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Exploring the Co-Creation of Small and Medium Enterprises, and Service Providers Enabled by Digital Interactive Platforms for Internationalization: A Case Study in Malaysia

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Abstract: Small and medium-sized enterprises (SMEs) make an important contribution to their country's economy, job creation and balance of trade. The government has supported their development through service providers and has encouraged them to participate in the international market. Despite its importance and the encouragement from the government, participation in the international market is low and studies have shown that SMEs struggle to overcome barriers to internationalization. Digital technologies are tools to accelerate internationalization. This study aimed to explore the collaboration between SMEs and service providers enabled by digital interactive platforms (DIP) to accelerate internationalization. Interviews were conducted with seven participants involving two SME food and beverage (F&B) manufacturing company owners, three government agencies and two experts to gain a deeper understanding of the collaborative process through DIP to accelerate internationalization. A thematic analysis of the triadic qualitative study was utilized to understand the themes that emerged from different data sources, including in-depth interviews, observation and documentation review. Our findings show that the co-creation process was more effective through DIP and that it helps service providers create more value towards the internationalization of SMEs. In addition, the triadic approach proved that there was a more prevalent use-value among actors when using digital technology as a platform, as it helped them to expedite internationalization. The service experience by SMEs is also more impactful to a firm's performance and enables them to follow strategic sustainability practices. We also found that the symbiotic relationship between SMEs and service providers has an important role to play in generating value for both parties.

Keywords: co-creation; small-medium enterprises (SMEs); service providers; digital interactive platforms (DIP); internationalization



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1. Introduction

In today's global economic landscape, digital technologies are creating opportunities for small and medium-sized enterprises (SMEs) to expand into the international market [1,2]. Most countries, especially developing countries, encourage SMEs to expand their businesses to the international market in order to grow and create jobs [3–5]. Moreover, SME participation in the international market contributes significantly to the growth of gross domestic product (GDP) and the balance of national trade. However, SMEs face internal and external barriers when expanding into the international market [6–8]. Due to their small size, SMEs have limited resources to develop capabilities and therefore struggle to gain a competitive advantage in internationalization [9,10]. The COVID-19 pandemic in 2019 has worsened the economy and SMEs' business activities in many countries. The pandemic has resulted in, not only psychological effects, such as depression, anxiety, and stress, but also economic disruptions, such as supply chain disruptions, industry closures, and unemployment increases [11,12].

Most SMEs around the world are severely affected by the post-COVID-19 pandemic [11,12]. Based on World Bank forecasts, the world economy will experience a bad downturn which will affect SMEs' ability to penetrate the international market even though it is one of the viable strategies for SMEs' sustainability. SMEs sustainability is one of the central issues in the post-pandemic world today [11–13]. In the future, the COVID-19 pandemic could have a positive impact on entrepreneurship or at least be used as a springboard for the development of future entrepreneurial policies.

In light of the pandemic, sustainability has become a key focus area for SMEs around the world [11]. The main objectives are to ensure that businesses remain operational during the pandemic and to help them to become more resilient after the pandemic [11,12]. There are a variety of ways that SMEs can increase their sustainability and participation in foreign markets [13,14]. By focusing on developing new products and services, improving quality with international trade organizations, partnering with other businesses, and adopting technology solutions to improve the manufacturing process, they can build a strong foundation for future growth [11,14]. Additionally, SMEs can work with government agencies and other partners to develop innovative sustainability initiatives [11,15].

Malaysia is among the countries that support SMEs with funding, entrepreneurship development programs and other support services to ensure continuous sustainability initiatives for SME development [4,16,17]. These support programs provide SMEs with resources such as market knowledge and finance to facilitate internationalization [18–20]. In addition, SMEs gain benefits and competitive advantages through the utilization of these support programs and through collaboration with service providers [4,21]. Service providers are the resource integrators that enable SMEs to benefit from the process of service exchange in order to do business and participate in the international market [21,22].

In the literature, a service exchange is discussed as a flexible but limited structured interaction design in the created exchange process [23–25]. The new collaboration or the co-creation perspective serves the holistic and more structured interaction design, including digital interactive platforms (DIP) [26,27]. The importance of embedding the co-creation perspective in service exchange is to enable SMEs to gain new capabilities through platform-based interactions [26,28]. Co-creation with service providers increases participatory stakeholder engagement and improves strategic decision-making during joint activities [29]. Thus, integrating the co-creation perspective into the service exchange process complements the exchange during service encounters between service providers and SMEs and leads to dynamic service systems.

In Malaysia's third Industrial Master Plan 2006–2020, the food and beverage industry (F&B) was one of 12 manufacturing sectors prioritized for further industry development and growth [30]. According to the SME Corporation's 2021 report, the F&B industry in Malaysia was ranked as the third most important sector. RM5 billion has been allocated for entrepreneurship and development programs [31]. However, studies on the F&B industry in the context of the early internationalization process are immature [32–34]. According to Idris and Saridakis and Mamun et al., it is important to understand the early internationalization of SMEs in the manufacturing sector [20,35]. It is also important to understand how government institutions and programs facilitate SME internationalization [19,30,36]. This study therefore aims to understand how small and medium-sized enterprises in the F&B sector use the support of institutions and programs to promote entrepreneurship, especially during the early process of internationalization.

Studies on co-creation between service providers and SMEs for internationalization are still under-researched, especially regarding interactions via DIP [25,37,38]. Co-creation needs to be integrated into the service exchange process and enable the use of digital technologies for DIP to facilitate interactions between service providers and SMEs during early internationalization [39–41]. Integration provides an advantage for service providers in the achievement of greater value in the service delivery system [37,42,43]. For SMEs, support programs create effective value propositions and opportunities for internationalization [18,44]. Furthermore, this study makes an important contribution to the studies

on co-creation in the early internationalization of SMEs [45–47]. Therefore, this study aims to understand the co-creation between SMEs and service providers. This study uses several case studies to explore the co-creation that is enabled by digital technologies for internationalization.

2. Literature Review

2.1. SMEs Food and Beverages (F&B) Manufacturing and Sustainability Initiatives

The National SME Development Council (NSDC) endorsed the use of a standard definition of SMEs in Malaysia in two broad categories [48]. SMEs are categorized by the value of annual turnover ('Ringgit Malaysia' (RM) as Malaysia's currency) or full-time employment as follows:

- Manufacturing, manufacturing-related services and agribusiness enterprises fall into three narrow categories:
 - micro enterprises with an annual turnover of less than RM 250,000 or less than five employees;
 - small enterprises with annual turnover between RM 250,000 and less than RM 10 million or five to 50 full-time employees; and
 - medium enterprises with annual turnover between RM 10 million and RM 25 million or 51 to 150 full-time employees.
- Services, primary agriculture and information, and communication and technology, which also consist of three narrow categories:
 - micro enterprises with an annual turnover of less than RM 200,000 or less than five employees;
 - small enterprises with annual turnover between RM 200,000 and less than RM 1 million or five to 19 full-time employees; and
 - Medium enterprises with annual turnover between RM 1 million and RM 5 million or 20 to 50 full-time employees.

Figure 1 shows the new SMEs definition by categories in Malaysia [31]. According to the SME Corporation (2020), F&B SMEs are the third most important sector contributing to GDP and generating employment in Malaysia [31]. F&B SMEs generate a turnover between RM 15 million and RM 50 million or have 75 to 200 full-time employees. The Malaysian government outlined *Sustainability* and *Inclusiveness* as the fundamental principles of the Shared Prosperity Vision (SPV) 2030. This is aligned with the Sustainable Development Goals (SDGs) set by the United Nations [31,49]. The 12th and 13th Malaysia Plans (2021 to 2030) articulate this vision as the guiding principle for all government initiatives [31]. The public and private sectors must work together to push the sustainability agenda among Malaysian businesses, particularly exporters, to achieve the goals outlined.

