

The Zakat Officer Opinion Toward Business Innovation Model with Internal, External Successful Factor, Shariah Compliance, Digital Technology and Agency Authorities Among Asnafpreneur in Malaysia

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Abstract

Purpose: The purpose of this study is to introduce the best practice for hybrid business innovation model (BIM), which has become the practice of the asnafpreneur in Malaysia and to look at the opinion of Malaysia zakat officer toward Business Innovation Model and several variables such as Internal and External Successful Factors, Shariah Compliance, Digitalization and Agency Authorities in Malaysia

Design/methodology/approach: A total of 12 zakat officers were interviewed via the internet using a google form structured questionnaire.

Findings: The results of the data collected were analyzed using the SPSS application using descriptive analysis. The results of the study found that all elements in the variables involved have a positive yes result except for activities by wakaf department, majority said not applicable. This situation happens because the wakaf and zakat department is not same. Different in their vision, mission, objectives, and their activities.

Research limitations/ implications: The limitation of this study are the respondents of zakat officer throughout Malaysia that in charge of asnafpreneurs development. The list of zakat officers selected is based on 1 officer for 1 state in Malaysia.

Practical implications: The investigator wanted to see if there was a positive or negative opinions while handling activities to develop asnafpreneur in term of Business Innovation Model, Internal and External Successful Factors, Shariah Compliance, Digitalization Technology and Agency Authorities.

Originality/value: The findings of this research, can conclude that various states have various activities and views by zakat officers who are responsible for the well-being of asnafpreneurs. All actions are found to be correct at the time and time. All the relevant state zakat officers have worked well and have a clear goal of helping the asnaf to improve their economy and

social life. It is hoped that this hybrid business innovation model (BIM), can become the practice of the asnafpreneur in Malaysia.

Keywords: *Business Innovation Model, Internal and External Successful Factors, Shariah Compliance, Digitalization Technology, Agency Authorities, Asnafpreneur, Zakat Officer.*

Introduction

A study of 12 zakat officer in Malaysia was conducted. 1 zakat officer for 1 state was selected as respondent. The study of views on their opinion toward the existing Business Innovation Model, together with several study variables such as Internal and External Successful Factors, Shariah Compliance, Digitalization Technology and Agency Authorities. Their views are conducted throughout Malaysia with the activities of helping asnafpreneur in their duties.

Problem Statement

This study is to look at the overall view by zakat officer toward the variables involved. The investigator wanted to see if there was a positive or negative opinions while handling activities to develop asnafpreneur in term of Business Innovation Model, Internal and External Successful Factors, Shariah Compliance, Digitalization Technology and Agency Authorities.

Next, the study wanted to see the alternatives to improve the activities by zakat officer in handling asnafpreneur. The alternatives can help to make sure all asnafpreneur be taxpayer in the future.

Literature Review

Zakat officer is the person responsible for the development and governance of the asnafpreneur of each state in Malaysia. Usually, every state has an officer directly in charge of regulating asnaf in safeguarding their welfare and economic improvement. This officer takes care of the data based and monitors until these asnaf no longer fall into this category.

Asnaf Entrepreneur/ Asnafpreneur known as Entrepreneurial Asnaf has become a global topic of discussion aiming at developing the asnaf community to embark on business. The fundamental concept of developing a hybrid model towards halal business innovation among asnaf in the digital era is to provide more value to a business by combining the best practices of the technology and business innovation ideas. Unlike conventional charity, zakat has eight asnaf (recipients), each of whom is named specifically by Allah s.w.t in the Holy Quran in Surah At-Taubah, verse 60 as mentioned above. This study focuses on needy and poor people who do business to make a living called as asnaf entrepreneur or asnafpreneur.

The Business Innovation Model is basically the mixed of elements in BIM and other element above. The definition of hybrid by Oxford language itself is a thing made by combining two different elements while the definition of business innovation model is the development of new, unique concepts supporting an organization's financial viability, including its mission, and the processes for bringing those concepts to fruition. The primary goal of business innovation model is to realize new revenue sources by improving product value and how products are delivered to customers (Cole, 2015).

