



Challenges Encountered by SMEs in Tourism Industry: A review from 2017 to 2021

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Abstract

The tourism industry worldwide has decreased because of restrictions on the entry of tourists due to the pandemic of Covid19. This study explores the challenges SMEs face through this pandemic through literature studies. The systematic literature review (SLR) method was used to examine and analyses all extant research articles published in Google Scholar from 2017 to 2021. Articles analysed by the keywords: SMEs, Challenge, and Tourism. Based on the findings, the challenges faced by SMEs can be categorised into internal and external factors that may influence SMEs, especially in the tourism industry, which includes the food industry.

Keywords: SMEs; tourism; challenges; literature review

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DOI: <https://doi.org/10.21834/jabs.v7i21.405>

1.0 Introduction

Tourism is defined as a social, cultural, and economic phenomenon that focuses on the movement of people for personal or professional purposes. The tourism industry was the second-highest contribution to the economic sector based on Gross Domestic Product (GDP). Tourism provides products and services to fulfil the tourist's needs to be more comfortable and enjoy their vacation. As a result, this was a great opportunity to increase tourist expenditure (Zubair, Farid Shamsudin, Fizza Zubair, & Mohd Farid Shamsudin, 2021). Set (2013) defines tourism products as accommodation services, food, and beverage services, cultural services, travel agency, tour operators, cultural services, transportation, entertainment, zoo, museum, and theme park. In Malaysia, food heritage was one of the tourism products. Malaysia is popular with its different races, ethnic, cooking styles, recipes, and traditions, attracting tourists from different countries. Furthermore, tourists can experience and learn about multiple cultures by eating and consuming the local cuisine (Regis & Baptist, 2012).

Tourism Small and Mediums enterprise (SMEs) are usually the type of entrepreneur that take the chance to startup and grows their business related to tourism services. To become a successful entrepreneur, it is necessary to go through various internal or external business challenges. An example of an external factor is the crisis Covid19. Through World Travel & Tourism Council (WTTTC), 100 million people in the global tourism industry might be unemployed due to the covid-19. Moreover, work stoppages prevent many industries from continuing to produce, which causes unemployment and even insolvency. In the same way, WTTTC stated that international visitor expenditure fell by 69.7% in 2020 but increased by 3.8% in 2021 (Kukanja, Planinc & Sikošek, 2020).

The business world is becoming more competitive, uncertain, and hurried. Furthermore, huge cancellations and refund requests make SMEs stuck with debt and force many companies to close (Mohammed, 2022). Entrepreneurs must deal with these difficulties to survive and operate efficiently. The purpose of this study is to explore the challenges faced by SMEs in the tourism industry from 2017 to 2021.

2.0 Literature Review

The worldwide tourism sector is primarily made up of micro, small, and medium-sized businesses (SMEs). According to the United Nations World Tourism Organization (UNWTO), SMEs represent around 80% of all tourism enterprises worldwide (Kukanja, Planinc & Sikošek, 2020). Furthermore, SMEs account for more than 90% of all business entities in the EU (Secinaro, Calandra, & Biancone, 2020). Small and medium enterprise (SMEs) is an entrepreneur that needs to meet criteria that the government state, such as the number of employees and turnover (Khokhobaia, 2019). The criteria are different depending on each country. For example, in Malaysia, small enterprises must have employees from 5 to less than 30; meanwhile, medium enterprises are 30 to not exceed 75 employees (Lim, & Teoh,2021). Compared to Georgia, the total number of employees for small businesses is 50 and for medium enterprises is 249 (Khokhobaia, 2019).