A report released by MATRADE, which falls under the jurisdiction of the Ministry of International Trade and Industry (MITI), expressed concern about the adoption of sustainable practices among Malaysia's SMEs in order to enter new export markets, since more developed markets now have such requirements [15]. As a result, MATRADE launched the Sustainability Action Values for Exporters (SAVE) five-year program in 2019. SAVE is a set of activities that aims to build capacity for sustainability for Malaysian exporters and identify suitable sustainability benchmarks for SMEs and sustainable businesses. It collaborated with relevant stakeholders, such as MITI and the Ministry of Economic Affairs, and the Ministry of Environment, Science, Technology and Climate Change [15].

This study focused on the co-creation between the government as service provider and SMEs as beneficiaries in the early stages of internationalization. The process at this stage is particularly challenging due to the newness of SMEs [36,50]. SMEs in the early stages of internationalization are also at a disadvantage in terms of their available resources, especially financial and market knowledge [10,16,51].

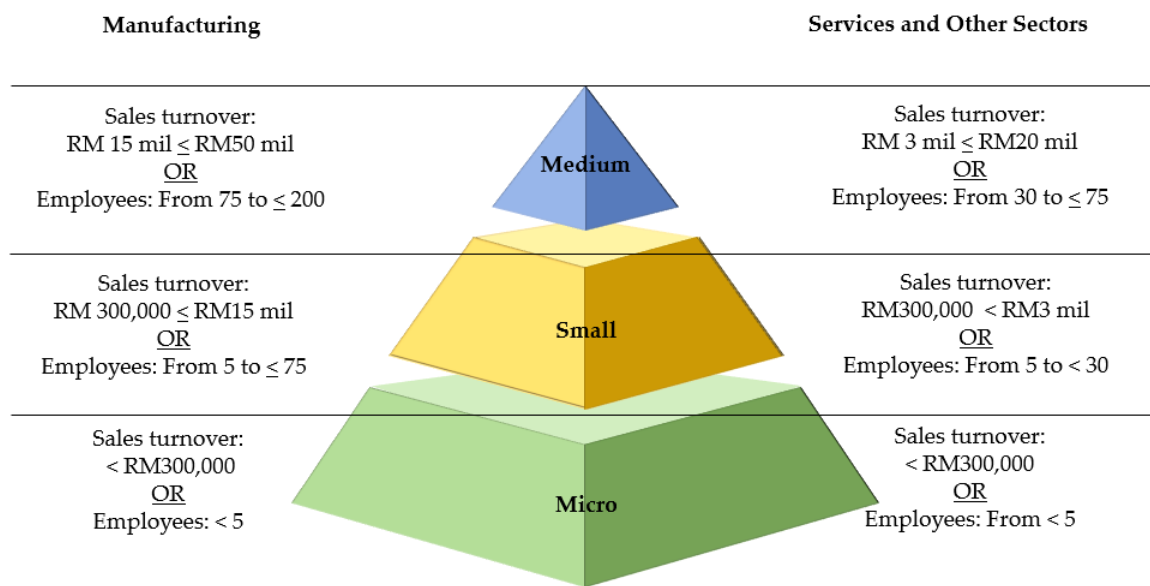


Figure 1. SME definition by categories in Malaysia; source: <http://www.smeCorp.gov.my> (assessed on 15 March 2022).

2.2. Service Providers in Malaysia

The Malaysian government is aware of the importance of SMEs and has made great efforts and investments in SME development [35]. The government is creating entrepreneurship programs and facilities to support the overall economic growth and sustainability of SMEs [4,52]. Evidently, since the first Malaysia Plan 1966–1970, numerous efforts and initiatives have been introduced in terms of entrepreneurial facilities and support programs that have been channeled to various service providers [31,53].

The Malaysia Plan is a five-year plan to develop the nation with the main objectives of developing the rural sector, diversifying the country's resources and growing the economy. The Malaysia Plan began with the First Malaya Plan from 1956 to 1960 and was then linked to the Second Malaya Plan from 1961 to 1965. After the establishment of Malaysia in 1963, the Malaya Plan was transformed into the Malaysia Plan (Rancangan Malaysia), which started with the First Malaysia Plan from 1966 to 1970 and continued until 2025 with the current 12th Malaysia Plan [53,54]. The current Malaysia Plan includes economic and social development as well as other objectives. The main objectives are to provide infrastructure, accelerate development in all sectors of the economy, export orientation, promote high incomes, integration and sustainability [31]. The plan also focuses on economic empowerment, social transformation and environmental sustainability [31,52,55].

The Malaysian government is keen on export development. This is highlighted in at least three Malaysia Plans where export is one of the main objectives. The Malaysia Plans also advocate strong public and private partnerships to promote shared responsibility and accountability between the government, supporting agencies and the private sector [53,55]. The summary of Malaysia's plans is shown in Figure 2.

Entrepreneurial facilities and support programs for entrepreneurship development in Malaysia are offered by various service providers [35,52,56]. To date, there are more than 170 government agencies under 17 ministries that offer entrepreneurial assistance packages for SMEs [31,52]. In 2020, the Malaysian government spent RM 16.7 billion annually on more than 318 entrepreneurship support programs. Five priority areas, namely human capital (31%), access to finance (29%), market access (14%), innovation and technology adoption (13%), and infrastructure (11%), supported 1,167,060 SMEs in various aspects, including the promotion of their penetration of the international market, as summarized in Table 1 [31].

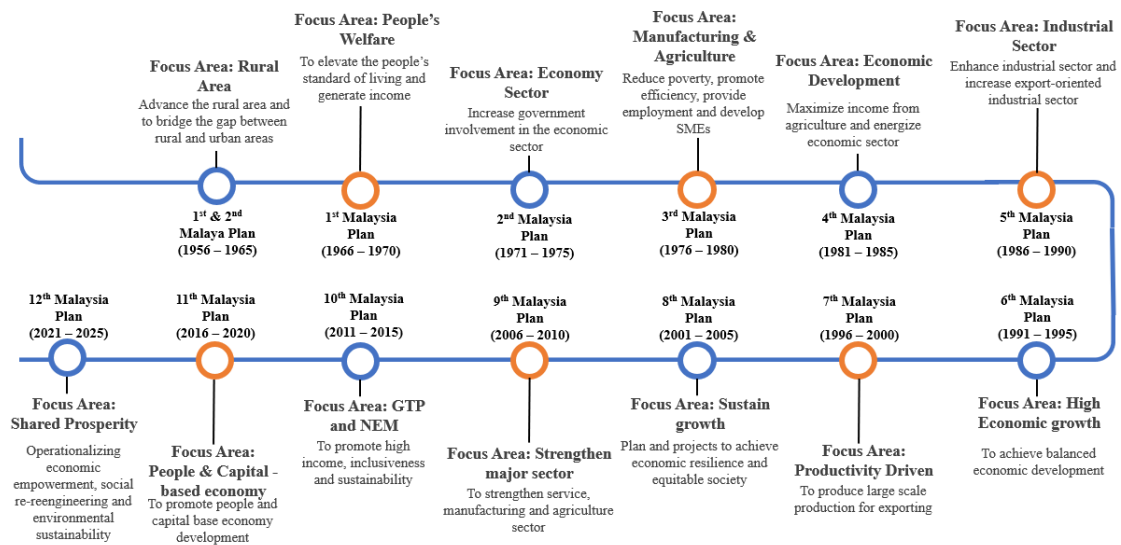


Figure 2. Summary of Malaysian plans. Source: author’s compilation.

Table 1. Summary of entrepreneurial facilities and support programs in 2020. source: <http://www.smecorp.gov.my> (accessed on 15 March 2022).

