

Digital Platform Potential for Asnaf Zakat Entrepreneurs: A Systematic Literature Review

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Abstract

The implementation of the asnaf entrepreneurial transformation model through the Human Development Program is a proactive initiative of the State Islamic Religious Council (MAIN) aimed at increasing the asnaf group's potential in the entrepreneurial field. This initiative is in line with the goal of MAIN to increase the effectiveness of zakat distribution through a two-pronged strategy to ensure that every asnaf can live a prosperous life while expanding their potential to break free from the shackles of poverty. The Industrial Revolution 4.0 has contributed to the rapid development of information and communication technology. The development of various online applications and social media platforms has had a positive impact on people's lives. Therefore, enterprises and entrepreneurial activities, especially the small and medium-sized enterprise (SME) sector, need to enhance their respective competitiveness by participating in digital entrepreneurship platforms. Therefore, this study aims to determine the potential of digital platforms to increase the competitiveness of asnaf zakat entrepreneurs. The study was conducted qualitatively using a descriptive approach through a systematic analysis of highlights. The main sources for this study were obtained from online databases, namely Scopus and Web of Science. The data were then analyzed based on the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA). The results of the study suggest that digital platforms have the potential to increase the competitiveness of asnaf zakat entrepreneurs through six approaches, namely resources, personality, opportunities, networking, environment, and knowledge. Therefore, the study can serve as a guide for the State Islamic Religious Council to develop appropriate programs and approaches to improve literacy and participation of asnaf zakat entrepreneurs in the digital platform.

Keywords: Digital, Asnaf Entrepreneur, Competitiveness, Effectiveness, Zakat

Introduction

The Industrial Revolution 4.0 has contributed to the rapid development of information and communication technology. The development of various online applications and social media platforms has had a positive impact on human life. Indirectly, this development has also contributed to changes in global and national entrepreneurship, especially in the digital domain. The 2019 coronavirus infectious disease pandemic (COVID -19), which is changing the national and international landscape today, has further accelerated the digitalization process of the entrepreneurial sector. The enforcement of the Movement Control Order (MCO) following the threat of the COVID -19 pandemic has familiarized Malaysians with a new norm that includes the use of social media and online applications for various purposes and needs. The boom in information and communication technology (ICT) has greatly simplified people's lives. Many matters and services can be quickly accessed and managed online. The Malaysian Communications and Multimedia Commission (MCMC) reported a sharp increase in demand for broadband connectivity since the implementation of the MCO, as business activities, learning, conferences, meetings, etc. are conducted from home. In the first week of MCO implementation, Internet traffic increased by 23.5% nationwide and by another 8.6% in the second week. The enforcement of MCO in Malaysia, which aims to curb the spread of COVID -19, not only has psychological effects such as depression, anxiety, and stress but also affects the shutdown of economic activities. This situation occurs when business activities cannot be carried out, social distance is prominent, there is no relationship between sellers and customers, and there are interruptions in product delivery (Ghani, 2020). At the same time, there has been a decline in the labor force in all sectors of the economy, causing most people to lose their jobs.

In Malaysia, the small business sector is one of the sectors most directly affected by the movement scheme (Azman, 2020). According to Kuriakose (2020), small and medium enterprises (SMEs) are the most directly affected as they account for 98.5% of the total number of enterprises. Therefore, various strategies are needed to address the difficulties of rural traders affected by the impact of this COVID -19 ICT platform plays a role in increasing business growth, especially among rural traders. At the same time, the goal of enhancing the role of rural communities as drivers of the digital economy and catalysts of income generation for traders can be realized. As the whole world is affected by the COVID -19 pandemic, most businesses, especially in rural areas, are under great financial pressure, which affects their main source of income. Therefore, it is time for all entrepreneurs to take advantage of digital platforms to expand their business potential while exploring more online business opportunities as an alternative to existing businesses. The impact of the COVID -19 pandemic is indirectly leading society faster into the age of IR4.0, where the use of digital technologies in daily life is paramount. Business survival is closely related to the ability and creativity of entrepreneurs to take advantage of existing situations and turn challenges and obstacles into opportunities. Rural entrepreneurs need to strengthen their digital skills and knowledge according to the new norms that are lived today while helping to overcome the problem of the marketability of products. Traders can replace traditional marketing methods with digital marketing of their products by delivering goods directly to consumers through digital orders (Saari, 2020).