According to Naito & Washizu (2021) study, the rest of human life is limited which causes the Japanese to choose positive and meaningful events personally and focus and remember the stimulus with positive valence. They must have a high level of effort or initiative, be willing to take great risks, sacrifice, be creative and imaginative, be able to solve issues, have principles

and self-confidence, be dedicated and earnest, and be honest and trustworthy (Fauziah et.al, 2013).

The ability to use science, technology, and innovation will become a more significant approach in the nation's development in an increasingly competitive global economy (Malaysia, 2010). Because of the competition, businesses must be creative and innovative in order to respond rapidly to market developments. As a result, most firms today place a premium on employee innovation (Jong & Hartog, 2010). This is because the results of these individuals' innovative work behavior assist the organisation improve its performance as well as its ability to compete globally (Noorsafiza et.al, 2013). Internal and External factors, Hazlina Abdul Halim et.al (2012) add the study, revealed that effective asnafpreneurs are eager to go above and beyond. Take a chance in order to grow their business. While the most dominant internal factor is the practice of Islamic teachings in life such as charity, keeping the 5 - time prayers, and sincere intentions. Attitudes and interests in business are also internal factors that affect their success (Hazlina Abdul Halim et.al, 2012). Shariah Compliance (Halal), the definition of halal-by-Halal Food Authority (2022) is very broad from all angles. The word halal literally means permissible in Arab language and in translation, it is usually used as lawful. Halal means procured, processed, and traded follows Islamic Law. Asnafpreneurs need to improve their business in line with the progress of the halal hub that is now taking place.

Digitalisation is an adaptation of a system, process, and more to be operated with the use of computers and the internet. Digitalization in business is the use of digital technologies to change a business model and provide new revenue and value-producing opportunities, it is the process of moving to a digital business (Gartner, 2022). The agent's/ agency authority's ability to act on behalf of a client in such a way that the client is bound. The authority of an agent can be divided into four categories. Actual express authority refers to the authority that a client grants to an agency in a contract. The customer expresses apparent authority verbally. The agent believes that implied power is required to carry out tasks delegated under actual express or perceived authority. Finally, inherent authority happens when an agent somewhat surpasses his or her true stated authority and takes similar activities (Farlex , 2012).

Research Methodology

This research uses quantitative method. researcher will be interviewing zakat officers using structured questions on face-to-face interview. Several key informants among the district and State Islamic Religion Council officers will be asked to give several suggestions of any potential interviews. After that, researchers propose to design a survey as it is relatively considered as the most convenient among methods available for data collection as to confirm the selection of variables during the interview session is confirmed as the innovation entrepreneurship framework combination with e-ilab preneur concept that fits towards grad entrepreneurs. A research population is 14 zakat office in thought out Malaysia. Its means 1 zakat officer in 1 state in Malaysia. Cencus research data method has been use in collecting data. Hasil kajian hanya mendapat respon dari 12 responden kerana 2 negeri gagal diperolehi kerana peraturan yang ada ketat menafikan untuk menemui mereka. For data collection activities, the zakat officers were interviewed using a structured questionnaire by face to face technique. Descriptive analysis will be used in this research. For descriptive analysis, mean, mode, median, range and percentage will be used.. It will be presented in a table.

Finding

A total of 12 zakat officers (one from each state) are directly involved in handling asnafpreneurs. Table 1 shows the personal profile of the zakat officer. The age of majority is between 30 years until below 40 years old (58.3%), Majority their gender is male with 75%, Higher education qualification is first degree and equivalent (75%), marital status is married (75%) and dealing experience with asnafpreneur is between 1 year until 3 years with 58.3%.

Table 1: Zakat Officer Profile

No	Items	Result	Majority
1	Age 1. Below 30 years old 2. 30 years until below 40 years old 3. 40 years until below 50 years old 4. 50 years until 60 years old	2 7 2 1	30 years until below 40 years old 58.3%
2	Gender 1. Male 2. Female	9 3	Male 75%
3	Higher Academic Qualification 1. SPM/SPMV and equivalent 2. Diploma/STPM/STAM and equivalent 3. First Degree and equivalent 4. Second Degree and equivalent 5. PhD and equivalent	3 9	First degree and equivalent 75%
4	Marital Status 1. Single 2. Married 3. Widow	3 9	Married 75%
5	Period dealing with asnafpreneur 1. Less than 1 year 2. 1 year until less than 3 years 3. 3 years until less than 5 years 4. 5 years until less than 7 years 5. 7 years until less than 10 years 6. 10 years and above	7 3 1 1	1 year until less than 3 years 58.3%

Zakat Officer Opinion toward Business Innovation Model

Table 2 shows the zakat officer's view on 'Do internal and external properties play an important role for the advancement of asnafpreneurs in business?'. There were 100% they said yes. The reason they say so is for the following reasons because to success in their live, internal and external positive behaviour very impotent to them. These attitude can create internal qualities such as diligent, punctual, honest, trustworthy and external qualities such as self-confidence of funds and good business.

