Systematic Literature Review and Critical Success Factor Analysis to Determine a Model’s Implementation Elements

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Abstract. Model implementation is a tedious process. The theoretical studies of a concept and its implementation are quite challenging. One of the biggest challenges is to identify a model’s elements, especially when it involves integrating two or more complex and dynamic fields into one combined model. This research aims to identify the implementation elements of a shariah compliant business analytics model called Halal Supply Chain Management Transactions (HSCMT) Model. This research used Systematic Literature Review (SLR) in order to qualitatively analyse the Critical Success Factor (CSF) of HSCMT, which produced the HSCMT Model implementation elements. The CSF Analysis results showed that there were 19 related CSF elements with emphasis of 57.9% on external factors and 89.5% on building-adapting factors. Results also showed that the most important aspect of HSCMT were environmental factors, followed by factors of SME owners and their organization, the Halal industry, and lastly the role of financial institutes. This proves that both SLR and CSF can be used as integration tools in identifying a model’s implementation element, thus improving data collections method for models when researching in a movement constraint period such as during a pandemic outbreak.

1. Introduction
The Halal industry in Malaysia is considered as the world’s Halal leader [1]. The Halal landscape itself is shaped by Islamic law or shariah law, which relates to the industry’s name as being ‘Halal’ industry. The industry flourished due to the landscape governed by shariah law and its Halal community members [2]–[6]. However, Islamic finance in Malaysia is observed to be a separate entity from the Halal industry [7]–[9]. This makes the finance and business transactions in Malaysia lacking
integrated Halal finance, despite having many Halal payment gateways and shariah compliant finance products and services.

Therefore early in 2020, the Malaysian government had addressed the issue to integrate Islamic finance with Halal industry [7]. Further literature review of 214 journal articles from four different databases has found that Malaysia’s Halal community consists of seven types of community members as shown in Figure 1. Thorough research and study shows that the integration can be done by integrating the related Halal communities into one field of Halal Finance and Halal transactions, namely Halal SME owners, Malaysia’s finance institute, and Halal technologists. There is a need to analyse the relationship between Halal SME owners and its respective internal-external elements to integrate Halal SME owners, Islamic finance, and Islamic FinTech and implement an analytics model to seamlessly integrate it.

Figure 1. The Halal Community in Malaysia

2. Halal, Islamic Finance, Fintech, and Its History in Malaysia

In its root form, the word shariah mean “path”, “justice”, or “law” [6], [10], [11]. On the other hand, the definition of compliant is to conform or abide [14], [15]. Therefore, shariah compliant is the state of conforming the Islamic law or “Halal” [16]. In Big Data Analytics (BDA), analytics is the process of using analysis to make predictions which will lead to intelligence and better decision-making management [18], [19]. A model, on the other hand, is a system that postulates and inferences data so that it can better represent or visualize the patterns of a certain simulation or event emulation [20]. Therefore, an analytics model in terms of BDA is a system to visualize the patterns and simulations of real-world analysis to predict future occurrences or patterns in order to have better decision-making management of such occurrences. As for transactions, the word transactions mean “the exchange or transfer of goods, services, or funds” [21]. Therefore, halal transactions are shariah compliant funds exchange between Halal SME owners with other business parties. These transactions occur during business transactions across the whole supply chain in the Halal industry and are one of the sectors within the respective industry [22]–[24].

The Halal industry in Malaysia began in 1974 with Halal certification mainly to establish food and drinks which are permissible to the Muslim community [25]–[27]. It grew rapidly in the early 21st century with the Malaysia International Halal Showcase (MIHAS) and the World Halal Forum (WHF), Halal Hub, Halal Industry Development Corporation (HDC), Halal Standard MS1500: 2009, and expansion of Global Halal Supply Chain [6], [25], [26], [28], [29]. Islamic finance started a little earlier than the Halal Industry which is in the year 1963 and The first official start of Islamic finance
and banking was in the 1980s. Starting in 1993, commercial banks and international Islamic banks were allowed to provide Islamic banking products and services [32]. Then in 1997, Bursa Malaysia and BNM established a National Shariah Advisory Council on Islamic Banking and Takaful (NSAC) as the authoritative body on shariah compliant finance and takaful [31], [33]. It was only in 2002 that IFSB was established as the international shariah compliant finance standard setting body for the Islamic finance industry in Malaysia until today [32], [34].