The initiative of the Islamic Religious Council through the implementation of the Human Development Program (PPI) has proven successful in providing capital to the poor who are viable and have the potential to run a business. The asnaf have the ability and credibility to generate their income through the business they run so that they can finally free themselves

from the shackles of poverty and, most importantly, become consistent zakat payers to help others. To ensure that this program runs more efficiently, MAIN has divided the program into two forms, the entrepreneurship program, and the group economy program. Nevertheless, the majority of participating asnaf entrepreneurs still operate in the traditional business field, i.e., direct contact with consumers. Therefore, the threat of the pandemic COVID -19 will certainly affect the continuity of their business due to the various constraints they face. Therefore, it is time for these Asnaf entrepreneurs to shift to the digital business field to expand their business potential while ensuring the survival of their businesses in the future. This is in line with the government's efforts through the implementation of a short-term stimulus program (6 months) that will run from June to December 2020. Under the stimulus plan, the government and the private sector will provide nearly RM140 million in grants to support and assist SMI companies in their transition to digitalization or online business (Thursday, 2020). Through this stimulus plan, the parties involved can promote innovation and develop local venture capital talent, especially among small business owners.

The same initiative can also be mobilized by MAIN through the implementation of this human development program. This program can serve as catalyzing the potential and competitiveness of asnaf entrepreneurs to transform their businesses and ensure their survival in the face of future challenges. Thus, this study plays an important role in systematically examining and highlighting the literature discussion regarding the potential of digital platforms to increase the competitiveness of asnaf zakat entrepreneurs. This is because this field is still new and most writings and research in the field of Asnaf entrepreneurship still focus on traditional business. Asnaf entrepreneurs are more comfortable doing business in a physical face-to-face format as it is easier to do. However, the current pandemic COVID -19 has led to an increase in digital business. Therefore, asnaf entrepreneurs need to leverage it to remain competitive in the face of current challenges and changes. This study also provides basic guidance to researchers in the field of asnaf entrepreneurship in identifying research gaps that can be explored while benefiting asnaf entrepreneurs themselves.

Literature Review

Poverty and unemployment are the main problems facing most of the world's developing countries. Economic imbalances and growing social disparities make the eradication of poverty through sustained economic growth the government's main concern. In Malaysia, these efforts started to be seriously considered after the tragedy of May 13, 1969, when internal conflicts and tensions occurred due to the existing economic imbalance (Syafinas, 2014). Therefore, the New Economic Policy (NEP) was introduced to eliminate social inequality through the implementation of various policies and programs aimed at providing a better and more comfortable life for the community, especially the B40 segment. In this context, Zakat also plays a role as one of the most important institutions to improve the quality of life of Muslims in Malaysia. Zakat acts as one of the mechanisms for poverty alleviation as it can meet the needs of the asnaf either in the form of self-help (fixed monthly support) or productivity (capital injection). Self-help is short-term assistance that helps the asnaf to survive by meeting basic needs such as medical care, monthly counseling, food, housing rent, and others. Productive aid refers to long-term support through capital injections such as cash and equipment to help the asnaf group improve their lives to a better level (Fatimah, 2014).

a) Asnaf Entrepreneur

To transform the asnaf from a self-sustaining group to a productive group, the zakat institutions have introduced capital assistance for asnaf interested in venturing into the entrepreneurial sector. This initiative is set in motion by the implementation of a long-term poverty eradication program, as the problem of poverty needs to be addressed continuously rather than seasonally (occasionally). According to Wan Sabri (2009), the Negeri Sembilan Islamic Religious Council was the first zakat institution to introduce this type of support in Malaysia in 2004. It was later followed by other Zakat institutions such as Selangor, Federal Territories, Melaka and Terengganu. Selangor and Federal Territories are considered more aggressive in implementing this program because they collect more zakat funds and have sufficient and qualified personnel to handle this Asnaf entrepreneurship program (Azman, 2014). In Melaka, the Islamic Religious Council of Melaka (MAIM) has taken the initiative to improve the economic potential and living standards of asnaf groups in a sustainable and comprehensive implementation of the Human Development Program (PPI). The model introduced to transform asnaf entrepreneurs aims to discover talents and potentials among asnaf to venture into the entrepreneurial sector. This approach is considered more effective as it adds value to self-help, which is done regularly every month. In this way, each asnaf can take initiative on his own and be independent to generate income while improving the quality of life for himself and his family without continuing to rely on zakat support.