There are specific business in tourism-related SMEs, including hotels and homestays, cafes, food, and beverages, travelling and guiding, surfing, diving, souvenirs, handicrafts, travel agent, transportation, and boat operator. Due to low start-up costs and barriers, most local communities are SMEs. Successful SMEs in rural areas provide products that only use natural agricultural resources. For example, successful entrepreneurs from Elma Town, Turkey, produce niche tourism like wine tourism (Güzel, Ehtiyar & Ryan, 2021). Numerous studies on small enterprises in the tourism industry have been conducted in recognition of the benefits of tourism. Based on a study by Othman (2011), tourism positively impacted small enterprises' financial and non-financial performance. The owners' educational background does not significantly affect the SMEs' financial performance. However, it does have a beneficial effect on their non-financial performance. The previous research from Brown, Spillman, Lee and Lu (2014) stated that small tourism in Central Kentucky has a relationship between owner, personal values, and market orientation for business performance. Every business starts from small and upgrades to medium enterprise. Successful SMEs include capabilities like taking a chance, developing, and producing products, and, most importantly, spotting opportunities everywhere to start a business or improve it (Uvarova, & Vitola, 2019).

A business opportunity entails selling services that will allow the entrepreneur to start a business in tourism, one of the opportunities is the employment of local communities. Encouraging local employment possibilities and income generated through access to capital for investment and increase the production of handicraft items in Pakistan (Jabbar & Akram, 2020). Furthermore, SMEs will take a chance to employ local people to huge the production labour. Some individuals have been jobless for a long time and have decided to start a business in the tourism industry. Startup business was their pull factor in improving their lifestyle, income, and family life. Family businesses in SMEs also provide job opportunities for their family member (Jayasooriya & Perera, 2019).

In tourism, a family business primarily sells a product with cultural heritage elements such as handicrafts, local traditional food, and souvenirs to maintain a cultural tradition so that it can be inherited from each generation. SMEs agreed that low operating cost is an opportunity for startup business (Kah, O'Brien, Kok & Gallagher, 2022). Direct costs of goods sold (COGS) and other operational costs, also known as selling, general, and administrative (SG & A), are included in operating costs. There are SMEs that produce their products home-based and online. Studies about SMEs' handicraft show that they are comfortable working from home because it enables them to do their household duties and childcare with their handicrafts production activities (Fabeil, Marzuki, Abdul Rahim, Pazim & Langgat, 2016).

3.0 Methodology

Data collection are thorough literature search that was performed using online databases in Google scholar based on Pahlevan-Sharif, Mura and Wijesinghe (2019), stated that more than 40% of the reviews utilised Google Scholar to search for literature, followed by EBSCO,

ScienceDirect, ProQuest, and Scopus/Elsevier. The search keyword were challenges, SMEs, and the tourism industry. The search only looks for data from 2017-2021, and the main language is English. The data collection used is Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) (Pahlevan-Sharif *et al.*, 2019). Figure 1 shows the flow diagram of this study.

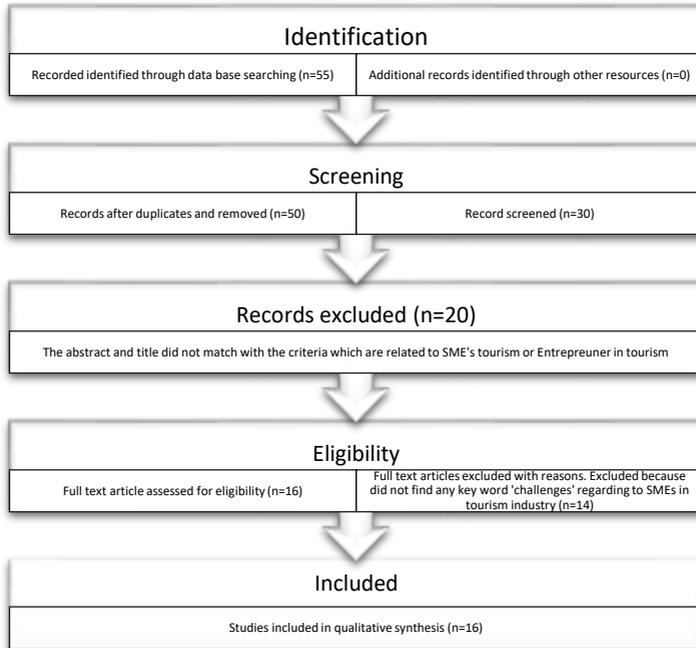


Figure 1: The flow diagram
 Source: Pahlevan-Sharif *et al.* (2019)