Focus Area	Total Programs	%	Financial Expenditure		Total SMEs	%
			RM (in Million)			
Human Capital Development	99	31.1	3285.10	19.6	561,190	48.1
Access to Financing	93	29.3	12,687.10	75.9	459,173	39.3
Market Access	47	14.8	188.3	1.1	23,430	2
Innovation and Technology Adoption	43	13.5	418	2.5	50,244	4.3
Infrastructure	36	11.3	142.5	0.9	73,023	6.3
Total	318		16,721		1,167,060	

The ministries and service providers include SME Corporation Berhad, the National Entrepreneur and SME Development Council (NESDC), Perbadanan Usahawan Nasional Berhad (PUNB), Malaysia External Trade Development Corporation (MATRADE), Malaysian Agricultural Research and Development Institute (MARDI), Majlis Amanah Rakyat (MARA), Malaysia Digital Economy Corporation (MDEC), Malaysian Investment Development Authority (MIDA), Malaysia Productivity Corporation (MPC), Majlis Agama Islam Wilayah Persekutuan (MAWIP), Federal Agricultural Marketing Authority (FAMA), Halal Development Corporation (HDC), Standards and Industrial Research Institute of Malaysia Berhad (SIRIM), and Department of Islamic Development Malaysia (JAKIM). In addition, the Malaysian government is actively working with regional partners under free trade agreements such as the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP) and the Regional Comprehensive Economic Partnership (RCEP) to improve SME access to the global value chain. For example, the CPTPP agreement, signed in 2020, helps developing countries such as Malaysia to build their capacity and capabilities through various programs and the sharing of best practices, with a focus on impacts on SMEs and supply chains [31,52].

From the sustainability perspective, the Malaysian government has continued to mobilize the economic recovery since May 2020 to provide SMEs with assistance, including

through new support programs that emphasize recovery plans. It was evident from Budget 2021 that the Government maintained its commitment to the development of SMEs despite the crisis. The total allocation was RM38.7 billion, which is the highest allocation so far and can be accessed exclusively by SMEs or by other businesses as well. The successful recovery of the Malaysian economy partly depends on the successful curbing of the COVID-19 pandemic. However, an efficient and timely implementation of Budget 2021 measures through close monitoring is instrumental in encouraging Malaysian business growth and sustainability, particularly SMEs [57].

2.3. SMEs Internationalization

Research on the internationalization of the firm has progressed from the 1970s to the present, piquing the interest of researchers who consider this early research as an interesting area for investigation [46,58]. Researchers conceptualize internationalization as the pursuit of entrepreneurial opportunities at the firm and institutional level across national boundaries [59,60]. Other researchers have emphasized that young and established companies need to develop entrepreneurial strategies to create value during the internationalization process [21,61,62].

Oviatt and McDougall are among the most important researchers continuously studying the internationalization of firms [63,64]. They introduce the concept of an international new venture (INV) as a firm that seeks from the outset to gain a significant competitive advantage by deploying resources and selling products in multiple countries. The main characteristics of INV are the adoption of high technology and the introduction of innovations to gain access to the international market [60,65]. Another interesting feature is the use of firms' capabilities for marketing strategies in international activities [10,66]. INV uses the network to overcome the liability of newness for rapid internationalization [63,67–69]. INV is likely to increase knowledge through learning and experience for rapid internationalization [63,64].

Similar to the concept of INV is born global (BG), introduced by Knight and Cavusgil [60]. This describes an entrepreneurial start-up that goes international from the beginning. They define BG as “companies that, from inception or shortly thereafter, seek superior international business performance by using knowledge-based resources to sell products in multiple countries”. Typically, a BG will internationalize within three years of its inception and is characterized as a young firm with limited resources, adoption of high-technology and a commitment to the international market from the moment of its inception [67–69]. Researchers characterize BGs as unique companies characterized by rapid internationalization, innovation, high foreign sales and a high commitment to different types of market entry through the optimization of market opportunities [42,70–72]. However, there is no consensus among researchers that BG shares common characteristics [61,70,71,73]. Therefore, there are numerous conceptualizations and further studies on BG to refine the term and definition [42,61,74,75].

The key concept of internationalization is the use of resources to accelerate penetration into the international market [62,64,71]. BG and INV differ in some respects from the characteristics of SMEs in developing countries [62]. SMEs fit best with traditional exporters, which are characterized by a slow and gradual start to foreign sales and are not comparable to the rapid internationalization of BG and INV [62,76]. However, SMEs in developing countries suffer from resource constraints and, in contrast, exhibit rapid internationalization [62,77]. Most SMEs in developing countries best fit into the category of traditional exporters or traditional SMEs with the basic characteristic of gradual and slow internationalization [18,62]. Traditional SMEs in developing countries are perceived as reluctant to adapt to change and lacking initiative for international growth [32,62,78].

Lack of resources and capacity are common obstacles to SME internationalization [9,51]. These barriers particularly include internationalization knowledge and experience, lack of talent and skills, improper business processes and management, limited financial resources, inability to use advanced technologies, lack of business innovation, fierce competition,

foreignness and novelty liability, and trade barriers [9,79,80]. There are two categories of internationalization barriers: internal and external [9]. Internal barriers consist of internal factors that can be controlled and managed by companies through the effectiveness of business processes and procedures, such as management factors, physical factors, system factors, technological factors, human factors, internal culture and marketing methods [9,81,82]. External barriers are external factors such as political factors, legal and regulatory factors, exchange rate influences, economic factors, and social and environmental factors that cannot be controlled by companies [9,51,83].

SMEs see the exploration of internationalization as a potential loss rather than an opportunity for firm growth and sustainability [51,65,84]. SMEs are considered to be risk averse when it comes to approaching internationalization as international markets contain barriers, mainly due to foreignness liability [28,52,85]. Internationalization barriers are perceived differently by SMEs and MNEs [86,87]. Researchers have found that SMEs face higher internationalization barriers than MNEs [52,82]. MNEs are better able to overcome internationalization barriers due to their extensive resources, superior knowledge and dynamic capabilities compared with SMEs [88–90].

Exploring the barriers to SME internationalization is critical to understanding the phenomenon and identifying and developing strategies before internationalization begins, especially in the early stages of internationalization [9,82]. Understanding the barriers can also help SMEs to gain more knowledge about internationalization for their growth and sustainability in the international market [11,23,45,91]. Yet SMEs in developing countries that receive continuous institutional support stagnate in the domestic market and are risk-averse to internationalization [92]. Researchers argue that traditional SMEs can challenge this conceptualization by accelerating their international expansion through the adoption of digital technologies into their business practices and by leveraging institutional support and networking in their home country for their early internationalization phase [39,43,93,94].

2.4. Co-Creation in SMEs Internationalization

The co-creation interaction is synonymous with the traditional concept of a business relationship. Co-creation is defined as the exchange of services between more than one party in the interaction process and the creation of value for the actors [26,66,95,96]. It is a strategy that focuses on service exchange, including resources such as goods and services, to create value in exchange [23,97]. Perks, Gruber and Edvardsson explain that “co-creation turns the co-creation of value by the firm and its network of different entities such as customers, suppliers and distributors into a participatory process where people and organizations create and develop meaning together” [26].

Co-creation is mostly used in marketing and business studies to understand the process of value creation between SMEs and customers [26,34,98]. Both SMEs and customers experience co-creation when co-creating value to improve marketing strategies and to develop new products or services [88,99,100]. Current marketing and business studies have proven that co-creation has a positive impact on SMEs in developing marketing strategies, new products or services, business activities and innovations [10,101].

Most studies on co-creation emphasize customers as key stakeholders but neglect the role of stakeholders in the engagement platform, where they can share experiences to create value [25,81,100]. Furthermore, the context of co-creation can be extended to other areas that correlate with the service exchange environment [87,100]. Previous studies have found that the conceptualization of co-creation is not clear enough [100,102]. Therefore, this study addresses SME internationalization, both in terms of institutional support and service exchange. The study uses the concept of co-creation as an internationalization strategy. Embedding the idea of a co-creation perspective in service exchange provides a more constructive interactive system environment, one that brings together artefacts, processes, interfaces and actors in an arranged collaboration [27,96]. It also serves to respond to Leclercq, Hammedi and Poncin’s study to gain a better understanding of the concept of co-creation and internationalization [98].