To ensure that this program runs more efficiently, MAIM has divided the program into two forms, namely the entrepreneurship program and the group economy program. The support provided for this entrepreneurship program includes initial capital grants as well as additional capital grants with minimum and maximum values of RM5,000.00 and RM50,000.00 respectively. Participants are selected through a rigorous and detailed selection process as the support provided does not have to be repaid. Therefore, only qualified asnaf are selected to avoid deviation and misuse of the support provided (Azman et al., 2014). The amount of allocation, which reaches almost RM1 million per year on average, shows the commitment and initiative of MAIM to realize the desire to transform the asnaf group in Melaka. Two types of capital assistance are provided by MAIM, namely initial business capital and purchase of fixed assets (operational necessities such as machinery), and rental of premises based on an assessment of the potential and form of the business to be operated. For asnaf fakir, poor and transferring people running small businesses such as selling cakes and drinks, the ceiling for capital assistance is up to RM5,000.00. For large businesses such as restaurants, laundries, traditional grocery stores, car repair stores, etc., the upper limit of capital assistance is RM 5,000.00 to RM 50,000.00. In addition, MAIM provides training and courses on entrepreneurship to program participants to enhance self-motivation, self-confidence and knowledge in this field. This is to enable asnaf entrepreneurs to receive continuous guidance and monitoring until they are successful in their businesses (Anis et al., 2014).

To ensure that Asnaf's development and transformation agenda can be implemented in a structured manner, MAIM has introduced a new approach with the establishment of the Asnaf Melaka Berhad Entrepreneurs' Cooperative. The cooperative, established through a joint venture of the Melaka Islamic Religious Council (MAIM), the Malaysian Cooperative Commission (SKM) Melaka and the Melaka State Asnaf Entrepreneurs Association, comprises 90 percent of the poor, poor and converted Asnaf groups and another 10 percent associate members. The goal is to improve the economic status of the Asnaf through cooperative membership and to strengthen self-sufficiency and the ability of the Asnaf to improve their

quality of life. At the same time, to open space and opportunities for this group to leave the status of Asnaf by stimulating and encouraging them to develop as Zakat payers in the future. The launch of MAIM's "Asnaf Entrepreneur Icon" program in 2017 was a starting point to drive the transformation of Asnaf and further contribute to the existence of a competitive and proactive human capital, as proposed by the government. The effectiveness of this program is reflected in the transformation of asnaf reported for 2019, i.e. a total of 35 poor and needy asnaf families have successfully escaped from the asnaf cocoon. This encouraging achievement shows the precise commitment of various parties, especially MAIM and zakat producers in Melaka.

Asnaf entrepreneurs are generally understood to be a group of asnaf, especially from the poor group, who want to transform themselves from unproductive asnaf to productive asnaf through an entrepreneurial platform. This group receives the necessary help and guidance so that they can become entrepreneurs (Sanep, 2012). Addi (2007) defines asnaf entrepreneurs as individuals who need to go through a business start-up process to ensure that they can shoulder the burden of responsibility as entrepreneurs and have the confidence to participate in business with stimulation in the form of encouragement and support from zakat institutions. The process of establishing a business is a specific stage or step that must be passed through before this group becomes an entrepreneur with the help, encouragement and guidance of Zakat institutions in their respective states. However, some deficiencies and obstacles that may slow down this process must first be addressed by those involved, such as lack of capital, lack of management knowledge, lack of skills and talented employees, lack of skills, difficulty in obtaining professional services, and lack of quality as a successful entrepreneur (Siti Norbay, 2011). The ability of asnaf entrepreneurs to meet the challenges of the business world and become successful entrepreneurs depends on their mental and physical strength as well as their spirit. The reality is that it is impossible to understand a new business field in a short time. It is a cultural shift in life from a lifestyle of poverty to a very demanding entrepreneurial world. Therefore, it is not surprising when asnaf entrepreneurs who try to start a business end up failing.

