risks. The literature is still strongly shaped by financial and credit risk, while non-financial risks remain less integrated into the core discussion.

Future studies should also examine the behavioural and managerial dimensions of SME risk management. Many SMEs do not use formal risk management systems, but owner-managers still make risk-related decisions through experience, intuition, trust, and informal practices. This area requires deeper empirical investigation.

In addition, future research should give greater attention to disaster risk, climate vulnerability, and resilience in SMEs, especially in emerging economies and disaster-prone regions. Methodologically, future reviews should combine bibliometric analysis with systematic literature review or qualitative content analysis to provide stronger theoretical interpretation. For practice, policymakers should design simple, contextual, and low-cost risk management tools that fit the limited resources of SMEs.

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