2.5. Digital Technologies

The digital interactive platforms (DIP) revolution has made it easier for people to get information and communicate, especially during the COVID-19 pandemic [11,12]. This global crisis limits people's physical contact and requires them to distance themselves socially to prevent the spread of pandemics, while most countries implement travel restrictions and strict economic policies [11,12,91]. Because of these new norms, people have embraced digital technologies to communicate and interact. They play a critical role in seeking information and transforming business processes and interactions [76,103]. To cope with these new norms and changes, SMEs need to adapt accordingly and use digital technologies to support entrepreneurial activities and facilitate interactions with customers and stakeholders [11,84,104].

Mobile devices, Industry 4.0, the Internet of Things (IoT), e-commerce, social media, mobile apps, cloud computing, and enterprise systems are among the digital technologies that enable social and business interactions DIP [105,106]. These digital technologies can facilitate the co-creation and interaction of SMEs with service providers through DIP [40,106,107]. Digital technologies are considered the main tools to provide SMEs with market information and entrepreneurial services to facilitate their entry into the international market [57,94,105,106]. They provide an opportunity for SMEs to reach their international market and gain a competitive advantage [39,87,108]. Researchers have posited that SMEs need to enhance their knowledge and increase their competitive advantage in the international market by using digital technologies which can consequently accelerate the internationalization process [84,87,108].

Open innovation platforms provide a space for organizations to come together to share ideas and resources [109,110]. These platforms help organizations to be more innovative through collaboration and knowledge sharing [111]. Additionally, open innovation platforms help to connect organizations with potential partners and collaborators [110,112]. Such conditions increase opportunities for organizations to create innovative solutions [110,112].

A website or service that provides a wide range of resources and services, such as email, forums, search engines, and online shopping malls, is referred to as a web portal or public portal [106,113]. The initial web portals are online access services such as AOL, but today the majority of the conventional search engines have evolved into web portals in order to draw in and retain a wider audience [106]. A web-based user interface for enterprise application users is known as an enterprise portal [26,27]. Access to business databases, applications including web apps, and systems are features of enterprise portals [106].

Government agencies assist the SMEs in collaborating with home and host service providers, independent inventors, home and host distributors, and other parties to initiate innovation practices via innovation hubs or any form of community forum [16,114]. According to the open innovation approach, SMEs need to advance and commercialize technologies by combining both internal and external ideas and technology as efficient routes to the international market [115–117].

Current internationalization literature focuses heavily on physical communication and interaction, leading to a lack of studies on the use of DIP to facilitate internationalization activities [19,41,60,74]. By using DIP, SMEs can easily reach out to their potential customers and obtain support for entrepreneurship programs and funding from service providers or other financial institutions [86,118,119]. SMEs committed to digitalization achieve early and rapid internationalization [41,93]. Therefore, there is no doubt that DIP helps SMEs to collaborate with service providers to get support programs for the early stage of their internationalization [45,84,106].

3. Methodology

3.1. Method and Case Selection

An exploratory multiple case study using a triadic method was used to understand how SMEs engage with service providers in procuring support programs in their early

stages of internationalization through DIP [120,121]. We used purposeful sampling to produce a multiple case study that is relevant to the research questions and objectives [122]. The main goal of purposeful sampling in qualitative research is to select and study a small group of people or cases to obtain comprehensive information and gain a deeper understanding of the studied phenomenon [122,123]. According to Yin, a qualitative approach benefits the study through a better understanding of the phenomenon under study and by providing meaning and interpretation of people's experiences from the event, such as their interaction through digital technologies [87,123]. Thus, this approach serves to describe the insights into the interactions with digital technologies that lead SMEs into their early stages of internationalization.

This study aims to explore the co-creation between SMEs and service providers enabled by digital technologies for internationalization. The nature of qualitative research relies on rich and thick descriptions to ensure that the findings are trustworthy [120,122]. Thus, multiple methods of data collection can be seen as a strategy for obtaining reliable and consistent data, as well as data that are most in line with participants' perceptions of reality [121,122]. Three categories of respondents were identified using the triadic methodology, namely SME owners, service provider representatives and experts with the categories of respondents having direct co-creation experiences with each other. The selection of SMEs was based on three criteria. First, SMEs should be in the F&B manufacturing sector and have not more than 200 employees; SMEs should be at an early stage of internationalization and benefiting from at least a single support program. Access was granted to two SME owners and the cooperating SMEs were listed anonymously for confidentiality reasons and were given a case ID for this study. Furthermore, the selection of three service provider representatives and two experts was based on their positions and professional responsibilities, affiliations and direct interaction with SMEs. The opinions of experts were sought to increase the validity of the study. The protocol of the semi-structured interviews contains two main research questions: How do SMEs interact with service providers to obtain support programs? How do the support programs facilitate SMEs in the early stages of internationalization? Table 2 summarizes the list of respondents.

Table 2. List of respondents.

ID	Respondents	Position	Affiliation
CA	SMEs	Owner	Company A
CB	SMEs	Owner	Company B
SPA	Service Provider representative	Director	SME Corp
SPB	Service Provider representative	Director	MATRADE
SPC	Service Provider representative	Director	MARA
EA	Expert	Consultant	Malaysian Export Academy
EB	Expert	Consultant	Malaysian Export Academy

First, the obstacles that stand in the way of SME internationalization were identified. Secondly, the platform used in the co-creation of services between SMEs and service providers was identified. Thirdly, the role of service providers in SME internationalization was identified and finally the framework for the co-creation of services was presented. The significance of this study is that it further contributes to the understanding of co-creation enabled by digital technologies for internationalization. It also demonstrates the importance of digital technologies in enhancing the value-adding interaction of SMEs to maintain skills and capacities for doing business in the international market, business growth and sustainability.

3.2. Data Collection and Analysis

In-depth interviews were conducted with seven participants involving two SME owners, three representatives of service providers and two experts. The aim of the in-depth interviews was to explore the co-creation between SMEs and service providers enabled by DIP for internationalization. Data collection and analysis were each conducted from March to May 2022. In order to achieve triangulation, multiple data sources were used in data collection, namely primary data, research observation, and documentation review (see Table 3) [122]. The primary data were obtained through semi-structured interviews, the committee meetings were obtained for the research observation and related documentation was assessed for documentation review.

Table 3. Data collection methods.

Source	Descriptions of Sources
Semi-structured interviews (n = 7)	Company A (CA) Company B (CB) Service Provider A (SPA) Service Provider B (SPB) Service Provider C (SPC) Expert A (EA) Expert B (EB)
Research observation (n = 3)	Meeting 1 (M1) Meeting 2 (M2) Meeting 3 (M3)
Documentation (n = 21)	Company A and Company B (company website information, management financial reports, social media) Service Providers A, B and C (organization's website information, press release, annual reports, assessment and evaluation report)

The findings of the study are adequately and convincingly supported by interviews, observations and a review of documentation. The analysis of an interview involves four steps. First, the participants' interviews were recorded, transcribed, and analyzed. Then, the whole transcript was read to get a sense of what the totality of it was about and to identify units of meaning. The next step was to convert the units of meaning into coherent language to determine their general character. At the end of the analysis, the formulation of a thematic was used to capture the meaning of the experience for the participants [122].