b) Digital Entrepreneurship Potential

Potential refers to a person's ability to master a variety of skills and has thorough strategy and planning, as well as the ability to think and analyze critically and creatively (Koo et al., 2010). Digital platforms such as social media can influence the entrepreneurial and business fields in a more structured and comprehensive way. Thus, a high level of digital literacy and participation among entrepreneurs can have a great impact on competitiveness and improve a company's performance and innovation (Olanrewaju et al., 2020). According to Omar et al. (2019), digital technology is a platform capable of increasing the marketability of a product and innovation up to the global level. This is in line with a study by Suriantie and Nor Aishah (2017), who found that the optimal use of social media and digital technology can increase the results and productivity of a sale. Lister (2018) reported that more than 50 million companies have used business pages on social media platforms such as Facebook and Instagram for direct sales. This strategy has proven encouraging, as nearly 60 percent of social media users tend to follow the business and then purchase online (Pickard-Whitehead, 2018).

Digital entrepreneurship is a strategy to create and use new technologies in transforming a traditional business into a new business model that is more competitive and meets current market demands (European Commission, 2015). It involves the use of technology and digital media for marketing and business purposes to achieve optimal reach

and results while efficiently reducing costs. According to Valigursky et al (2021), the development of the IR4.0 era requires a business transformation to get out of the existing comfort zone and further challenge one's potential and capabilities to increase competitiveness in national and global markets. Thus, influential social media platforms such as Facebook, Instagram, Tik Tok and YouTube are seen as space and opportunity for entrepreneurs to explore, generate and develop entrepreneurial activities more effectively. In addition, digital sales platforms such as Shopee and Lazada are becoming increasingly popular with today's customers. According to Faradillah et al (2015), digital entrepreneurship driven by entrepreneurial talent and skills can drive the development and empowerment of entrepreneurs.

c) Competitiveness of Asnaf Zakat Entrepreneurs

Entrepreneurial success factors generally focus on internal factors, which relate to individual aspects of the entrepreneur, and external factors, which include aspects of structure and the business environment (Martinelli, 1994). Internal characteristics that may shape the nature of individual entrepreneurship include lifestyle and the culture of daily interaction. Kets de Vries & Manfeld (1977) stated that the personal characteristics of entrepreneurs are shaped by the difficulties they face in life. These difficulties create a sense of the will to progress that an entrepreneur must have. Delmar (2000) also stated that personal characteristics include the ability to take risks, the ability to control oneself, self-confidence, and the desire for independence. Regarding external factors, Martinelli (1994) believes that cultural aspects and institutional support can promote the formation of entrepreneurs. This view is supported by Zuraini (2000), who stated that the factors of business knowledge, attitude, motivation to succeed, and knowledge of capital and required inputs influence business performance and success of entrepreneurs. Thus, Menzies et al (1999) formulated entrepreneurs as individuals who can bring about business change through innovation, combine new resources, dare to take risks, identify problems, and improve operations. For Littunen (2000); Bird (1999), entrepreneurs must master innovation, which includes creating new products and quality, developing new methods, developing new market segments and new resources, and organizing the business.

To produce competent and competitive entrepreneurs, Sanep (2014) proposed the implementation of the technology transfer model-MPT (Technology Transfer Model) under the asnaf entrepreneurship development program through zakat institutions. Although there is no 100% guarantee that asnaf entrepreneurs who go through this process will be successful, given the existing constraints and challenges, this model is one of the best alternatives for training successful asnaf entrepreneurs. MPT is a process by which fundamental knowledge, information, and business innovations move from institutional researchers to individuals in the private or quasi-private sector (Parker & Zilberman, 1993). Technology transfer also involves the restructuring of firms, the organization of employees, and the transfer of certain skills (Lundquist, 2003). Technology transfer occurs through the mechanism of licensing (licensing), knowledge sharing and innovation (knowledge sharing), joint venture and collaboration, and patenting. The Asnaf Entrepreneur Development Model, which is generally based on MPT, was once proposed by Mohamad Ab Wahab et. al (2008) proposed. He presented five phases that an Asnaf must go through to become an entrepreneur. This is to ensure that this group is truly qualified, capable and has the potential to develop and succeed. These stages are:

1. Disclosure: In this phase, the Asnaf are informed about the activities of the major open entrepreneurial opportunities and entrepreneurial motivation.
2. Education: The scientific and educational approach is the most effective mechanism for introducing an entrepreneurial culture. Education also includes skills, knowledge and attitudes that enable individuals to plan and solve problems.
3. Implementation: those who can become entrepreneurs receive capital support, which is an essential mechanism for planning and creating the asnaf economy to become entrepreneurs and emerge from the cocoon of poverty.
4. Marketing: the entrepreneur's efforts mustn't stop in the middle. Most of these groups can produce high-quality products and services that are comparable to other products.
5. Monitoring: this phase ensures that efforts to produce more entrepreneurs and lift the Asnaf out of the cocoon of poverty are translated into action.