The first step is the initial search. The paper was selected based on relevant journal articles from Google Scholar data. A search was performed by the following keyword “Challenges”, “SMEs”, “Tourism industry”, “Opportunities”, “Small business”, “Homestay tourism”, “Food Tourism”, “Role”, “Travel agents”, “Handicraft”, “2017”, “2018”, “2019”, “2018”. “2019” “2020”, “2021” or “Entrepreneur Tourism”. A total of 55 papers related to the keywords. The next phase is that the articles were excluded if they did not belong to the subject area “Entrepreneur in tourism”, “small tourism business”, or “SMEs in tourism”. This phase delimited the number of articles to 50. The third phase articles were excluded based on the title and abstract. The researcher gone through every paper with predefined criteria and cut or exclude articles that do not meet the requirement. The articles that is only left for this phase is 30. Next phase is full-text articles assessed for eligibility; through this phase only 16 articles which all the articles are being assessed using an integrative review strategy,

which allowed for the inclusion of multiple research designs, qualitative and quantitative. These final articles are the 16 papers which researcher would be reviewed.

4.0 Results

SMEs' summarization challenges based on finding from the Google School database (2017-2021). Challenges will be divided into internal dan external factors to explain them. An entrepreneur's internal factors include a lack of knowledge, skills, human resources, and marketing challenges. Furthermore, external factors come from external businesses and affect their success. The government, technology, market demand, and seasonality are external factors. Entrepreneurs cannot control what comes from an external factor but can try to minimize and take resilience action.

4.1 Internal Factor

The first challenge for SMEs in tourism in internal factors is a lack of knowledge (Makhitha, 2017; Sade *et al.*, 2017; Shafiei & Karoubi, 2018; Ekanayake *et al.*, 2020; Khokhobaia, 2019; Reindrawati, 2020; Shin *et al.*, 2020; Istanti, 2021). SMEs with strong knowledge will be a success factor in their business. Based on Makhitha (2017), SME craft producers do not know potential customers or promotional strategies and identify market opportunities. This reason encourages them to sell similar products to other producers. A study of the Palmyra Industry in Sri Lanka stated knowledge transferring issues. The young generation is reluctant to inherit their parent's venture. Their parent ventures are not matched with current market trends and changes. Sade *et al.* (2017), there is also the absence of young successors to continue the business legacy.

SMEs also lack knowledge of tourism activities even though there are in the tourism industry (Khokhobaia, 2019). Based on the latest research by Istanti (2021), SMEs in rural areas still lack knowledge of the digital divide. *Skills* are the expertise or talent needed to do a job or task. Lack of skills will affect the proses of business flow. In tourism, SMEs face challenges such as a lack of skills (Makhitha, 2017; Ekanayake *et al.*, 2020; Khokhobaia, 2019; Istanti, 2021). SMEs in tourism still have no skills in product design and no innovativeness and uniqueness. Mostly SMEs create a product that has no economic benefit. SMEs in *Kuala Sepetang* faced challenges shortage of qualified human resources. Results show that SMEs do not have skills and are qualified as tourist guides; they do not know the right way to explain their business to visitors (Shin, Weng & Dawood, 2020).

The next challenge is human resources (Sade *et al.*, 2017; Serefoglu & Gokkaya, 2017; Khokhobaia, 2019; Reindrawati, 2020). Human resources that lack the technical staff and reliable workers. Based on a study by Khokhobia (2019), the biggest obstacle is human resource development. The following internal factor is financial (Makhitha, 2017; Sade *et al.*, 2017; Serefoglu & Gokkaya, 2017; Ekanayake *et al.*, 2020; Gamage *et al.*, 2020). Even though SMEs are low-barrier and low-cost businesses, they still face a financial challenge to survive. Lastly for internal factor is marketing (Hlengwa & Thusi, 2018). SMEs with financial difficulties will face the highest marketing and advertisement cost. Marketing is

essential because it focuses on promotion, selling, pricing, market research, and distribution.