For observation, the researchers sought permission from the relevant service providers to observe the committee meetings in order to gain sufficient knowledge about the co-creation experience and also to be able to participate in a meaningful way. An assessment and review of relevant documents were carried out, which included company profiles, company product information, service provider information, press release, reports and information on the website and social media. Observational data and a review of documentation was included as confirmatory tools in the primary data. Finally, all the data collected were analyzed, integrated, and synthesized to look for common patterns. As the analysis continued, these patterns were refined and adjusted. This combination of multiple data sources was cross-checked and verified after collection to improve the quality of the research [122,123].

4. Findings

Through the analysis of primary and secondary data, the types of co-creation used by SMEs to obtain support programs with service providers and the function of support programs in assisting SMEs in the early stages of internationalization were investigated. The results were then analyzed and synthesized from multiple data sources. The results

were presented through seven participants from the perspective of SME owners, service provider representatives and experts' opinion followed by the types of co-creation and finally the support programs that facilitate SMEs in the early stages of internationalization were highlighted.

4.1. Case Overview

4.1.1. Company A (CA)

Company A (CA) produced fruit juice drinks and was founded in 2005. In the initial stages of the business, CA used the services of the Company Commission of Malaysia (CCM) to register a company and obtain a business license from the Kuala Lumpur City Hall (DBKL). Therefore, the owner of CA attended the Basic Entrepreneurial Program and Financial Management Program organized by Perbadanan Usahawan Nasional Berhad (PUNB) and the Food Management Program organized by FAMA. In addition, CA also participated in the Marketing and Finance Program organized by Institut Keusahawanan Negara (INSTUN) and the Marketing Strategy Program organized by Bank Pertanian Malaysia. There were two collaborative programs organized by the Ministry of Entrepreneurship and Cooperative Development (MECD) and the Malaysian Institute of Agricultural Research and Development (MARDI) in which CA participated: the Halal Product Manufacturing Program and MARDI's Seasonal Fruit Processing Program. They also took part in the Packaging Technology Program organized by the Malaysian Institute of Standards and Industrial Research Institute of Malaysia (SIRIM) from 2005 to 2008. In early 2010, CA obtained halal certification from JAKIM (an organization responsible for halal certification in Malaysia). According to SPA, halal certification is beneficial for SMEs in Muslim countries, especially for the Middle East market.

CA has obtained financing facilities from various service providers, including an SPC Soft financing facility of RM 900,000 in 2018. The financing facility was used for renovation, purchase of machinery and product improvement. In addition, CA applied for grants of RM 400,000 from the Malaysian Ministry of Agriculture (MOA) under the High Impact Product (HIP) category. The grants and loans were used for factory renovation, the purchase of machinery and packaging labels for beverage products.

CA received a grant from MARA in 2009 and used it for promotional materials and the company sign, which is still used today. In 2016, CA received a second marketing grant of RM 25,000 from MOA to purchase two barcode sticker machines. In 2017, CA received a grant of RM 200,000 from Lembaga Kemajuan Ikan Malaysia (LKIM—Malaysian Fisheries) to produce a new product using seaweed as gelatin for export.

As for participation in exhibitions and carnivals, CA has actively participated in annual exhibitions and carnivals such as Karnival Usahawan Desa (KUD), D'Agro Expo, MAHA and the Youth Entrepreneurs Outreach Program. Occasionally, CA organized mini kiosks at various petrol stations. These participations brought CA both marketing and promotion as well as customer retention. In 2017, CA was given the opportunity by SPB to participate in the Gulfood Dubai export promotion program, which helped to establish international business contacts. CA continued to participate in the promotion of JD products at Halfest, organized by the Halal Development Corporation (HDC), and at various other fairs.

After CA's active participation in KUD, CA was offered to apply for the Rural Business Challenge (RBC) organized by MECD. In 2017, CA was awarded the RBC business grant of RM 750,000. The business grant and the RBC were used to renovate the factory to meet Good Manufacturing Product (GMP) requirements, machinery, new packaging and purchase some office equipment. At the same time, the owner of CA enrolled her staff in five training sessions with the Malaysian Productivity Corporation (MPC) to improve efficiency and productivity.

In 2017, CA was selected as one of 20 out of 100 entrepreneurs for the Gate to Global (GTG) program. According to SPB, the GTG program was a joint program between SPB and SPC to sensitize entrepreneurs to the importance and benefits of exporting and to help

them export. Thus, CA continued its participation in the intensive program to equip the company for export.

In 2019, CA decided to expand its product line and renew packaging using pouches. This decision was made for recycling purposes. CA conducted a joint research and development (R&D) program with Unipeg and the Universiti Kebangsaan Malaysia (UKM) to produce a jelly drink. CA also received a factory visit from SIRIM to assess the factory for the capacity building program requirements in solar thermal for industrial applications. In early 2020, CA experienced a delay in export production due to the COVID-19 pandemic and had to focus on the domestic market. The pandemic impacted CA's finances and CA subsequently applied to SPC for low-interest financing through Penjana. SPC approved funding of RM 500,000 and CA was used to cover working capital. Production resumed after the Movement Control Order (MCO) restriction was lifted in mid-2020. CA was able to make its first export to Papua New Guinea in January 2022.

CA has availed itself of facilities and support programs from various agencies such as PUNB, SSM, DBKL, JAKIM, MARA, LKIM, SME Corporation, SME Bank, MARDI, MOA, PKNS and MPC. The total amount of cumulative facilities since inception was RM 1,500,000. Currently, export sales from CA amount to more than RM 1 million.

Before 2010, traditional interaction was used. Interaction between CA and service providers included face-to-face meetings, telephone calls, formal letters, reports, forms, proposals, brochures, leaflets and newspapers. The DIP involved in the interaction started with emails, faxes and short message services (SMS) in 2011 and later used the WhatsApp application, the website, the internet and social media such as Telegram, Facebook and Twitter.

4.1.2. Company B (CB)

The company CB (CB) was incorporated in 2010 and registered with the Company Commission of Malaysia (SSM). The owner of CB holds a master's degree in Business Administration (MBA) from the International University of Georgia. He had 17 years of professional experience as a senior shipping agent. CB manufactured health drinks made from bitter melon fruit and tea-flavored stevia sweetener. The office was in Bangi while production was in Kajang. CB's product was distributed to several kiosks, herbal shops, Giant supermarket and pharmacies in Selangor, Kuala Lumpur, Putrajaya, Sabah and Sarawak.

In 2012, CB received its first working capital finance facility from Majlis Amanah Rakyat (MARA). According to SPC, CB was granted one of the financial facilities with Skim Pembiayaan Am (SPiM) amounting to RM 140,000. CB used the facility to finance its business operations. In 2013, CB obtained a RM 189,000 financing facility with Bank Rakyat under Skim Pembiayaan Ekonomi Desa (SPED). This five-year financing facility funded the initial production cost of the product and business expansion, including the purchase of machinery and equipment, raw materials and minor renovation works. The CB's product was analyzed and tested by the Food Safety and Quality Department of the Malaysian Ministry of Health (MOH). The MOH approved the product SB as it was safe for consumers. At the same time, CB applied for halal certification from the Department of Islamic Development Malaysia (JAKIM) and succeeded in obtaining the halal certificate.

In mid-2013, CB began manufacturing beverage health products. CB secured supply agreements with several leading pharmacies and another 180 local pharmacies in Kuala Lumpur, Putrajaya and Selangor. CB also had supply agreements with several governments and private clinics. CB applied for RM 150,000 in funding in 2014 for the same facilities to meet its tight production capacity. According to the SPC, CB received RM 300,000, half of which was used to replace earlier funding from 2012. CB used the other half to meet increased production. In 2015, CB received a SCORE program rating of three stars from SPA for the period 2015 to 2017. According to SPA, the program received a one-star rating from the Ministry of International Trade and Industry (MITI) and SME Corporation for improving SME competitiveness in the manufacturing category.