Table 2: Zakat Officer Opinion toward Business Innovation Model

No	Items	Result	
1	Do internal and external properties play an important role for the advancement of asnafpreneurs in business?	Yes = 12 No = 0	Yes 100%
2	Is Halal a priority in the success of an asnafpreneur?	Yes = 10 No = 2	Yes 83.33%
3	Will complying with the sharia standards of the asnafpreneur business be guaranteed its success?	Yes = 12 No = 0	Yes 100%
4	Does this digitalization help asnafpreneurs to be more successful in business?	Yes = 12 No = 0	Yes 100%
5	Is technology a catalyst for the advancement of the asnafpreneur business?	Yes = 12 No = 0	Yes 100%
6	Is the agency's authority important in the development of asnafpreneur business progress?	Yes = 12 No = 0	Yes 100%

The opinion on 'Is Halal a priority in the success of an asnafpreneur?', 83.3% who said yes for the following reason, because they found 80% helps to further develop the business, their own products but to get halal certification is not a priority. As a Muslim, asnafpreneur should have to priorities halal and haram in the business as it will be a measuring stick of blessings in life. Shariah compliance interm of Halal from the Department is important especially the scales and prices. While 16.7% who say no is because the food manufacturing field is an option but the process of obtaining halal is a rather complicated and lengthy process. The opinion of the zakat officer on 'Will complying with the sharia standards of the asnafpreneur business be guaranteed its success?' 100 says yes. They think so because; in terms of compliance, asnaf adheres to sharia standards, but what guarantees their success is dependent on their "mindset" and the efforts of the asnaf. With halal can go abroad. without halal, SIRIM's programme is accepted. Its also can increase and convince customers' trust in the production of clean products. Halal is more about the awareness and attitude of entrepreneurs. Furthermore, conducting business in compliance with sharia standards will be able to provide guidance to traders to istiqamah and succeed.

'Does this digitalization help asnafpreneurs to be more successful in business?' zakat officers are 100% of the opinion yes. This is because in the corner of training the zakat party is there for opportunities under human capital. The Human Training Academy prioritizes marketing/market courses. In the modernization current (tiktok course, Instagram) for marketing. Digitalization is important. because of the secluded place. The market is limited. But it needs to be skillful. Internet access depends on the area is a problem. Nowadays, in line with today's technological circulation, it is important for every progressive entrepreneur to enhance the image and credibility of entrepreneurs by using faster and more accurate promotional platforms. Opinion on 'Is technology a catalyst for the advancement of the asnafpreneur business?' also 100% say yes. They say so because; its a lot of help. Asnafpreneur can share and spread their business faster, efficiently and accurately. The use of technology will help improve the quality and quantity of the product. It's also can help build QR Pay, grab and to leverage technology effectively can increase their sales revenue 100% of zakat officers are of the opinion against the statement 'Is the agency's authority important in the development of asnafpreneur business progress?' because; It is very important to entrepreneurs by collaborated with KEMAS, they will provide courses and tools, Community College gives sewing courses, Bank agencies donate sewing tools on selected asnaf have cooperation. It is important for the asnafpreneur work with YAPEM, UNIZA MARA, FAMA, AIM, TEKUN, UMP and other

IPT in assisting initial capital and investment, promote and advance efficient and effective management in marketing, to help identify potential for training such as frozen, stitching, cooking, beauty make-up (skills). Also provide exposure to asnafs on how businesses function in tandem with the current economy.