Islamic FinTech, on the other hand, has only begun to start growing in 2019 even though FinTech has been in Malaysia since 2001 and its regulatory sandbox since 2016 [22], [35]–[37]. Commercial banks in Malaysia have gained a lot of leverage from FinTech than Islamic banks. However, Islamic FinTech in Malaysia still has the potential to grow and manage its FinTech capabilities well. As of January 2020, Malaysia has 26 Islamic FinTech providers backed by Islamic banking software providers [9]. The applications of Data and Analytics or BDA can play its role in regulating Halal finance in Malaysia. However, due to no standard guidelines from BNM or any of the shariah governance and committee, there is less use of FinTech in Islamic Finance in order to ease into standardization and integration into Halal Industry. This research gap is the cause why affordable shariah compliant analytics model or plans are scanty, along with there not being a standardized shariah compliant guideline from BNM for Halal Industry, Halal Market and Halal Community.

3. Using Systematic Literature Review (SLR) and Critical Success Factor (CSF) for Integration and Model Element Identification

One of the biggest challenges to identify a model’s elements involves integrating two or more complex and dynamic fields into one system or one combined [19], [38]. Complex is when one field itself is vast and has many sub-branches. Dynamic is when one field collects an extensive amount of data real-time, such as financial data, healthcare data, or operational data. A suitable approach to this is to qualitatively use both Systematic Literature Review (SLR) and Critical Success Factor (CSF) for that integration and model element identification.

A systematic literature review (SLR) is an extended literature review where a subject is identified, selected, and critically appraised in relevance to the research question at hand [39], [40]. SLR has been used in many researches to determine business success factors, create business models, and determining the elements with success rate [40], [41]. In the case of a strategic business study, it can be used as the foundation or basis of a Critical Success Factor (CSF) in terms of database recording. The papers can be collected either manually or using Direct Crawling from high impact online databases [19] Next, the paper can be organized into a standard SLR sheet or an SLR-CSF integrated sheet with similar themes to the topics appraised. Table 1 shows an example of a sample SLR for HSCMT while Table 2 is the CSF table derived from it.

| Author      | Sample                              | Title                                                                                                           | Source                | Findings                                                                                                                     |
|-------------|-------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Ashfaq, M.  | Finance Action Plan for Global Halal | Global Halal industry: An overview of current developments and future perspectives                                | Emerald Insight       | Finance in Global Halal Industry 4.0 CSF involves shariah compliant regulations, ethics, policies, and standards to facilitate products, services, finance, technology, demands and investments outlined by Halalan Toyyiban. Parties involved are government, industry, consumer, investors |
| (2018)      | Halal Industry                      |                                                                                                                 |                       |                                                                                                                             |
Table 2. Sample of CSF for HSCMT corresponding in Table 1

| CSF | External Environment | Finance | Industry | Internal SME | Manager |
|-----|----------------------|---------|----------|-------------|---------|
| Author | Social, Culture, and Population Growth (E1) | / | / | / | / |
| | Weather and Climate Change (E2) | / | / | / | / |
| | Country Collaboration and Coordination (E3) | / | / | / | / |
| | Policy, Regulation, and Standards (E8) | / | / | / | / |
| | Technology and Digital Culture (E5) | / | / | / | / |
| | Consumer Role, Demand, and Market Potency (E9) | / | / | / | / |
| | Government and Private Programme (E11) | / | / | / | / |
| | Finance Institute Role (F1) | / | / | / | / |
| | Industrial Financial Support (F2) | / | / | / | / |
| | Organizational Financial Support (F3) | / | / | / | / |
| | Entrepreneurial Financial Support (F4) | / | / | / | / |
| | Consultation, Expertise, and Supervision (F5) | / | / | / | / |
| | Financial Programmes, Tools, and Education (F6) | / | / | / | / |
| | Shariah Compliant Finance, Strategy, and Technology (F7) | / | / | / | / |
| | General Industry Role and Position (I1) | / | / | / | / |
| | Industry 4.0 and Halal Industry 4.0 Strategy (I2) | / | / | / | / |
| | SME Ownership (I3) | / | / | / | / |
| | SME Collaboration, Communication, and Competition (I4) | / | / | / | / |
| | Industry-Government Collaboration (I5) | / | / | / | / |
| | Industry-Finance Collaboration (I6) | / | / | / | / |
| | Industry-Academics and Experts Collaboration (I7) | / | / | / | / |
| | Industrial Products, Services, Tools, Systems, and Guidelines (I8) | / | / | / | / |
| | Organizational Role (S1) | / | / | / | / |
| | Organizational Strategy by Size and Sector (S2) | / | / | / | / |
| | Organizational Performance and Skilled Labour Force (S3) | / | / | / | / |
| | Technology and Infrastructural Capacity (S4) | / | / | / | / |
| | Business Model (S5) | / | / | / | / |
| | Research and Development (S6) | / | / | / | / |
| | Employee Training, Awareness, and Education (S7) | / | / | / | / |
| | Managerial Role and Position (M1) | / | / | / | / |
| | Managerial Strategy (M2) | / | / | / | / |
| | Entrepreneurship (M3) | / | / | / | / |
| | Leadership (M4) | / | / | / | / |
| | Ethics (M5) | / | / | / | / |
| | Manager-Worker Relationship (M6) | / | / | / | / |
| | Managerial Skill Programmes, Awareness, and Education (M7) | / | / | / | / |