CB was named “Usahawan Kembara” by SPC for its success as one of the companies registered with Malaysia Indonesia Corporate House (MICH) as an exporter to Indonesia under SPC. In 2015, the product successfully penetrated the Indonesian market through the Malaysia Indonesia Corporate House (MICH), especially in Bandung and Jakarta. CB also planned to reach the Middle East market, which includes Dubai, Egypt, Jordan and other countries. CB registered beverage products with the Intellectual Property Corporation of Malaysia in 2015 for a period of ten years from 2015 to 2025. In terms of R&D product development, CB registered for the Nutrition and Food Safety Program in 2017, a program that collaborated with MARDI and Hospital Universiti Sains Malaysia (HUSM), Kelantan, to study the efficacy of bitter gourd and stevia powder as an anti-diabetic agent. The results show that stevia is a natural sweetener that contains no calories.

In 2017, CB was selected for the Bumiputera Export Incentives and Gate to Global (GTG) program. In conjunction with this program, SPB and SPC selected CB to participate in the World Food Expo and Gulfood Fair in 2018 at the Dubai World Trade Centre. The export promotion program resulted in CB being awarded a trade value of RM1.5 million. To fulfil the contract, CB applied under the Galakan Eksport Bumiputera (GEB) in 2018 and was supported by SPA with RM 1.2 million. CB used the GEB for a capital injection (RM 650,000), factory renovation (RM 400,000) and machinery purchase (RM 150,000).

CB Products were exported to Singapore, Brunei and Indonesia. CB targets Middle Eastern markets as the region is mostly Muslim and has a large population. The packaging for export was designed for a 50% paper base which can be recycled. In addition, Malaysian products have been well received because of their halal certification.

CB had received financial relief and support programs totaling more than RM 2,500,000 for machinery, vehicles, minor factory renovations, raw materials and logistics costs. Service providers involved in the collaboration included SME Corporation Berhad, Perbadanan Kemajuan Negeri Selangor (PKNS), SME Bank, Malaysian Agricultural Research and Development Institute (MARDI), Malaysia External Trade Development Corporation (MATRADE), Majlis Amanah Rakyat (MARA) and Department of Islamic Development Malaysia (JAKIM).

The co-creation platform used between CA and the service providers consisted of face-to-face meetings, phone calls, formal letters, reports, forms, proposals, emails, faxes and short messages (SMS), and WhatsApp messages.

4.2. Platforms Used in the Co-Creation

To answer the research question of how SMEs collaborate with service providers to obtain support programs, we identified the types of platforms used in the collaboration and the purpose of the collaboration, as shown in Table 4.

The analysis shows how DIP helps the co-creation to improve the effectiveness of development and to accelerate the assistance from the service providers to their beneficiaries, in this case SMEs. In terms of the nature of co-creation platforms, traditional interaction in the form of formal letters, proposals, reports, brochures and leaflets, and face-to-face meetings were used for a variety of reasons, including preference, security of data or records, and storage and archiving. In addition, the various platforms for collaborative document creation were for convenience and were dependent on the availability of the platforms at a given time. There is no doubt that electronic records are beneficial and save storage space. Nevertheless, some traditional interactions were still necessary. For example, SPA, SPB and SPC indicated that the need for a business proposal and related documentation from SMEs to apply for support programs was the source of the Committee’s access to documents for approval. They added that the physical documents are for data security, which is related to data storage. Even with firewalls and cybersecurity technologies, data breaches and malicious hacking attacks have shown that no electronic record is protected.

SPA, SPB and SBC have co-created a development program that meets CA’s and CB’s current needs. In the DIP interaction, a co-creation process took place with a package of financial assistance, human capital development, market information, business opportunity,

incentives, grants, and business development assistance. All parties benefited from the co-creation process as the SMEs receive a tailor-made program focusing on their needs and, in the meantime, SPA, SBP and SPC achieve their organization outcome by realizing an SME with international market penetration. This enabled all parties to interact actively and to revise every decision made concurrently with industry changes in order to ensure a fast remedy was carried out.

Table 4. Types of co-creation platforms and their purpose.

Types of a Co-Creation Platform		Purpose of Co-Creation
Theme	Terminologies Subtheme	
Paper base	Brochures and pamphlets	Company information (CA, CB, SPA, SPB and SPC)
	Proposals	Support program application (CA, CB)
	Formal Letters	Application (CA and CB) Offer letter (SPA, SPB and SPC) Collaboration (CA, CB, SPA, SPB and SPC)
	Reports	Assessment and evaluation (SPA, SPB and SPC) Site visit (SPA, SPB and SPC) Official announcements (SPA, SPB and SPC) Press release (SPA, SPB and SPC)
Face to face	Meeting	Dialogue and document assessment (CA, CB, SPA, SPB and SPC) Memo, documentation and agreement (CA, CB, SPA, SPB and SPC) Meeting documentation- logistics, agenda, discussion and minute (SPA, SPB and SPC) Follow up meeting (CA, CB, SPA, SPB and SPC)
	Site Visit	Factory and equipment evaluation (CA and CB)
Telephone calls	Telephone calls	Advance information (CA, CB, SPA, SPB and SPC) Confirmation (CA, CB, SPA, SPB and SPC)
Faxes	Faxes	Follow up documentation (CA, CB, SPA, SPB and SPC) Quotation (CA and CB) Sales order (CA and CB)
Emails	Emails	Follow up documentation (CA, CB, SPA, SPB and SPC) Quotation (CA and CB) Sales order (CA and CB)
Mobile phone application	Short Message Service (SMS)	Advance information (CA, CB, SPA, SPB and SPC) Follow-up meeting (CA, CB, SPA, SPB and SPC) Confirmation (CA, CB, SPA, SPB and SPC)
	WhatsApp Application	Interaction (CA, CB, SPA, SPB and SPC) Advance information (CA, CB, SPA, SPB and SPC) Confirmation (CA, CB, SPA, SPB and SPC)
Website	Web portal Web presence	Company information (CA, CB, SPA, SPB and SPC) Seeking information Business network Frequent Asked Question (FAQ) (SPA, SPB and SPC)
Open innovation	Open source Crowdsourcing	Company information (CA, CB, SPA, SPB and SPC) Seeking information Product innovation Business network
Social Media	Telegram, Facebook, and Twitter	Interaction (CA, SPA, SPB and SPC) Business network (CA, SPA, SPB and SPC) Updates (CA, SPA, SPB and SPC)

Multiple platforms such as WhatsApp, social media and the website may require internet or signal coverage for the platform to work. Therefore, SMEs or service providers may opt for alternative platforms if the original platforms are not working and the information provider needs to get a quick response. CA explained that quick responses from service providers are important for business operations and that they cannot afford delays. Fast responses are needed to convey messages to CA and CB thus SPA, SPB and SBC utilize various forms of platforms. CA further highlighted that the company's location is in an area where the signal is a common problem and occasionally unavailable. CB suggested that it is better to use more than one platform. Therefore, several of the platforms are relevant to the preference of SMEs or service providers. For example, documents are forwarded by email and fax. Information is forwarded through more than a single platform for notification to avoid misinformation or misunderstanding. The results suggest that DIP indeed helps to speed up the interaction between SMEs and service providers to achieve the purpose of co-creation. SMEs can access information on support programs, foreign markets, and opportunities from the service provider's official website and social media pages. The internet and websites enable service providers to provide information on financial facilities and support programs that support SMEs internationalization efforts. This enables SMEs to search for information. The Malaysian Administrative Modernization and Management Planning Unit (MAMPU) has launched the MyGov portal as a way to create a single government gateway to provide access to integrated information and online services across government agencies through a citizen-centric and life event approach. CA and CB found information for service providers (including SPA, SPB and SPC) in this portal. CA and CB obtain information, such as market access, export readiness, and related facilities and support programs. SMEs access personalized information on the service provider's web portal, such as search engines, forum, frequently asked questions (FAQ), and even receive links to associated service providers. For example, SMEs search for these facilities and support programs through the service provider's Web portal, for instance, <https://www.matrade.com.my/> (accessed on 18 March 2022) for SPA, <https://www.smeinfo.com.my/> (accessed on 15 March 2022) for SPB and <https://www.mara.com.my/> (accessed on 20 March 2022) for SPC. In addition, SPC's Business Assessment 2021 survey found that 80% of clients (the client group for the survey is SMEs) preferred the online application.