Zakat Officer Opinion towards Internal and External Successful Factors

Table 3 show Zakat Officer Opinion towards Internal and External Successful Factors. In idea of 'What are the characteristics that an asnafpreneur should have according to the opinion of the zakat?'. Many Zakat officer answering that to be a successful asnafpreneur, they must have; be good at managing marketing, good at managing finances and. looking for other resources to obtain capital for business progress. First of all, the zakat party will be monitoring, the asnafpreneur must have a commitment, because sometimes there is a business that opens for a while to close. Monitoring, by zakat centre like call and visit. They must have the thought of changing oneself for the better. They also must have their own efforts are with interest and there is seriousness. They must be a plan to advance the business. Asnafpreneurs need to love the product. In business mindset must be positive and passion, craft, not easy to give up, competitive. Have deep interest, dare to take risks. There is direction and business planning. A person who has self-confidence and dares to change the standard of living in order to get out of the cocoon of poverty and be defended from the zakat recipients to the zakat payers. They also have high effort/commitment, hardworking attitude, pure value in Ukhwah business (Chinese concept of business).

The statement 'Does keeping the prayer 5 hours a day have a positive effect on the asnafpreneur business?' is the opinion of the zakat officer 100% yes for various reasons such as: prayer is a pillar of religion and the success of a Muslim to succeed in life. The zakat centre is of the opinion, and also emphasizes on prayer when holding talks and briefings to asnafpreneurs. For most successful asnafpreneurs, spirituality is necessary in oneself. Give help ask for no prayer – ask for ngaji before for help. Example – course – night there is a tazkirah. Through this prayer we teach us to be wise in managing time, making our deeds better, getting peace of mind and all affairs will be simplified and give impact on the whole life.

Table 3: Zakat Officer Opinion towards Internal and External Successful Factors

No	Items	Result	
1	What are the characteristics that an asnafpreneur should have according to the opinion of the zakat?		
2	Does keeping the prayer 5 hours a day have a positive effect on the asnafpreneur business?	Yes = 12 No = 0	Yes 100%
3	Do asnafpreneurs need to have the feeling of wanting to be a zakat payer to succeed?	Yes = 11 No = 1	Yes 91.7%
4	Does an asnaf entrepreneur need to have knowledge and interest in the business to make his business a success?	Yes = 12 No = 0	Yes 100%

'Do asnafpreneurs need to have the feeling of wanting to be a zakat payer to succeed?' Based on this statement, 91.7% of zakat officers gave a yes answer, because; asnafpreneur, most of them are not all capable people. So the zakat is only focused on being able to support life not to pay zakat. The objective is for zakat recipients to become zakat payers. This is very necessary

because it is the goal of the zakat party by providing entrepreneurial capital to improve the socioeconomic status of the family and remove them from the asnaf cocoon as well as being the zakat payer. The zakat party itself emphasizes that it is necessary to be a zakat payer. Some have come out of asnaf very little percentage. Can see the asnaf icon program on TV. 5. Agree but not all asnaf have such feelings. Some want to be zakat payers – Some are infaq. How to thank you with infaq for help even though there are not enough conditions. In opinion of for with good intentions, Allah will give you the best return. Placing high targets and Islamic sentiment, there are asnaf who have paid business zakat. But there are also those who pay zakat according to how much he has because there are not enough conditions. Intent at the beginning of trading will be a strong driving factor. Every asnaf should have a target to exit the asnaf category of being a zakat payer. Lastly according to the statement of ‘Does an asnaf entrepreneur need to have knowledge and interest in the business to make his business a success?’. 100% of them say yes because of wanted to successful entrepreneur, interest is what needs to be in order to bring a person to knowledge in something so that the work done really comes. They also need to have goals and the ability to make them, with knowledge and high desire can advance the business. Indeed, they are interested because of the source of his livelihood, very important. Without interest it wouldn't be. Asnafpreneur need to have knowledge of the business they want to work with the necessary interests in tandem in order to constantly seek renewal or upgrade the products produced.

Zakat Officer Opinion towards Shariah Compliance

Table 4, show the opinion of zakat officer toward Shariah Compliance. For answering question 'Does the zakat oblige asnafpreneur products and services to be halal? Why?', 50% of them say yes and 50% say no. The reason for Yes because; Religious claims and use of zakat money. If Pet Shop, bridal boutique and IPT- zakat dance arts course will not give. It is wajib to comply with sharia for using zakat money especially food. But most asnafs can't afford it - place, distribution, hygiene, resources. Halal certification protects consumers both in terms of halal validity and food hygiene. To the business of halal certificate holders it should give credibility to the brand and broaden the pass. In the task of monitoring – the flow of product manufacturing is weighed and applied. (It is necessary for the zakat to be no reason that guidance and encouragement are still prioritized, there is no issue because they know and have). Whereas for No, because; In terms of having a halal certificate, not compulsory but in terms of implementation, the business carried out must be based on the Shari'a. So far there is no fixation on this issue. Do not compulsorily because it is difficult to get. If asnaf wants to do halal, MAINS has a halal department. Simplify the process, one issue is need its own premise. As for doing it at home. It is enough to know the correct technique and supply the appropriate equipment.

