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PRELIMINARY FRAMEWORK FOR A DIGITAL MARKETING SUPPORT SCHEME FOR ASNAF ENTREPRENEURS BY ZAKAT INSTITUTIONS IN MALAYSIA

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Abstract:

Asnaf entrepreneurship has been recognized as one of the key strategies for poverty alleviation and economic empowerment of low-income groups. In Malaysia, various productive zakat programs have been implemented by state zakat institutions to help asnaf increase their income through entrepreneurial activities. However, most of these programs have primarily focused on providing capital and basic equipment without incorporating significant marketing strategies. In reality, many asnaf entrepreneurs face challenges in penetrating wider markets due to a lack of knowledge and skills in digital marketing, compounded by the high cost of advertising. This lack of digital marketing capability limits their businesses to local customers only, making it difficult for them to grow in the increasingly competitive digital economy. This article aims to propose a preliminary framework for a Digital Marketing Support Scheme for asnaf entrepreneurs, to be implemented by zakat institutions. The scheme is designed to assist potential asnaf entrepreneurs in increasing their sales through engagement in digital platforms. A conceptual approach is employed, building arguments based on existing literature and current needs analysis. The proposed implementation model consists of three main phases: identification and basic training, subsidized support and performance monitoring, and recognition and self-empowerment. The core components of the scheme include digital advertising subsidies, structured training, continuous mentoring, and the development of an asnaf digital entrepreneurship community. The conceptual analysis suggests that the implementation of this scheme has the potential to enhance the effectiveness of productive zakat programs by opening wider market opportunities for

asnaf entrepreneurs. The scheme also aligns with the government's policy of strengthening the digital economy and micro-entrepreneurship. This article recommends that zakat institutions conduct pilot studies to assess the effectiveness of the proposed model before scaling it up as a national initiative.

Keywords:

Asnaf Entrepreneurs, Digital Marketing, Productive Zakat, Zakat Institutions, Phased Intervention Model.

Introduction

Asnaf entrepreneurship has been identified as a key strategy in Malaysia's poverty alleviation agenda through productive zakat programs that go beyond financial assistance (Asni et al., 2024). Zakat institutions have introduced various initiatives such as capital funding, entrepreneurship training, and business mentoring to transform asnaf into self-reliant entrepreneurs (Jumbri & Zainudin, 2011). While these efforts have successfully enabled some asnaf to increase their income and transition from recipients to zakat payers (Ismail et al., 2019), many still face challenges in expanding their businesses in today's increasingly competitive digital economy.

In the digital era, market reach depends on the ability to leverage online platforms such as Facebook, Instagram, TikTok, and Shopee. However, many asnaf entrepreneurs lack digital marketing knowledge, skills, and resources, limiting their ability to capitalize on these platforms (Talib et al., 2017; Jaganathan et al., 2018). High costs of paid advertising (Almestarihi et al., 2024) and limited content creation skills (Burhanudin et al., 2022) further hinder their ability to grow. Without structured support and continuous mentoring, asnaf entrepreneurs risk remaining dependent on local markets and missing out on the broader opportunities offered by digital commerce (Hasim et al., 2020; Su et al., 2020).

In response, zakat institutions must adopt a more strategic role by introducing specialized digital marketing support schemes that include financial assistance, structured training, and ongoing mentoring (Nuvriasari et al., 2023). Such initiatives can enhance the digital competencies of asnaf entrepreneurs, helping them compete more effectively in the digital economy. This study presents a preliminary framework to support asnaf entrepreneurs through digital marketing interventions, aiming to contribute to the broader agenda of building an inclusive and sustainable entrepreneurial ecosystem in Malaysia.

Literature Review

The empowerment of asnaf through entrepreneurship has long been a strategic focus of zakat institutions in Malaysia, in line with the concept of productive zakat which aims to transform asnaf from welfare recipients to economically independent contributors (Jumbri & Zainudin, 2011; Asni et al., 2023). Various initiatives, such as the Asnaf Entrepreneur Program by MAIPs, Tunas Usahawan Baitulmal by MAIWP, and Usahawan Zakat Kedah, have demonstrated that structured support through capital, equipment, and training can successfully elevate asnaf entrepreneurs. However, these efforts have been largely limited to the initial stages of business setup, focusing on production capacity rather than market expansion.

Despite these achievements, several studies argue that the marketing dimension remains a major weakness in most productive zakat programs (Ismail et al., 2019). Many asnaf entrepreneurs continue to rely on traditional sales methods limited to local communities, which restricts their market reach and prevents them from scaling their businesses. This shortfall is particularly critical in the digital economy, where competitive advantage is increasingly defined by the ability to leverage digital marketing tools. While programs have succeeded in creating producers, they have not adequately prepared these entrepreneurs to compete in digital marketplaces (Hardi et al., 2022).