The advanced digital system was fully utilized after 2018. According to SPA, SPB and SPC, although the Malaysian Digitization Plan was set up in 2009 to drive digitization in the society, economy and government, digital utilization was not fully utilized by 2018. As the world faced unpredictable events such as the COVID-19 pandemic that impacted the global situation in 2019, the increased use of DIP forced service providers to integrate DIP into their service delivery systems fully.

The service providers' portals provide CA and CB with relevant content, applications and tools for collaboration. The service providers (SPA, SPB, and SPC) are updated with the latest information through the Web portal. The public, particularly SMEs, can directly visit the website to seek the latest information on related facilities or programs. The service providers have introduced online applications that have been largely used during the pandemic for SMEs to make applications without having to walk into service providers' physical offices. SMEs allow for the uploading of the necessary documentation to obtain facilities or programs. In addition, web portals enable SMEs and service providers to enhance their co-creation efforts.

Our findings reveal that, before the advancement of DIP, co-creation involved a paper base and CA and CB had to provide business proposals, letters, reports, application forms, and related documentation. For example, CA and CB can use the Google Drive functionality to download and attach the paper required for support programs of access to financing and human capital development. CAs and CBs can also submit the required documents via mobile apps such as WhatsApp and Telegram, reducing the time it takes for services to be exchanged. As a result of the time and cost savings, CA and CB can make quick decisions about operating in foreign markets.

Our findings indicate that DIP facilitates co-creation between SMEs and service providers significantly. For instance, WhatsApp, Facebook, Twitter, and Instagram are popular platforms for SPA, SPB and SPC to disseminate information and interact with others. They disseminate information about support programs and update information on Facebook through new posts that can be seen by the public via the news feed. A comment column is available for SMEs to post inquiries. SMEs post comments regarding the inquiry, and service providers respond in the comments. Other SMEs can also see the feedback. Twitter and Instagram behave similarly to Facebook. The interactions between SMEs and service providers are visible to the public, and their feedback makes it easier for other SMEs to get similar assistance. It is possible for SMEs to use Facebook Messenger, WhatsApp, and Instagram to personalize their interactions. The exchange of service is shortened compared to traditional interactions and can accelerate internationalization.

The WhatsApp application was used by CA, CB, SPA, SPB and SPC for the intermediate process of co-creation. For example, SPA, SPB and SPC regularly used WhatsApp to inform SMEs about the approval of funding programs. WhatsApp is used to its full extent, especially during the pandemic, without neglecting traditional interaction, especially formal letters and emails. However, the purpose of utilizing WhatsApp was to provide a quick response to inform the SMEs about further processes. This shortened the time as compared with traditional interaction and eventually sped up internationalization. The SPC explained that the district official was provided with a mobile phone to contact the SMEs and keep them informed when they have limited access to various platforms such as the internet or website. According to CA and CB, DIP is less bureaucratic and hierarchical and the information from SPA, SPB and SPC are quickly available compared to the traditional platforms.

Based on the expert opinions, it was confirmed that service providers provide SMEs with different platforms to disseminate information, market knowledge, and business opportunities. It is possible for SMEs to co-create face-to-face or via DIP, such as emails, WhatsApp, Telegram, and social media such as Facebook and Twitter to reach related service providers. In order to initiate international awareness, knowledge of markets is essential for SMEs. The adoption of DIP for co-creation in service exchange was started in late 2019 when the Malaysian government initiated Public Sector Digitalization Strategic Plan 2021–2025. Service providers and SMEs utilized more DIP during the pandemic for co-creation. There was consensus among all experts that service providers were essential to connecting SMEs to foreign markets by equipping them with the necessary assistance and support programs.

4.3. The Value Creation SMEs

The support programs provided by the service provider function to contribute to the internationalization of SMEs and this functions as value created from the utilization of the support programs. When asked how support programs help SMEs in the initial stages of internationalization, service provider representatives unanimously responded that support programs, in the form of business programs, business grants, promotion programs, business matching, national and international carnivals and exhibitions help SMEs to do business, especially by providing finance, market knowledge and enhancing skills and capacity. There have been comprehensive support programs that specifically help SMEs in the early stages of their internationalization, e.g., SPA, ranging from start-up SMEs to mature SMEs and from business incubators to business partnerships and joint ventures. The mission of SPB to promote Malaysian exports has allowed a number of local companies to reach new heights in global markets as they have been able to tap into new markets. SPC was founded to help, train, and guide indigenous Malaysians (known as Bumiputra) in the business and industry sectors. Table 5 gives an overview of the most important funding programs and their function for CA and CB.

Table 5. Support programs and their function for SMEs.

Support Programs		Value Creation
Theme	Subtheme	
Human Capital Development	Entrepreneurial programs	Basic entrepreneurial knowledge (CA) Market knowledge (CA and CB) Product knowledge (CA) Promotion, branding, and marketing (CA and CB)
	General soft financing	Working capital (CB) Production capacity (CA) Machinery and equipment (CA) Export readiness (CA and CB)
Access to Financing	Global Export Programs	To increase production capacity Machinery and equipment Working capital Promotion
	Business grant	Marketing and promotion (CA) Machinery and equipment for production (CA) Product Development (CA and CB)
Access to Market	Domestic expos and carnivals	Domestic business networking (CA and CB) Exploring and expanding into new markets (CA and CB)
	Export promotion program	International business networking (CA and CB) Improving the business chain (CA and CB) Exploring and expanding into new markets (CA and CB) Enhance the company's competitiveness (CA and CB)

SPA was the central coordinating body under the Ministry of Enterprise Development and Cooperatives (MEDAC). Its functions included promoting and supporting the growth of SMEs. SPA was also mandated to support entrepreneurship development, business incubation, mentorship programs and joint ventures. In addition to the support programs, SPA took on the task of supporting the ASEAN Coordinating Committee on Micro, Small and Medium Enterprises (ACCMSME) with the Entrepreneur Networking Program. This committee was established to discuss and plan the Strategic Action Plan for SME Development (SAP SMED 2016–2025) and promote the joint development of action plans, strategies and implementation of various SME and entrepreneurial development initiatives among ASEAN countries. According to SPA, these initiatives offer great potential for SMEs to receive business advice and guidance on best practices for strategic business development.

SPA stressed that SMEs have better access to the global value chain and internationalization through free trade agreements (FTAs). FTAs benefited SMEs in participating in exports to certain countries. For instance, the Malaysian government signed the Comprehensive and Progressive Agreement for the Trans-Pacific Partnership (CPTPP) and the Regional Comprehensive Economic Partnership (RCEP). Efforts in the Asia–Pacific region aim to help developing countries build their capabilities and skills through various work programs and sharing of best practices.

According to SPA, there was also an important actor in promoting SMEs. For example, the SME Investment Partner Program (SME Investment Partner, SIP) was developed to improve SMEs' access to finance by providing hybrid financing with a higher risk tolerance for the early-stage enterprise. This program was unique in the public–private financing initiative. It targeted early-stage SMEs (SMEs operating between three and five years) and provided flexible financing in the form of equity, debt or hybrid capital and equity.

SPB was a national trade promotion agency under the Ministry of International Trade and Industry (MITI) with the primary objective of assisting Malaysian exporters in developing and expanding their export markets. SPB was responsible for providing consistent and efficient trade services to SMEs. SPB also played an active role in promoting Malaysian

retail trade both domestically and regionally. SPB offered support programs ranging from business training to business consultancy and business promotion. Export training, for example, provides SMEs with the necessary knowledge and skills to improve their export capabilities. The eTrade program facilitated SME participation in leading international e-markets through eTRADE.