Table 4: Zakat Officer Opinion towards Shariah Compliance

No	Items	Result	
1	Does the zakat oblige asnafpreneur products and services to be halal? Why?	Yes = 6 No = 6	Yes 50%
2	Does the zakat party cooperate with any agency to ensure that the halal element has been achieved by asnaf entrepreneurs?	Yes = 9 No = 3	Yes 75%
3	Are halal asnafpreneur products or services popular with multi-racial and religious customers? How do you know it?	Yes = 7 No = 4 No Applicable = 1	58.3%

4	Is it difficult for asnafpreneurs to get Halal certificate approval? How are the steps to apply for Halal certification?	Yes = 7 No = 5	Yes 58.3%
5	Does the zakat give exposure to asnafpreneurs related to maqasid syariah?	Yes = 11 No = 1	Yes 91.7%
6	Is the presentation of zakat to asnafpreneurs related to maqasid syariah well understood?	Yes = 7 No = 2 Not Applicable = 3	Yes 58.3%

75% Zakat Officer say Yes toward statement 'Does the zakat party cooperate with any agency to ensure that the halal element has been achieved by asnaf entrepreneurs?', The reason because of; There was a discussion with the State Religious Department of Halal Unit. Halal certification workshop given by JAKIM, regarding Halal – Religious Department MUST – Health. Collaborate with the Kedah Islamic Religious Department to obtain halal certification. While the zakat is more about ensuring that the products or services traded asnaf comply with the Shari'a.

'Are halal asnafpreneur products or services popular with multi-racial and religious customers? How do you know it?' 58.3% they say Yes. How they know it through, there's are selling at markets, station buses, parties, confirm someone buys. They sell it online, other races and religions also bought. Halal products and services are only well-received by the Muslim community except for food products purchased by non-Muslims. Accepted by multi-racial and religious clients. Through Booth asnaf entrepreneurs who get attention from various races and religions. As example, the highest pau frozen – there is an external demand from the Chinese and Indians. Asnafpreneur himself knows who the customer is. (There is a system).

For statement 'Is it difficult for asnafpreneurs to get Halal certificate approval? How are the steps to apply for Halal certification?' 58.3% of them also stated yes (difficult) because; There should be a course/special place for the process (steps) Quite detailed documentation It is difficult to get recognition, The steps : sink by drain channel - Materials according to specifications - must send to halal office. Refer to JAKIM, application form, Product Name & Description, Ingredients, Manufacturer/Supplier Name, Other Documents, ISO, GHP, etc., Factory Location. This halal certificate has its conditions. The stalls aren't there either. There is no compulsory emphasis for them. There are no halal certificate courses. No premises. The main issue. Separate kitchen. Food of the main product of asnaf. Product stitching, massage, hair clippers. The building should be separate from the house (kitchen). Rules and measures are subject to the SOPs and procedures of JAKIM and JAIPK.

'Does the zakat give exposure to asnafpreneurs related to maqasid syariah?', 91.7% officer say yes to this statement. This is because; It keeping religion, keeping life, keeping intellect, caring for posterity, keeping property is the responsibility of all Religious officer will give a talk for the zakat slot and call the experts in the field. Entrepreneurship courses are all-inclusive. Example: the topic of entrepreneurship in Islam – to protect maqasid syariah. 4. Zakat center always ensures that asnafs who receive business assistance use aid items and business capital to benefit them. Spiritual programs, asnaf should be present. Basically, there is an etiquette of selling, do not cheat, do not be treacherous in weighing, because there's a message if you lose faith, it's gone.