The effectiveness of the implementation of the program to develop asnaf entrepreneurs is usually somewhat problematic in the monitoring phase. The lack of credibility and skills of the asnaf in running the business and the minimal monitoring by the zakat institution cause many of them to stop halfway. They find it difficult to adapt to the new lifestyle in the entrepreneurial world. Not to mention the challenge of the new norm that requires them to comprehensively change themselves and the business field in which they operate. Therefore, a more proactive paradigm shift needs to be brought about to support and guide them to live the new life norms after the pandemic COVID -19 and the IR4.0 era. Thus, assessing the level of education and creating guidelines for digital entrepreneurship can train an entrepreneurial personality in the asnaf, as well as improve their quality and commitment to transform their lives in the face of challenges and changes in today's world.

Research Methodology

In this systematic review, the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) method is used because it is thorough and detailed and can capture a large amount of data. In addition, this method can provide transparent and consistent qualitative data reports by setting high and ordered standards (Flemming et al., 2018). This systematic process and procedure can be used as a reference and guide by other researchers using the same approach and research area. According to Okoli (2015), the systematic approach to highlighting literature using the PRISMA method has advantages in terms of the quality of literature obtained after a rigorous and detailed screening process. It can help researchers identify the gaps and limitations of the study and prevents researchers from spending time on non-authoritative references. PRISMA is also able to guide researchers in finding literature related to the study through four main processes, namely identification, screening, eligibility, and inclusion (Gilath & Karantzas, 2019).

a) Identification

This study uses two (2) major online research databases, namely Scopus and Web of Science (WoS). These two databases contain scientific and empirical studies from various fields such as social sciences, engineering, environment, economics, accounting and development, medicine, law, business, and marketing (Shafrill et al., 2018). This process begins by performing a series of searches (search string) of the main keyword using the available search functions as well as exclusive commands defined in the WoS and Scopus databases (Nik Ab

Malik et al. 2020). Keyword matching found in the thesaurus, supported by the Boolean operator function (Xiao & Watson 2019) was used in both databases (Table 1). Based on the search results of these keywords, 53 articles were found in the Scopus and WoS databases. However, twenty-seven (27) articles were identified as overlaps in both databases and were set aside using the Endnotes software. Therefore, the amount of literature used for the study is only 79 articles.

Table 1

Database and Search String

Database	Search String
Scopus	TITLE-ABS-KEY ((asnaf OR zakat) AND (entrepreneur* OR digital))
Web of Science	TS=((asnaf OR zakat) AND (entrepreneur* OR digital))

b) Screening

In this phase, a screening process is conducted based on certain criteria to ensure that only articles that are specific and relevant to the research question are selected. Therefore, the following criteria were established: First, the selection of journal articles only, while articles consisting of book chapters, seminar and proceedings articles, and literature reviews were excluded. Second, the selection of English-language articles and articles related to economics, social sciences, business, and information technology. Third, articles published in the last five (5) years, i.e., from 2018 to 2022, and finally, only articles related to the location of the study in Malaysia since the focus of this study is on asnaf zakat entrepreneurs in Malaysia. After the screening process, 31 articles were excluded from the total 79 articles, resulting in only 48 articles being selected for the study. Nevertheless, these excluded articles are also used as additional references to support the study.

Table 2

Criteria of Eligibility and Exclusion

Criteria	Eligibility	Exclusion
Type of Literature	Article Journal	Literature Review, Book, Chapter in Book, Proceeding, and Theses
Language	English	Others than English
Area	Social Science, Economy, Business and Information Technology	Medical, Engineering, and Art Design
Duration	2018 - 2022	Before 2018
Country	Malaysia	Others than Malaysia

c) Eligibility and Inclusion

At this stage, the study focuses only on articles that discuss the success factors of asnaf zakat entrepreneurs and the potential of digital platforms to increase the competitiveness of asnaf zakat entrepreneurs. All 48 articles were analyzed through close reading techniques, starting with the abstract and the entire article. Based on the results of the reading, only seven (7) articles are aligned with the research questions posed. Therefore, the discussion of the findings of this study was formulated in the analysis section to meet the research questions.