Table 1: The Challenges of SMEs in the Tourism Industry (2017-2021): Internal Factor

Authors	Year	Title	Challenges
Makhitha, K. M.	2017	Challenges affecting small craft producer business growth and survival in South Africa	<ol style="list-style-type: none"> 1. Lack of understanding of market needs 2. Lack of skills 3. Lack of access to finance 4. Transportation problems 5. Inadequate workspace
Sade, A. B., Rahman, M. S., Tan, S. K., & Hassan, H.	2017	Preservation of Malaysian handicrafts to support Tourism development	<ol style="list-style-type: none"> 1. Market and financial constraints 2. Inefficient production 3. Lack of relevant knowledge 4. Lack of reliable workers 5. The absence of young successors to continue the business legacy 6. Lack of entrepreneurship education in society. 7. Lack of motivation
Serefoglu & Gokkaya,	2017	Challenges of rural SMEs in Ankara, Turkey	<ol style="list-style-type: none"> 1. Administrative and legal obstacles 2. Lack technical staff
Hlengwa, D. C. & Thusi, K.	2018	Crucial for economic growth, nonetheless, facing numerous challenges: Tourism SMMEs within uMsunduzi Local Municipality	<ol style="list-style-type: none"> 1. Funding challenges 2. Marketing challenge 3. Compliance <ul style="list-style-type: none"> • Illegal operators and licensing authorities are not efficient 4. Capacity building. <ul style="list-style-type: none"> • Not making a profit, staffing issues, and expansion opportunities. Training and development
Shafiei, Z. & Karoubi, M	2018	E-business adoption in Small and Medium Sized Tourism firms in Iran: Challenges and prospects.	<ol style="list-style-type: none"> 1. Micro level <ul style="list-style-type: none"> • Lack of internet usage at all levels • Mismatches between purchased/promised product/service.
Khokhobaia, M.	2019	The role of small and medium-sized enterprises in regional tourism development: the case of Georgia	<ol style="list-style-type: none"> 1. Low level of human resources development 2. Lack of knowledge of tourism as a business activity 3. Low level of tourism infrastructure development 4. Weak commercialization of cultural and historical development

Ekanayake, E. M. S., Prasanna, R., Jayasundara, J., Gamage, S. K. N. & Rajapakshe, P. S. K.	2020	Traditional SMEs with cultural heritage: Challenges in Modernity A case study from Sri Lanka	<ol style="list-style-type: none"> 1. Knowledge transferring issue (Young generation is reluctant to inherit their parents' venture) 2. Not matched with the current market trends and changes via quantity and quality 3. Role conflict 4. Lack of understanding of ethical business 5. Inadequate human capital investment
Reindrawati, D. Y.	2020	The challenges of micro-entrepreneurship Tourism as a New Tourism Destination Surabaya	<ol style="list-style-type: none"> 1. Lack of learning and knowledge development with regards to the business 2. Low quality of human resources
Gamage, S. K. N., Ekanayake, E. M. S., Abeyrathne, G. A. K. N. J., Prasanna, R. P. I. R., Jayasundara, J. M. S. B. & Rajapakshe, P. S. K.	2020	A Review of Global Challenges and Survival Strategies of Small and Medium Enterprises (SMEs)	<ol style="list-style-type: none"> 1. Local Challenges <ul style="list-style-type: none"> • Low of productivity • Low managerial capabilities • Access to management and technology 2. Heavy regulatory
Shin, O. K., Weng, C. N. & Dawood, S. R. S.	2020	Challenges Facing Small And Medium Tourism Enterprises: A Case Study In Kuala Sepetang	<ol style="list-style-type: none"> 1. Lack of qualified manpower 2. Inadequate infrastructures
Istanti, L. N.	2021	Rural Tourism Perspectives on Digital Innovation: Small Enterprises in Indonesia	<ol style="list-style-type: none"> 1. Knowledge and skills

4.2 Challenges of SMEs in the Tourism Industry: External Factors

The first challenge for external factors is Government (Shafiei & Karoubi, 2018; Hlengwa & Thusi, 2018; Gamage *et al.*, 2020; Jabbar & Akram, 2020; Ramzy, 2020). SMEs are not getting much assistance and sufficient business entities. According to Jabbar and Akram's research (2020), SMEs face PSIC tax rates and labour tax issues. PSIC stands for Punjab Small Industries Corporation and is known as "Pakistan Handicraft Centers". SMEs that want to sell their product here need to pay the tax, and the amount of the tax differs for each seller. SMEs in the Egyptian tourism industry also faced high taxes during low demand and security and safety issues. They also do not provide training and lack financial advice for SMEs (Ramzy, 2020). Politics instability was one of the biggest challenges for SMEs in tourism. The change in the county's political system will affect the performance of SMEs and the market needs (Shafiei & Karoubi, 2018).