Once the standardized and tabulated records are complete, a researcher can easily perform a CSF Analysis using the database recorded. CSF is a method created by John F. Rockart in order to analyse a company’s basic requirement needs to achieve success in their field or industry by categorizing the company’s strategy, objective, goals, measures, problems into each activity’s classification (internal/external; monitoring/build-adapting; five primary sources of CSF) and hierarchical nature (industrial position and role; institution/corporate role; organizational role; individual/managerial role) [42]–[48]. Since 1979, the CSF Analysis has been used by businesses to identify key activities and reshape their strategies. However, in research and development, CSF Analysis can be used as a business and technological process integration tools, and also as a business model’s element identifier. Table 3 shows a summary of those uses. Therefore, it can be concluded that SLR and CSF Analysis can be used as a model implementation tool, especially when integrating complex themes.

Table 3. Summary of Using SLR and CSF as Model Implementation Tools

| Category | Title and Author | Summary |
|----------|------------------|---------|
| CSF as business and technological process integration tools | 1. Critical Factors for Transferring and Sharing Tacit Knowledge Within Lean and Agile Construction Processes (Saini et al., 2018) | • CSF has percentage of integration success • Can use analysis correlation for better integration |
| | 2. Exploring Industry 4.0 Technologies to Enable Circular Economy Practices in a Manufacturing Context (Luiz et al., 2019) | |
| CSF as model element | 1. Modelling of Critical Success Factors of | • CSF analysis can be used as |
4. Methodology
The SLR was used as a starting point before the CSF derivation. A total of 214 papers were manually reviewed from four different high impact databases which are Google Scholar, Emerald Insight, Gale, and Wiley Library Online. The range searched should first be determined, which in this case was 2016 to 2020. Figure 2 shows the keywords used for the HSCMT Model.

Next, the findings were tabulated using the standard SLR procedures, which outputs such as Table 1. The next procedure is CSF. Since CSF is different for each research, the procedure for was outlined is as shown in Figure 3. The HSCMT concept structure was as derived in Figure 4.

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**Figure 2.** HSCMT Keywords for SLR Analysis

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**Figure 3.** Step-by-Step CSF Derivation Process [42]–[48]
Figure 4. HSCMT CSF Concept Structure [42]–[48]

The homogenous hierarchy will allow for a more accurate classification of each of the CSF element. The selected elements that were related to HSCMT CSF were 103 out of the previous 214 SLR papers. The papers were then derived and summarized into Table 4. There are a total of 26 external elements and 14 internal elements identified, with a summary of their percentage at the very bottom.
Table 4. Full Percentage of CSF for HSCMT

| CSF | External Environment | Finance | Industry | SME | Manager |
|-----|----------------------|---------|----------|-----|---------|
| Social, Culture, and Population Growth (E1) | 59 | 25 | 72 | 85 | 89 |
| Weather and Climate Change (E2) | 48 | 44 | 83 | 72 | 67 |
| Political and Governance (E3) | 29 | 46 | 30 | 51 | 47 |
| Technology and Digital Culture (E4) | 36 | 42 | 17 | 29 | 19 |
| Tourism (E5) | 54 | 43 | 28 | 36 | 27 |
| Economy (E6) | 64 | 42 | 13 | 36 | 24 |
| Halal Market (E7) | 45 | 42 | 34 | 85 | 72 |
| Consumer Role, Demand, and Market Potency (E8) | 38 | 72 | 42 | 67 | 79 |
| Policy, Regulation, and Standards (E9) | 75 | 25 | 24 | 76 | 33 |
| Government and Private Programme (E10) | 83 | 44 | 28 | 29 | 20 |
| Government and Private Programme (E11) | 51 | 45 | 17 | 47 | 14 |

*Details

- Average Percentage: 46
- Median: 45
- Mode: 29

Source of CSF:
- 1. 47 – Google Scholar (Total = 103 selected articles)
- 2. 27 – Emerald Insight
- 3. 16 – Gale
- 4. 13 – Wiley Library Online