Digital marketing is widely recognized as a powerful driver of business growth for micro and small enterprises, providing access to broader markets beyond geographical limitations (Hasim et al., 2020; Su et al., 2020). Platforms such as social media and e-commerce have been proven to increase sales, build brand awareness, and strengthen customer relationships at lower costs compared to traditional methods (Gesmundo et al., 2022; Olson et al., 2021). Yet, the adoption of digital marketing among asnaf entrepreneurs remains low, primarily due to two interrelated challenges: the high cost of paid digital advertising (Almestarihi et al., 2024) and the lack of digital marketing skills (Burhanudin et al., 2022).

The financial barrier is particularly significant, as sustaining visibility on platforms like Facebook, Instagram, and TikTok requires continuous investment in paid advertising, which many micro-entrepreneurs cannot afford. Without institutional support such as advertising subsidies, these entrepreneurs risk losing digital visibility over time. Compounding this issue is the lack of content creation expertise. Asnaf entrepreneurs often lack technical skills in areas such as graphic design, video editing, and copywriting, which are essential for producing engaging and effective digital content (Burhanudin et al., 2022).

Moreover, evidence suggests that one-off training programs are insufficient to equip entrepreneurs with the skills needed for long-term digital success (Omar et al., 2020). Continuous mentoring, practical guidance, and community-based learning platforms are necessary to build sustained digital competencies. These support mechanisms help entrepreneurs navigate changing platform algorithms, market dynamics, and consumer behavior more effectively (Musa et al., 2016).

The success of digital marketing interventions also hinges on the availability of enabling infrastructure, including stable internet connectivity and access to digital devices (Bhatt et al., 2023). The digital divide, particularly in rural and underserved areas, poses an additional layer of challenge that must be addressed in any scalable intervention model. Zakat institutions need to consider infrastructure readiness when selecting pilot locations to ensure maximum impact (Olokundun et al., 2022).

Lastly, a growing body of literature calls for integrated and strategic models that combine financial, technical, and community support to develop resilient and competitive microentrepreneurs (Zain et al., 2020; Nuvriasari et al., 2023). Comprehensive models that incorporate advertising subsidies, tiered training programs, ongoing mentoring, and structured digital communities are viewed as essential for transforming asnaf entrepreneurship from a welfare exit strategy to a sustainable economic empowerment initiative.

Methodology

This article adopts a conceptual research approach developed through the analysis of previous literature, observations of current practices in zakat institutions, and strategic reasoning based on the need to enhance digital marketing capabilities among asnaf entrepreneurs. This approach is chosen to outline a preliminary proposal that can provide guidance for zakat institutions in designing and implementing more focused and high-impact support schemes. Conceptual research of this nature plays a crucial role in building theoretical foundations and preliminary proposals that have yet to be empirically tested, serving as a precursor to more in-depth empirical studies (Meredith, 1993).

The research design is based on non-field qualitative research, focusing on literature review and needs analysis. The literature review includes references to various scholarly sources such as academic journals, institutional reports, government policies, and articles related to digital marketing, micro-entrepreneurship, and productive zakat management. This method enables the authors to identify gaps in current practices and build a solid foundation for proposing a more integrated and strategic model (Snyder, 2019). The analysis also considers current needs arising from the challenges and opportunities within the rapidly evolving digital ecosystem.

This article proposes a phased implementation model consisting of three key stages: identification and basic training, subsidized support and performance monitoring, and recognition and self-empowerment. The model is designed based on a systematic and practical implementation logic, aligned with the existing capacity of zakat institutions. Although this model has not yet been empirically tested, it is presented as a foundation for discussion and as an initial guideline to be piloted in actual implementation by zakat institutions (Jaakkola, 2020). The model is expected to guide zakat institutions toward a more strategic, data-driven approach in empowering asnaf entrepreneurship.

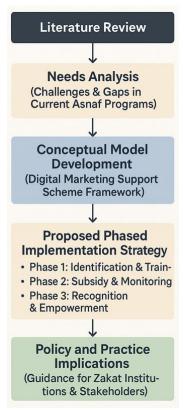


Figure 1: Conceptual Development Process for Asnaf Digital Marketing Support Model Source: Adapted and arranged by the authors

Proposed Digital Marketing Support Scheme for Asnaf Entrepreneurs by Zakat Institutions

Rationale for the Scheme

This proposed scheme is presented in response to the pressing need to help asnaf entrepreneurs leverage digital marketing as a strategy to increase their income and competitiveness in the current market. Based on previous studies, many asnaf entrepreneurs have demonstrated promising products and services but have failed to penetrate wider markets due to limited marketing capabilities (Ismail et al., 2019; Hardi et al., 2022). Through this scheme, potential asnaf entrepreneurs will be identified and provided with the opportunity to increase their business visibility on digital platforms that align with contemporary customer demands.