Seasonality is the second challenge (Devi, 2019; Shin *et al.*, 2020). *Seasonality* is the term used to describe predictable changes that take place over a year in an economy or

business based on the seasons, such as the calendar or commercial seasons. Seasonality has frequently been seen as a significant issue for the tourism sector. It has been blamed for causing or making worse several challenges the sector faces, such as access to capital, difficulties hiring and retaining full-time employees, problems with low returns on investment leading to high operational risk, and issues with peaking and overuse of facilities (Devi, 2019). There are several numbers of visitors depending on seasonal factors. While boat operators benefit from the brisk business during peak season, weekdays during low season are slower, which makes it difficult for them to employ full-time staff (Shin *et al.*, 2020).

The next challenge is market accessibility (Makhitha, 2017; Sade *et al.*, 2017; Hlengwa & Thusi, 2018; Ekanayake *et al.*, 2020). The tourism industry has a market monopoly, such as exchanging traditional products for modern products. Besides, the SMEs also faced high competition in the foreign market. For example, the new market of Denim in Sri Lanka had low batik production. Besides market challenges, SMEs also face technology challenges which as the low speed of the internet, interrupted data, and do not have new technology updates (Shafiei & Karoubi, 2018; Gamage *et al.*, 2020; Jabbar & Akram, 2020).

Table 2: The Challenges of SMEs in the Tourism Industry (2017-2021): External Factor

Authors	Year	Title	Challenges
Makhitha, K. M.	2017	Challenges affecting small craft producer business growth and survival in South Africa	<ol style="list-style-type: none"> 1. Lack of understanding of market needs 2. Market 3. Transportation problems 4. Inadequate workspace 5. Limited access to raw material 6. High costs of material
Sade, A. B., Rahman, M. S., Tan, S. K., & Hassan, H.	2017	Preservation of Malaysian handicrafts to support Tourism development	<ol style="list-style-type: none"> 1. Market and financial constraints 2. Inefficient production 3. Lack of entrepreneurship education in society. 4. Cost-making has been continuously increasing.
Hlengwa, D. C. & Thusi, K.	2018	Crucial for economic growth, nonetheless, facing numerous challenges: Tourism SMMEs within uMsunduzi Local Municipality	<ol style="list-style-type: none"> 1. Compliance 2. Illegal operators and licensing authorities are not efficient 3. Government 4. Capacity building. 5. Not making a profit, staffing issues, and expansion opportunities. Training and development 6. Red tape

Shafiei, Z. & Karoubi, M.	2018	E-business adoption in Small and Medium Sized Tourism firms in Iran: Challenges and prospects.	<ol style="list-style-type: none"> 1. Macro-level <ul style="list-style-type: none"> • Political <ul style="list-style-type: none"> ○ International sanctions and limitations on overseas transactions ○ Instability in political ○ Lack of support and awareness among policymakers 2. Technological <ul style="list-style-type: none"> ○ Low speed of internet ○ Frequent internet interruptions 3. Legal and social dimensions <ul style="list-style-type: none"> ○ Lack of an official union ○ Lack of government support for start-ups or low-budget companies 4. Environmental 5. Economical 6. Social <ul style="list-style-type: none"> ○ Lack of trust among customers
Devi, R. R.	2019	A study on challenges of SME in the Tourism and Hospitality Industry	<ol style="list-style-type: none"> 1. Competition 2. Regulation 3. Poor Security 4. Seasonality 5. High Fixed Cost 6. Interdependence 7. Stress
Ekanayake, E. M. S., Prasanna, R., Jayasundara, J., Gamage, S. K. N. & Rajapakshe, P. S. K.	2020	Traditional SMEs with cultural heritage: Challenges in Modernity A case study from Sri Lanka	<ol style="list-style-type: none"> 1. Market accessibility 2. Market monopoly 3. Not matched with the current market trends and changes via quantity and quality 4. Sophisticated technologies 5. Insufficient demand for wood products 6. Insufficient infrastructure facilities 7. Financial difficulties 8. Role conflict 9. Lack of understanding of ethical business 10. Environment factors 11. Social and mass media 12. Lack of opportunities 13. Lack of research and development 14. The high price of raw material 15. High competition in the foreign market 16. Lack of market intelligence
Jabbar, M. A. & Akram, W.	2020	Opportunities and challenges to Small and Medium Enterprise: A study of Sillanwali	<ol style="list-style-type: none"> 1. Union Voting and its issues 2. Technology issue 3. Loans and grants issue 4. PSIC and tax rate issues 5. Labour tax issues