Finally, the view on 'Is the presentation of zakat to asnafpreneurs related to maqasid syariah well understood?', 58.3% of zakat officers gave their opinion as yes because; Traders who receive assistance from zakat center should be fully utilized. The zakat party uses easy-to-understand language and a relaxed way of delivery with the hope that the asnaf can understand. In general, the understanding and knowledge of the asnaf is good. It is fundamental to everyday life. 5. Have practice what is described.

Zakat Officer Opinion toward Digitalization Technology

Table 5, show the opinion of zakat officer toward Digitalization Technology. 100% of them say yes for statement for 'Does zakat help asnafpreneurs in facing this digitalization era?'. This is because; have marketing courses through social media with INSKEN, They learn about Whatsapp, Facebook, Instagram, and TikTok. Basic. Very helpful with the agency, like MAIJ is very helpful asnafs in the face of the digital age by organizing courses in collaboration with several agencies. Zakat Center also provide workshops related to digitalisation but the response is not encouraging, provide workshops and training. They also have a shopee course, facebook. TikTok doesn't exist yet. As example, MAIDAM Project of 2023 Use influencers for product promotion. Basic marketing courses, 1 general slot, product, capabilities, consultancy. Through Apps developed and online document delivery. In 2021, MAIPK implemented a digitalisation course and supplied 300 tablets to MAIPK asnaf. MAIK always ensures that asnaf traders pool market opportunities through digitalisation as well as programmes with other agencies for exposure to them. Will all asnafpreneur participants be able to adapt to the digital age according to the monitoring of zakat officers?'. For this statement, 50% of them say yes, and 50% say no. The reasons for yes because of; 95% of asnaf participants were able to adapt to digital, 5% moderate level due to age and health and understanding factors. Children of asnafpreneurs who help their parents to adapt. The younger generation can adapt in comparison with the older generation. It's generally possible because not all are too old. Each has a disposable/acceptable Whatsapp. Asnafpreneur at age 20 – 40s can adapt. 40 – 60s are a little less likely to fit in. 60 years of certain asnaf and surrender to the child. Nowdayss all of them have Whats app business that is good at using 50 years and below. Remove productivity yourself. Receiving technology learning. While reason for No are Not all are able to adapt to the digital age. Some prefer direct selling – a course on asnaf that trades for a lifetime. The mentality of some does not want.. Not all are able to adapt due to the various constraints faced by them especially in terms of years and financial resources. Not all but almost the majority are able to adapt. Not all. However, most relatively aged asnafpreneurs will be helped by their children from the point of view of digitization. The rigor in terms of equipment and internet and telephone lines.

For statement 'Does the zakat provide guidance on how to use current technology to asnafpreneurs?' 100% zakat officer say yes because of; There is a third-party workshop, for example, how to build a business using Shoppee. Currently, zakat centre only provides guidance to participants who participate in targeted programmes. Continuous study in collaboration with Syarikat Wakat An-Nur Corporation Berhad, Johor State Entrepreneur Corporation (During the Forensic course of micro-entrepreneur business), People Systems Consultancy. Provide courses WhatsApp, FB, Tiktok, and Instagram.

'What technology is used to help asnafpreneurs?'. The Zakat Officer said that; Using Facebook Ads because it gives a good effect and using the application "Whats App Business". Using Facebook, Whatsapp, Telegram, Equipment, Media technology (for marketing), Technology of product production equipment machines, Technology cooperation with MARDI agency. Using Handset/handphone, laptop/pc, machine, transportation. Using a laptop sometimes tell

them to bring it. Usually, we will introduce them to marketing. How to Whats App. Using Disclosure of marketing techniques in cooperation programs between agencies to asnaf. From statement 'Do asnafpreneurs accept this technological change according to the opinion of zakat officers?', 83.3% zakat officer say yes because of; 50% of asnafpreneur have change and increase in revenue according to increased revenue, increased sales revenue and increased product production. For the younger generation, they are very receptive compared to the older generation. They follow the technological changes from time to time. They accept but it is up to practice or not. In 10 people so far there are. 5, some can accept it, some don't want to accept it. The mentality of each person is different. Children of asnafpreneurs who help their parents to adapt.