In addition, the scheme is designed to address key barriers faced by asnaf entrepreneurs, particularly the high cost of paid advertising and the lack of digital marketing skills (Apasrawirote et al., 2022). Without financial support and continuous mentoring, many asnaf entrepreneurs are unable to maximize the use of platforms such as Facebook Ads, Instagram Ads, and TikTok Ads, which are highly effective in expanding customer reach. Therefore, this scheme offers a holistic solution encompassing financial assistance, training, mentoring, and community support.

Key Components of the Scheme

The first component of the scheme is the provision of digital advertising subsidies. These subsidies aim to help asnaf entrepreneurs subscribe to targeted paid advertisements on suitable platforms for at least the first three months. This allows them to test and evaluate the

effectiveness of digital advertising in boosting sales without bearing a heavy financial burden in the initial stage. With the right strategy, entrepreneurs can increase customer traffic and grow their businesses more sustainably (Almestarihi et al., 2024).

The second component is basic and advanced digital marketing training. The training should be structured according to the participants' skill levels, starting with the fundamentals of using social media platforms and progressing to advanced skills such as creating engaging content, managing online customer relations, and analyzing advertising data (Hasim et al., 2020; Omar et al., 2020). This training can be conducted through both face-to-face and online sessions in collaboration with entrepreneurship development agencies and digital platform providers.

The third component is continuous mentoring and performance monitoring. Asnaf entrepreneurs require ongoing support to ensure they can apply the knowledge gained in real business scenarios. This support can be provided through one-on-one mentoring, regular digital clinics, or online community platforms where they can ask questions, share experiences, and receive feedback from experts and fellow entrepreneurs (Burhanudin et al., 2022).

The fourth component is the development of an asnaf digital entrepreneur community. This community will serve as a peer-support platform where asnaf entrepreneurs can share challenges, successes, and collaboration opportunities. Through this community, entrepreneurs can build networks, exchange ideas, and motivate each other to thrive in the digital ecosystem (Zemzem & Aydin, 2022). The community can also serve as a channel for zakat institutions to obtain direct feedback on the needs and progress of asnaf entrepreneurs.

Phased Implementation Model

Phase 1: Identification and Basic Training

The first phase involves identifying eligible and high-potential asnaf entrepreneurs to receive digital marketing guidance. This process may be conducted through application screenings and assessments of existing capabilities. Selected entrepreneurs will undergo basic training covering an introduction to major digital platforms, fundamentals of social media marketing, and basic techniques for cost-free advertising. This training aims to provide initial exposure and build the confidence of entrepreneurs to begin their digital marketing journey.

Phase 2: Subsidy Support and Performance Monitoring

Upon completing the basic training, entrepreneurs who demonstrate commitment and potential will receive phased digital advertising subsidies. This financial support will be accompanied by performance monitoring using sales and customer reach dashboards. Entrepreneurs will be guided on setting advertising objectives, selecting appropriate target audiences, and evaluating the effectiveness of their advertising campaigns.

Phase 3: Recognition and Self-Empowerment

The final phase focuses on empowering entrepreneurs to operate independently without relying solely on zakat assistance. Entrepreneurs who achieve significant sales performance will be recognized with awards such as achievement certificates or digital entrepreneur accolades. They will also be trained to develop their own value chains, including production management, packaging, marketing, and delivery operations. Entrepreneurs who reach this level may serve

as role models and be appointed as community mentors to inspire and guide other asnaf entrepreneurs.

Discussion and Implications

The implementation of the Digital Marketing Support Scheme for asnaf entrepreneurs is expected to enhance the effectiveness of the productive zakat programs currently administered by zakat institutions in Malaysia. The existing approach, which primarily focuses on providing capital and equipment, needs to be complemented with a comprehensive marketing strategy, particularly in leveraging digital platforms. This aligns with findings from previous studies which emphasize that access to wider markets is key to the success of small and microentrepreneurs (Jumbri & Zainudin, 2011; Hardi et al., 2022). This scheme has the potential to reduce asnaf entrepreneurs' dependence on local customers and open new opportunities for them to compete at higher levels.

Moreover, this scheme indirectly supports the national agenda outlined in the National Entrepreneurship Policy (NEP) 2030, which emphasizes the importance of digitalization in driving the country's economic growth (Ministry of Entrepreneur Development, 2021). Asnaf entrepreneurs, as part of the micro-entrepreneurship ecosystem, must be actively involved in this agenda to ensure they are not left behind. By providing training, mentoring, and digital advertising subsidies, zakat institutions not only help improve asnaf income but also contribute to the national goal of building an inclusive and competitive entrepreneurial society.