The entire process of selecting articles for the systematic literature review (SLR) is illustrated and explained using the PRISMA flow diagram in Figure 1.

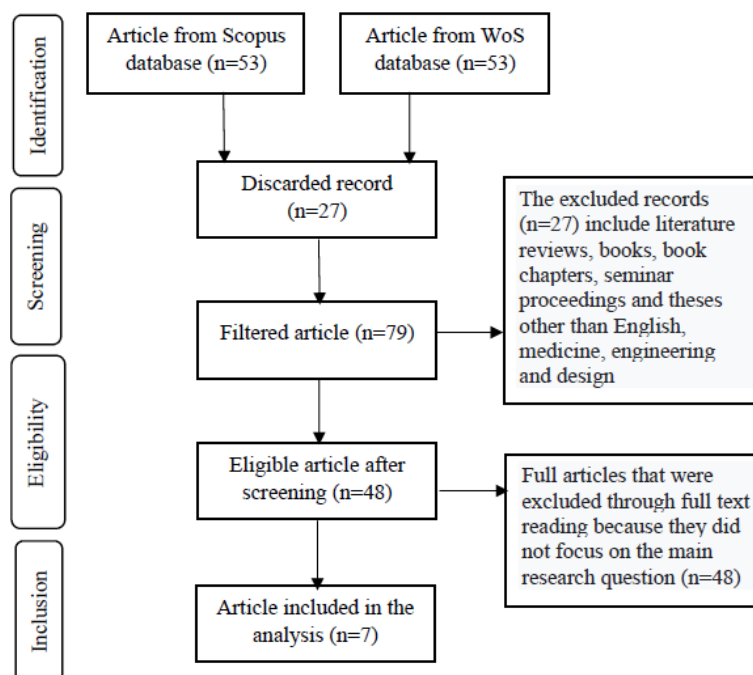


Figure 1: PRISMA Flowchart (Adapted from Moher et al. (2009))

Analysis and Discussion

Based on the article selection and the conducted reading, this study summarized the success factors of asnaf entrepreneurs and the potential of digital platforms to increase the competitiveness of asnaf zakat entrepreneurs. The results were analyzed descriptively and thematically as a result of the highlights of the selected articles.

a) Descriptive Analysis

Based on the foci, only seven (7) articles were analyzed, including four (4) quantitative articles and three (3) qualitative articles. The search results also show that studies dealing with the digitization of asnaf zakat entrepreneurship have only been discussed since 2020, i.e. after the pandemic COVID -19 and the enforcement of the Movement Control Order (MCO). However, there are still fewer studies published in Scopus and WoS-indexed journals, with only two (2) articles indirectly addressing this issue, namely studies by (Afandi & Najahudin, 2022; Imron et. al., 2022). In terms of research approach, all four (4) quantitative articles use a survey design, with two (2) articles using SPSS analysis, one (1) article using PLS-SEM analysis, and one (1) article using a Rasch model. For the articles taking a qualitative approach, two (2) articles used an interview design with thematic analysis, and one (1) article used a systematic literature review (SLR) design using PRISMA. A total of three (3) articles addresses the quality and capabilities of Asnaf entrepreneurs, including mastery of current technology, namely by (Efri et al., 2022; Hashim et al., 2021; Azizuddin et al., 2019). Four (4) articles deal with discussions related to entrepreneurship and asnaf entrepreneurship programs, one of which is a comparative study between the asnaf entrepreneurship program and the Amanah Ikhtiar Malaysia (AIM) entrepreneurship program. The overall summary of the articles used in this study is shown in Table 3.