Range (Year): 2016-2020

Next, the elements are ranked by excluding the ones below average as outlined by Business-Level Strategy Analysis, which highlights that a business is successful if its performance is above average (Hitt et al., 2020; Ho, 2019; Pablos, 2017; Sekaran & Bougie, 2016). Based on Table 4, the average percentage of the elements is 46%. Therefore, anything below 46% is excluded. Next, the ranked elements are classified into categorical elements, internal versus external elements, and monitoring versus building-adapting elements. The tabulation is as shown in Table 4. Lastly, the rankings are further analysed using SPSS Correlation in order to determine each elements correlation to the other.
### Table 5. HSCMT CSF Ranking

| CSF Rank | Element | Percentage (%) | Category | Internal | External Monitoring | Building-Adapting |
|----------|---------|----------------|----------|----------|-----------------------|-------------------|
| 1        | Managerial Role and Position (M1) | 89 | Manager | / | / |
| 2        | Organizational Role (S1) | 85 | SME | / | / |
| 3        | SME Ownership (I3) | 83 | Industry | / | / |
| 4        | Entrepreneurship (M3) | 76 | Manager | / | / |
| 5        | Financial Institute Role (F1) | 75 | Finance | / | / | / |
| 6        | General Industry Role and Position (I1) | 72 | Industry | / | / | / |
| 7        | Organizational Strategy by Size and Sector (S2) | 72 | SME | / | / |
| 8        | Managerial Strategy (M2) | 67 | Manager | / | / |
| 9        | Economy (E7) | 64 | Environment | / | / | / |
| 10       | Social, Culture, and Population Growth (E1) | 59 | Environment | / | / | / |
| 11       | Industry 4.0 and Halal Industry 4.0 Strategy (I2) | 58 | Industry | / | / | / |
| 12       | Technology and Digital Culture (E5) | 54 | Environment | / | / | / |
| 13       | Managerial Skill Programmes, Education, and Awareness (M7) | 52 | Manager | / | / |
| 14       | Consumer Role, Demand, and Market Potency (E9) | 51 | Environment | / | / | / |
| 15       | Technology and Infrastructural Capacity (S4) | 51 | SME | / | / |
| 16       | Weather and Climate Change (E2) | 48 | Environment | / | / |
| 17       | Tourism (E6) | 47 | Environment | / | / | / |
5. Results
The strongest correlation were between the categories with internal and external elements of $p=0.891$ and $p=-0.891$ respectively, both at a significance level of $\alpha=0.01$. Another strong correlation were between monitoring with internal and external of $p=0.899$ and $p=-0.899$ respectively, both at a significance level of $\alpha=0.01$. Next, category and monitoring are observed to have negatively strong correlation of $p=-0.891$ at a significance level of $\alpha=0.01$. Besides that, there was a weak correlation between building-adapting with category and monitoring of $p=0.466$ and $p=-0.490$ respectively, both at a significance level of $\alpha=0.05$.

6. Discussion

Based on the findings in Figure 5, it was summarized that HSCMT CSF involves two industries, which are the general industry and the Halal industry; institutions which are Islamic Financial institutes; SME organizations by different sectors; and the entrepreneurs, specifically the ones that conducts shariah compliant transactions. The results proved that when managing short term or daily data of HSCMT which is monitoring, it is important to categorize and classify the data into internal-external types. However, when managing long term or yearly data of HSCMT which is build-adapting, it is suffice to only categorize it. The results also showed that it is important to focus on monitoring data collection for HSCMT as it pertains to transactions and need daily logging for a more accurate prediction.

However, the results in Figure 5 also showed that HSCMT success needs to implement more build-adapting than monitoring, which suggested that successful Halal transaction prediction relies on build-
adapting data more but only half of on monitoring data. This meant that when analysing the prediction, it is sufficient to focus on build-adapting data when there is no drastic change or when the data is normally distributed. However, when there is a drastic change or when the data has a shifted distribution pattern, then the prediction analysis should start to focus on monitoring. This was further supported by several research studies [22], [41], [49]. Figure 5 also highlighted that the most important category to focus on for HSCMT success is the environment, followed by SME Owners and their organizations, the industry, and lastly the role of Islamic Finance.

7. Conclusion
HSCMT Model as a shariah compliant business transaction analytics model relies on daily transactional data and is affected more by external factors than internal factors. Therefore, more building-adapting measures need to be implemented to cater shariah compliant transactions and finance predictions. The ranking of most important aspect of HSCMT Model were environmental factors, followed by factors of SME owners and their organization, the Halal industry, and lastly the role of financial institutes. Besides that, this paper also proves that SLR and CSF can be used as integration tools in identifying a model’s implementation element, thus improving data collections method for models when researching in a movement constraint period.

However, the constraints of doing qualitative research during pandemic outbreak may be overcome by implementing these steps as a means to understand the bigger picture to implementing the model. Further insights into the type of data to be used in the model must be investigated further by interviewing experts of the related field, such as collecting ownership data from a company or the transactional data. It is in these next steps that further constraints such as collecting private and confidential data as well as collecting data online becomes crucial. Therefore, further studies need to be conducted on the qualities of online data collecting for the next data collection method such further storage, cleansing, and so on.

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