Statement of 'Is it easy to apply technology in the business of asnafpreneurs?' the zakat office say yes is 66.7% because of; Some can accept it, some lack knowledge. Asnaf children can accept. Some are easy to accept, easy. Some are hard not to get. Says the sewing teacher 'There are (students) who are not good at counting so they can't measure'. Depends on your 20 – 40s when teaching okay. 40 – 60 course picks don't come. This needs to be seen in terms of the type of business that is run and not all use technology as the business is conducted mostly to survive. Easy application of technology among asnaf is very difficult due to the lack of exposure of previous technology. The time frame should be taken into account in order to provide skills to asnaf. There is a new asnaf teaching ws but already good use Shopee, IG, TikTok. And for the younger generation, it is easy to apply technology but not for the older generation.

Table 5: Zakat Officer Opinion toward Digitalization Technology

No	Items	Result	
1	Does zakat help asnafpreneurs in facing this digitalization era?	Yes = 12 No = 0	Yes 100%
2	Will all asnafpreneur participants be able to adapt to the digital age according to the monitoring of zakat officers?	Yes = 6 No = 6	Yes 50%
3	Does the zakat provide guidance on how to use current technology to asnafpreneurs?	Yes = 12 No = 0	Yes 100%
4	What technology is used to help asnafpreneurs?		
5	Do asnafpreneurs accept this technological change according to the opinion of zakat officers?	Yes = 10 No = 2	Yes 83.3%
6	Is it easy to apply technology in the business of asnafpreneurs?	Yes = 8 No = 3 Not applicable = 1	Yes 66.7%
7	Does the zakat also use technology facilities to assist asnaf in the learning and training process?	Yes = 11 No = 1	Yes 91.7%
8	What is an example of the technological facilities that the zakat centre uses so far to facilitate the process of dealing with asnaf entrepreneurs?		
9	Does the zakat provide knowledge related to current technology to asnafpreneurs?	Yes = 7 No = 5	Yes 58.3%

91.7% say yes to statement 'Does the zakat also use technology facilities to assist asnaf in the learning and training process?' because of; Only those who participate in the program recommended by MAIK. So far they use FB, Whats App. They made a theory and practical once through a phone or laptop once, Online, System, Promoting asnaf products Products + services. Dr: MAIJ often collaborates with other agencies in assisting the use of existing technology. For answering the statement 'What is an example of the technological facilities that the zakat centre uses so far to facilitate the process of dealing with asnaf entrepreneurs?', the zakat officer said that; Online help request system -Social media groups such as whatsapp and telegram. Ezakat platform, shopee, online personal selling, mobile computer. Facilities such as headphones and computers Machinery technology is channeled through machine suppliers. Computer training and use of apps, smartphones, 4G internet, there must be Facebook to make it easier for zakat parties to monitor the activities of asnaf entrepreneurs. Using social media, shopee, online applications. Phone, whatsapp, FB, and ezakat.

Lastly 58.3% of zakat officer say yes to statement 'Does the zakat provide knowledge related to current technology to asnafpreneurs?', because of; There is a knowledge Example – digital entrepreneurship course Copy writing. The zakat party will only make announcements and promotions to the Training that they organize but are carried out by third parties. As for the name of asnaf on the bank. Then the bank ajar marketing. Bank Rakyat, AmBank, Maybank, Agro bank. AmBank does a way to pay for the card.

Zakat Officer Opinion toward Agency Authorities

Table 6, shown the zakat officer opinion toward Malaysian agency authorities in handle asnafpreneur. 100% of them say yes to statement 'Has your zakat centre ever collaborated with any external agency for asnaf training?' The answer is yes, collaborate with KEMAS, Unisza, UMP, Department of Agriculture, FAMA, Community College, University Malaysia Kelantan (UMK) in 2019, bank islam, SSM, CLUTES (business fund), Inskan, YAPEM. PENAMPANG COMMUNITY COLLEGE, MARA, WANCORP, PUIB and on the way, are in progress.