Table 3

Summary of Articles

Author(s)	Year	Publication	Research Design	Instrument
Efri et al	2022	International Journal of Economics, Management, and Accounting	Kualitatif	PRISMA
Hakimin et. al	2019	International Journal of Economics, Management and Accounting	Kuantitatif	Survey
Hashim et al	2021	The Journal of Management Theory and Practice	Kualitatif	Interview
Azizuddin et al	2019	Sustainability	Kuantitatif	Survey
Imron et al	2022	Journal of Islamic Accounting and Business Research	Kuantitatif	Survey
Farah et al	2018	Global Journal Al-Thaqafah	Kualitatif	Interview
Afandi & Najahudin	2022	Global Journal Al-Thaqafah	Kuantitatif	Survey

b) Thematic Analysis

The thematic analysis conducted following the descriptive analysis focused on the research questions posed, i.e., the factors and potential success of asnaf entrepreneurs in the field of digital entrepreneurship. The factors were summarized in the following Table 4.

Table 4

Success Factor of Asnaf Entrepreneur

Author	Success Factor of Asnaf Entrepreneur
Efri et al (2022)	Life Improvement, Financial Performance and Non-Finance Performance
Hakimin et al (2019)	Business Skills (Financial, Technical, Communication, Marketing and Networking)
Hashim et al (2021)	Knowledge, Experience, Problem Controlling, Tolerate of Ambiguity, Innovative, Creativeness, Self-Efficacy, Opportunities and Attitude
Azizuddin et al (2019)	Attitude, Innovativeness, Personality, Motivation, Risk Management, Subjective Norm, Lifestyle, Networking, Resources and Opportunities
Imron et al (2022)	Zakat Empowerment, Business Assistance, Business Growth, GDP and Inflation
Farah et al (2018)	Business Ownership, Happiness, Gratification, Level of Independence and Life Improvement
Afandi & Najahudin (2022)	Capital Fund, Environment, Motivation, Innovation, Technology

Based on the analysis conducted, six main factors can influence the potential of asnaf entrepreneurs in the field of digital entrepreneurship. These are the elements of resources,

personality, opportunity, networking, environment and knowledge. The distribution of the individual elements is shown in Table 5.

Table 5

Distribution of Themes

Author	Theme (Factor)					
	Resources	Personality	Opportunities	Networking	Environment	Knowledge
Efri et al (2022)	/	/		/		/
Hakimin et al (2019)	/	/		/		
Hashim et al (2021)		/	/			/
Azizuddin et al (2019)	/	/	/	/		
Imron et al (2022)	/				/	/
Farah et al (2018)		/	/		/	
Afandi & Najahudin (2022)	/				/	/
TOTAL	5	5	3	3	3	4

The theme of resources and personality are the two most important factors influencing the success of asnaf entrepreneurs on the digital platform. They are followed by the topics of knowledge, opportunities, networking and environment.

Discussion

The success factors of asnaf entrepreneurs can be summarized in six main themes: resources, personality, opportunities, networking, environment and knowledge. Resources and personality are the two most important factors that can influence the effectiveness of the asnaf zakat entrepreneur segment on the digital platform. These resources can be divided into two areas, namely financial and non-financial. Financial support refers to any financial assistance provided by zakat institutions to increase the business potential of asnaf entrepreneurs, such as business capital, equipment support, and digital technology. Non-financial support refers to other assistance to further improve entrepreneurial skills, such as motivational and entrepreneurship programs. The personality factor also plays an important role, since asnaf, as key players in this entrepreneurial segment, must have strong personal skills and abilities in running their respective businesses. Azizuddin et al (2019) outlined six variables that can influence the personality of employees based on human capital theory: personality, competence, religious values, clarity of goals, opportunity policy, and resource management. In addition, supporting asnaf zakat can increase the effectiveness of the program and promote their well-being (Ibrahim & Ghazali, 2014). An effective zakat program aims to guide companies in transforming their thinking and imparting valuable lessons (Widiastuti & Rosyidi, 2015).

Environmental and opportunity factors also have an indirect impact on this matter. The COVID -19 pandemic has negatively impacted all aspects of community life, whether directly

or indirectly. From the threat of epidemics to social restrictions by the government limiting economic activities and affecting the income of households and businesses in rural areas (Philipson et al., 2020). According to Dube and Kathende (2020), not all segments of the population can stay at home when closures and social restrictions are imposed without engaging in economic activities to generate income for their families. Most communities, especially those who make a living from the informal economy through small businesses, especially in agriculture and retail, have not been able to continue their business activities during this period. Katooro (2020) argues that the closure measures and social restrictions in most countries pose a serious threat and impact on income decline, job loss and insolvency, especially for those operating in the small and medium enterprise (SME) sector. The main challenges faced by traders are cash flow problems resulting from the risk of loss of daily income, operational disruptions, business shutdowns, and supply chain disruptions (Che Omar et al., 2020).