The SBC was an agency under the Ministry of Rural Development. The Council was responsible for developing, promoting, facilitating and supporting economic and social development in the Federation, especially in rural areas. Galakan Eksport Bumiputera (GEB) provided soft finance to give SMEs the financial capacity to export. SPA and SPB were the committee members that approved the financial facilities. According to SPC, CB used GEB for export in 2018 with a trade contract value of RM2.5 million. The Gate to Global (GTG) program helped SMEs participate in a number of international trade missions. According to SPC, GTG has helped CA and CB build a business network and secure stock keeping units (SKU) in Brunei, Singapore and Indonesia.

5. Discussion

The multiple case study revealed the co-creation experience of SME F&B manufacturers with service providers in the early stages of internationalization. There is a change in service exchange and experience among actors after the service co-creation process enabled through DIP took place in the service setting. It is clear that the co-creation experience was enabled by digital technologies that allowed both service recipients and service providers to co-create with higher intensity by using DIP. This case study identified different types of information exchange between actors that, consequently, facilitated the co-creation experience and explored the support programs that help SMEs in the early stages of internationalization. In the meantime, service providers have been actively involved in determining what type of support system is needed by the SMEs, which also fulfils their organization's objectives as a supporting agency.

Prior researchers have identified network relationships [7,22], institutional support [16,17,19,77], barriers to internationalization [51,80,93], the internationalization process [33,40], innovation [35,114,120], firm capabilities [71,91], contributing factors of internationalization [32,36,44], and the use of digitalization [87,90,97,104,110,111]. The aim of this study is to shed light on the use of DIP to enable co-creation between SMEs and service providers in order to accelerate internationalization. This study also contributes to the internationalization of SMEs by facilitating the provision of support programs by service providers.

In analyzing the types of co-creation platforms, it becomes clear that advances in information and communication technology (ICT) have transformed traditional interactions into digital, interactive interactions, and that the interaction between SMEs and service providers contains implicit norms when using DIP as an enabler. From the case study, the extent to which DIP has been used varies by service provider. However, traditional communication methods such as paper interaction, email and fax were still prevalent when exchanging services with SMEs. With the involvement of DIP as an enabler in the co-creation setting, we find that it plays a vital role in accelerating the co-creation process among the actors.

As such, the findings contribute to the understanding of co-creation between service providers and SMEs' internationalization when using DIP. The findings also contribute to the theoretical question of the extent to which co-creation occurs in institutional and SME contexts. By understanding the types of co-creation and the individuals who create value in co-creation, this complex process of co-creation increases the engagement of participating service providers in service exchange with SMEs and creates significant value for the internationalization phenomenon. Contextually, this study also contributes to the understanding of how SMEs and service providers interact in the co-creation process as most prior studies have focused on MNEs. The increased complexity of the co-creation process was shown to be prevalent, and DIP enabled both parties to exchange value in use.

The approach of MNEs and SMEs to co-creation differs significantly. MNEs seem to rely heavily on resource collaboration and partnerships. They also work closely with stakeholders and customers, which gives them access to a wider range of knowledge and ideas. SMEs have fewer resources and are better able to collaborate within a smaller group than MNEs. SMEs also suffer from limited resources and internationalization barriers. Due to their small size, SMEs are slower to penetrate foreign markets than MNEs. As Paul et al. have stated, government agencies accelerate SME internationalization by providing support programs. Using of institutional support, such as government incentives, at the firm level will increase a firm's chances of export success.

Government agencies through service providers help SMEs to overcome some of the internationalization barriers by providing support programs such as financial facilities, training or education programs, incentives, and business grants. The government also provides SMEs with a range of tax breaks, incentives, and subsidies to help them obtain permits and licenses, remove barriers to internationalization, and assist them with marketing. The government's programs aim to encourage foreign investment, establish trade agreements, and help SMEs enter new markets. By overcoming these barriers, SMEs speed up the internationalization process and make their business operations more efficient. In this study, we have discussed the use of DIP to assist SMEs to co-create with service providers and accelerate internationalization.

Many studies have focused on the context of developed countries when examining internationalization. It is useful to examine the process and patterns of internationalization from the perspective of SMEs from developing or emerging countries. Another context for internationalization studies is the high-tech industries or the technology-intensive industries, especially international new ventures and born globals. To understand internationalization's pace and process, studies based on SMEs from different industries are also useful. In this study, we explored how F&B manufacturing industries can benefit from the support services provided by service providers for internationalization.

Considering that there is limited research on the co-creation of services between service providers and SMEs in developing countries, this study contributes to the scarce knowledge by providing a deeper understanding of the co-creation of services between service providers and SMEs in developing countries. On the practical side, the study provides useful information so that service providers and SMEs can use co-creation and involve DIP more effectively in this co-creation. Furthermore, the findings of this study are relevant as Malaysia is highly dependent on the development and contribution of SMEs to the economy. These play a critical role in helping the country improve SMEs' contribution to GDP of 50%, job creation of 80% and contribution to the export value of 30% in 2030.

The Malaysian government identified DIP as a tool that has the potential to improve the well-being of people, the environment, and society in 2015. In this regard, the DIP initiative is in accordance with the Government's goals under Chapter 9 of the Eleventh Malaysia Plan (11 MP), which is the transformation of public services to increase productivity. By utilizing DIP to increase outcomes, it seeks to meet the nation's aspirations with a focus on enhancing service delivery by prioritizing the people.

Moreover, it has been identified that the DIP initiative is expected to provide economic benefits to the government as well as increase efficiency and productivity in the delivery of government services in order to achieve the Sustainable Development Goals (SDG) 2030. Various DIP help create an ecosystem that connects with all users, which include government agencies, SMEs, academic institutions, non-governmental organizations (NGOs), and the general public. DIP contributes to the Sustainable Development Goals (SDG) 2030 by enhancing economic growth and well-being.

6. Conclusions

The aim of this study was to understand the co-creation between service providers and SMEs from the perspective of DIP. The advancement of DIP is changing business and organizational practices as well as the way providers can interact on the improved

platforms. DIP plays a central role in these interactions, especially those between service providers and SMEs in the process of co-creation and value proposition, by the use of information management. In recent years, new digital technologies such as the internet, websites, mobile applications and social media have changed the way people interact with each other, especially when it comes to uncertain situations such as the COVID-19 pandemic. Each of the digital technologies has its own characteristics that influence the co-creation between service providers and SMEs.

The main objective of governments, especially in developing countries, is to increase the number of high-growth and innovative SMEs. This task is important for the creation of high-income employment opportunities, the increase of SME productivity and the expansion into the international market. Furthermore, it is an agenda that promotes sustainability among SMEs and their inclusion contributes to economic resilience. SMEs that are able to integrate digital technology and service-driven business models into their business models will gain a competitive advantage over their competitors. Financial facilities and support programs have been developed and implemented to provide SMEs with the necessary financial capacity and market knowledge to participate in the international market. The introduction of digital technologies in DIP helps service providers to offer faster service delivery to SMEs. SMEs should take advantage of the opportunities to use the institutional and support programs and gain an advantage for internationalization. Co-creation with service providers helps break through the complex process of internationalization and opens up greater opportunities for SMEs to move forward with internationalization.

This study has focused on co-creation between service providers and indigenous SMEs. Future approaches could explore co-creation afforded through DIP in institutional support in the host country, as the result may not apply to institutional support there. It would be fruitful to further investigate DIP adoption for co-creation and compare the differences between SMEs in the early stages of internationalization and mature SMEs. The aim would be to understand whether the approach to internationalization, as well as the use of support programs, can shape internationalization strategies.

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