From a policymaking perspective, this scheme highlights the need for zakat management to evolve from a welfare-based model to a more strategic and high-impact developmental approach. A more comprehensive productive zakat policy should be formulated to include digital empowerment as one of its core components (Asni et al., 2023; Hasbulah et al., 2022). This approach is not only relevant for the poor and needy but can also be extended to other asnaf categories with entrepreneurial potential, such as new Muslims (muallaf) and wayfarers (ibn sabil).

For zakat institutions, the implementation of this scheme presents an opportunity to strengthen their reputation as proactive agencies that respond effectively to current needs. By developing well-structured digital marketing programs, zakat institutions can enhance public confidence in zakat fund management that is dynamic and development-oriented (Rosele et al., 2022; Salleh & Chowdhury, 2020). Furthermore, the success of this program can serve as a reference model for other zakat institutions at both national and international levels.

In addition, industry players, particularly digital platform providers such as Meta (Facebook and Instagram), TikTok, and Shopee, can play a crucial role through strategic collaborations with zakat institutions. These providers could offer special programs for asnaf entrepreneurs, such as advertising credits, free training, or relevant technical support. Such collaborations would provide mutual benefits, enabling asnaf entrepreneurs to gain more affordable access to digital platforms while allowing providers to expand their market reach to micro and social entrepreneurs.

At the community level, the success of this scheme is expected to foster a stronger and more competitive asnaf entrepreneurial network. This community can serve as a platform for sharing knowledge, experiences, and mutual support among entrepreneurs. More importantly, it can

cultivate a sustainable entrepreneurial culture among asnaf, changing the negative perception that asnaf are merely dependent on aid (Yusof et al., 2022; Jumbri et al., 2023). This community can also act as a change agent, helping other asnaf peers to rise and succeed.

From the perspective of local economic development, improving digital marketing capabilities among asnaf entrepreneurs will have positive impacts on the local economy. When small entrepreneurs can expand their markets to a broader scale, it stimulates supply chain growth, creates new job opportunities, and increases economic activity within the community. This aligns with the objectives of Maqasid al-Shariah to protect wealth and promote the welfare of the ummah (Asni et al., 2023; Halim et al., 2022).

Finally, the scheme also presents implications for research and development (R&D) in zakat management and social entrepreneurship. The implementation of this scheme can serve as a case study to assess the effectiveness of digital approaches in developing asnaf entrepreneurs. Researchers can explore various aspects such as the effectiveness of digital advertising subsidies, the impact of training and mentoring, and the formation of digital entrepreneur communities. The findings from such research will contribute to new knowledge that can assist zakat institutions and relevant agencies in formulating more impactful policies and programs in the future.



Figure 2: Preliminary Framework for a Digital Marketing Support Scheme for Asnaf Entrepreneurs

Source: Adapted and arranged by the authors

Conclusion and Recommendations

Overall, this article presents a preliminary proposal for a Digital Marketing Support Scheme for Asnaf Entrepreneurs by Zakat Institutions as an innovative and relevant strategy to strengthen the economic empowerment of the asnaf community. The proposed scheme is designed based on identified needs highlighted in previous studies that emphasize the importance of expanding market access and enhancing competitiveness through digital platforms. The implementation of this scheme is expected not only to improve the effectiveness of productive zakat programs but also to contribute to the national agenda of strengthening Malaysia's digital entrepreneurship ecosystem.

Through its key components, subsidized paid digital advertising, structured training, continuous mentoring, and the development of an asnaf digital entrepreneur community—this scheme offers a comprehensive and practical solution. Its phased implementation, beginning with identification and basic training, followed by performance monitoring and self-empowerment, allows for a systematic approach to guiding asnaf entrepreneurs toward achieving sustainable entrepreneurship. The scheme also opens opportunities for strategic collaboration between zakat institutions, government agencies, and digital platform providers. In this regard, it is recommended that zakat institutions consider piloting this scheme in states with established digital infrastructure capabilities. Such pilot programs could serve as testing grounds to evaluate the effectiveness of the proposed approach before scaling it up nationwide. Simultaneously, zakat institutions are encouraged to strengthen collaboration with entrepreneurship development agencies, digital industry players, and professional training providers to ensure the scheme is implemented comprehensively and with high impact.

Finally, further research is recommended to empirically assess the outcomes of the scheme's implementation. Impact studies that measure improvements in income, customer growth, and the economic status of asnaf entrepreneurs after participating in the scheme are crucial to support future policy and practice enhancements. With a well-planned and data-driven approach, this scheme has the potential to become a leading model for empowering asnaf entrepreneurship and advancing productive zakat management in Malaysia.

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