		Wooden Handicrafts	
Ramzy, Y. H.	2020	Entrepreneurship and Small-Medium Enterprises Impact on the Egyptian Tourism Industry	<ol style="list-style-type: none"> 1. Lack of training provision in the tourism SMEs sector 2. Lack of financial support 3. Lack of assistance by the aiding institution provided for the tourism SMEs and time-consuming administrative procedures. 4. High rates of taxes especially in the period of low demand and security and safety issues
Gamage, S. K. N., Ekanayake, E. M. S., Abeyrathne, G. A. K. N. J., Prasanna, R. P. I. R., Jayasundara, J. M. S. B. & Rajapakshe, P. S. K.	2020	A Review of Global Challenges and Survival Strategies of Small and Medium Enterprises (SMEs)	<ol style="list-style-type: none"> 1. Global challenges <ul style="list-style-type: none"> • Global competitive • Technological • MNC/TNC • Cheap imports 2. Local Challenges <ul style="list-style-type: none"> • High cost of infrastructure • Low of productivity • Low managerial capabilities • Access to management and technology
Shin, O. K., Weng, C. N. & Dawood, S. R. S.	2020	Challenges Facing Small And Medium Tourism Enterprises: A Case Study In Kuala Sepetang	<ol style="list-style-type: none"> 1. Inadequate infrastructures 2. Variable numbers of seasonal visitor 3. Competition among the boat operators.

5.0 Conclusion

This paper identified the challenges of SMEs in the tourism industry through the literature review method. A systematic literature review gives a complete overview of the literature relating to a research issue and synthesises past work to build the basis of knowledge on a specific topic. It helps the researcher identify the research gap statement and develop the findings. This paper focused on SMEs in the tourism industry. The Internal challenge such as lack of knowledge, lack of skills, Financial, Human Resources, and marketing. These internal challenges come from SMEs. Meanwhile, external factors such as government, seasonality, technology, and market accessibility will influence the business's success from the outside.

The study's contribution from an academic perspective on this paper can lead to further studies such as empirical research whether qualitative, quantitative, or mixed methods. The

researcher can identify the challenge as the gap in the problem statement. Furthermore, it can expand deep knowledge from SMEs' perspectives on their challenges, opportunity, and contribution to the tourism industry. Next, the recommendation of overcoming the challenges will benefit SMEs facilitate sustainable growth and improve productivity. Finally, this paper also has a positive impact on government policy. This paper suggests that the government expand and focus more on public policies for entrepreneurs. The policy should encourage efficient and innovative entrepreneurial ideas capable of producing economically viable knowledge and products.

Acknowledgement

This paper is under Universiti Malaysia Sabah Grant: SDN0045-2019. Acknowledgement to researchers that have helped in conducting this research especially, Dr Harifah Mohd Noor, Universiti Malaysia Sabah; Dr Mazni Saad, International Islamic University Malaysia (IIUM); Dr Mohd Shazali Md Sharif, Universiti Teknologi MARA (UiTM). Postgraduate researcher, Putriku Nuraishah Khairanni Binti Asby, Faculty of Business, Economics and Accountancy, Universiti Malaysia Sabah.

Article Contribution to Related Field of Study

This paper is related to the tourism and entrepreneurship field of study.

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