Bartz and Winkler (2016) observed that microenterprises had a slower growth rate than large enterprises, which recovered and grew faster after the epidemic. Microenterprises in rural areas face greater challenges due to their location far from community centers, infrastructural constraints, availability of labor, and limited financial reserves (Fabeil, Pazim & Langgat, 2020). Cook (2015) concluded that 75 percent of businesses without a sustainability plan are potentially fully impacted within three years of a disaster or crisis occurring. Serious attention needs to be paid to this fact, as the majority of small and medium industrial entrepreneurs, especially among asnaf entrepreneurs, are the most affected and threatened group. The unclear business potential combined with the still worrisome current pandemic situation has weakened their enthusiasm and commitment to the business. From a business perspective, this situation is referred to as ambiguity tolerance (TOA), which is an individual's acceptance of an unclear, risky, and challenging situation. Individuals with low TOA tend to give up, get stressed easily, and often make hasty decisions when faced with difficult situations (Okhomina, 2010). Thus, this element of TOA plays an important role in determining the competence and credibility of an entrepreneur. The study of Azizuddin, Abdullah, and Dahlan (2019) on Asnaf entrepreneurs in Kelantan concluded that the value of TOA is low in this COVID -19 pandemic situation. The majority of Asnaf entrepreneurs are not willing to take risks because they are still concerned about the current situation.

The networking factor must also be considered, as every company needs clear and effective marketing techniques. The presentation of company information can play a role in attracting the interest of the community. Therefore, the use of digital technology not only allows for optimal cost reduction, but also extends the reach of product information marketing, creating a trusting relationship between entrepreneurs and customers. The presentation of this product includes the images used, the content narrative, the length of the message conveyed and the appropriate use of language. Good marketing shows hope, which means happiness, because people are more easily attracted to good things that are shaped by religious and cultural beliefs (Kashif et al., 2015). A good and positive presentation of the campaign can convey an empathetic value to potential donors, and indirectly, users will share this value with others. In addition, the success of the asnaf entrepreneurship program also depends on the effectiveness of the program content itself. The asnaf economic development programs implemented in Malaysian states are an initiative of zakat institutions to produce a group of productive asnafs who can plan strategies and entrepreneurial skills to improve self-competence (Zainol et al., 2014). It also fulfills the goal (maqasid) of implementing zakat itself, which is to (1) create a balanced distribution of property in the

community, (2) purify oneself and property from being contaminated by the rights of others, (3) avoid social problems caused by poverty, and (4) develop identity and personality as a Muslim (al-Mubarak, 2016). Therefore, assessing the reliability of a program's implementation is very important to identify strengths and gaps for improvement (Hashim et al, 2021).

Conclusion

The threat of COVID -19 following the implementation of the decree on movement control has affected the business of asnaf entrepreneurs to some extent. This unexpected situation puts asnaf entrepreneurs in a dilemma when it comes to continuing the business they have been working on all this time. Therefore, the continuous efforts to develop and change the lives of asnaf for the better must be expanded. Zakat has provided a variety of sufficient funds to further spread the implementation of this program so that more qualified asnaf can try to change their fate and that of their families. Improvements need to be made to ensure that this program achieves its stated goals and produces more successful asnaf entrepreneurs. Encouragement, guidance, and support from the zakat itself can help program participants better develop themselves and their businesses. The asnaf must take advantage of this valuable opportunity by working harder and showing solid cooperation and commitment to the business to be led. It is expected that the paradigm shift of asnaf entrepreneurs to transform the business model can shape the mentality and credibility of asnaf entrepreneurs who are more competent and competitive to meet the challenges of post-pandemic COVID -19 and IR4.0. In this systematic literature review, six main factors that influence the success of the digital entrepreneurship segment of asnaf entrepreneurs were studied. Therefore, a systematic field study needs to be conducted to assess the level of digital entrepreneurship competency and its relationship to strengthening the business potential of asnaf entrepreneurs.

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