Table 6: Zakat Officer Opinion toward Agency Authorities

No	Items	Result	
1	Has your zakat centre ever collaborated with any external agency for asnaf training?	Yes = 12 No = 0 Not Aplicable = 0	Yes 100%
2	What are the programmes conducted and how many asnaf entrepreneurs are participating in the programme?		
3	Does the collaboration have a positive impact on asnafpreneurs?	Yes = 11 No = 0 Not Aplicable = 1	Yes 91.7%
4	Does waqf and development contribute enough to asnaf entrepreneurs in the state?	Yes = 4 No = 2 Not Aplicable = 6	Not Aplicable 50%
5	Have asnaf entrepreneurs in the state recognized the role and function of the Islamic Religious Council in the state as the implementation of waqf development?	Yes = 1 No = 4 Not Aplicable = 7	Not Aplicable 58.3%

6	Is waqf and development in the state able to boost the country's economy for the business continuity of asnaf entrepreneurs?	Yes = 3 No = 0 Not Applicable = 9	Not Applicable 75%
7	Does the administration of waqf and development under the Islamic Religious Council of the state satisfy the asnaf entrepreneurs under his care?	Yes = 1 No = 1 Not Applicable = 10	Not Applicable 83.3%
8	Does waqf and development in the state have the potential to develop asnafpreneur business in the future?	Yes = 4 No = 0 Not Applicable = 8	Not Applicable 66.7%
9	Is waqf and development in the state able to bridge the gap between the rich and the poor, namely the public and asnaf entrepreneurs?	Yes = 2 No = 0 Not Applicable = 10	Not Applicable 83.3%
10	Does the challenge of waqf development require the cooperation of various parties through community participation and government assistance to assist asnafpreneurs?	Yes = 5 No = 0 Not Applicable = 7	Not Applicable 58.3%

For the statement 'What are the programme conducted and how many asnaf entrepreneurs are participating in the programme?' in turn, the relevant zakat officer gave an answer such as; Many programs since year 2022 – 4x – make bread (1x) – 15 people, Shopee (1x), Entrepreneurship (2x) (15 people), costing goods, let's go back, honey slushers, digital marketing (collaboration with UUM), Segi College for business grooming and also with CIMB bank for business building programme. Collaboration with UiTM for accounting, SIRIM, Polytechnic, SME, SSM courses. HTA Course (Human Training Academy) – 7 thousand people who have attended. Basic course of marketing. Bakery Short Course and production of handicraft products in an estimated 30 participants. Various programmes are based on several key areas such as services, manufacturing, agriculture, marketing. Asnaf New Venture Programme and the number of asnaf entrepreneurs involved is 30. 10. Reach independence & sustainable enteroreneurship (r.i.s.e), micro entrepreneur business forensic course, An estimated 50 people per session.

'Does the collaboration have a positive impact on asnafpreneurs?' about this statement, 91.7% zakat officer say yes because of; Zakat has done research after the ALI (Human Training Academy) course in income increased. Positive impact but not all. Part of the income increases. Very positive impact in building the career of asnaf entrepreneurs. Alhamdulillah with knowledge there is a positive impact. – output a lot – product is getting improved. They want another course again and a 2nd series. Courses – cakes, cakes. This programme has a positive impact on them when viewed on the continuity of the business and the profitability of each month. The question is related to the agency of waqf, the majority of zakat officers answer not applicable. 'Does waqf and development contribute enough to asnaf entrepreneurs in the state?' (50% not applicable), 'Have asnaf entrepreneurs in the state recognized the role and function of the Islamic Religious Council in the state as the implementation of waqf development?' (58.3% not applicable), 'Is waqf and development in the state able to boost the country's economy for the business continuity of asnaf entrepreneurs?' (75% not applicable), 'Does the administration of waqf and development under the Islamic Religious Council of the state satisfy the asnaf entrepreneurs under his care?' (83.3% not applicable), 'Does waqf and development in the state have the potential to develop asnafpreneur business in the future?' (66.7% not applicable), 'Is

waqf and development in the state able to bridge the gap between the rich and the poor, namely the public and asnaf entrepreneurs?' (83.3% not applicable), 'Does the challenge of waqf development require the cooperation of various parties through community participation and government assistance to assist asnafpreneurs?' (58.3% not applicable). This situation occurs because the administration of waqf is separate from the administration of zakat. They have their own vision, mission, and objectives. Hence, their activities are also different.

Conclusion

As conclusion, various states have various activities and views by zakat officers who are responsible for the well-being of asnafpreneurs. All actions are found to be correct at the time and time. All the relevant state zakat officers have worked well and have a clear goal of helping the asnaf to improve their economy and social life.

Acknowledgement

This work was supported by FRGS Fundamental Grant Phase 1 2021 UiTM Melaka FRGS//1/2021/SS01/UiTM03/4 .

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