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**EDUCATIONAL EMPOWERMENT THROUGH ISLAMIC
DIGITAL ENTREPRENEURSHIP: A STUDY ON ASNAF
STUDENTS DEVELOPMENT**

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Abstract:

This study examines the potential of Islamic digital entrepreneurship as a practical approach to empower Asnaf students in focusing on how Islamic entrepreneurial values align with the rapid growth of digital technology. Using a qualitative methodology grounded in an extensive literature review, the article explores the main entrepreneurs' characteristic and educational models that are critical for cultivating digital entrepreneurial skill within this group. The findings indicate that the empowering Asnaf student in digital entrepreneurship programs and their traits. The study concludes that a deliberate integration of Islamic values into digital entrepreneurship education could play a key role in creating sustainable economic opportunities and improving the socio-economic status of Asnaf community.

Keywords:

Islamic Entrepreneurship, Digital, Asnaf Student, Ethics, Technology

Introduction

Rapid advancements in information and communication technology have significantly restructured global entrepreneurship. The world is currently experiencing a digital economy era, providing vast opportunities for entrepreneurs to leverage online platforms and smart

applications to conduct cross-border businesses (Rahmayanti, Wardiyanta & Ikawati, 2023). The Fourth Industrial Revolution (Industry 4.0) has brought about widespread digitalization, encompassing e-commerce, social media, artificial intelligence, and financial technology (fintech), which collectively open avenues for innovation, especially among the younger generation. For graduates and university students, proficiency in digital technology has become an essential skill to enhance employability and to create independent career opportunities within today's economy (Astro Awani, 2023). Digital entrepreneurship has emerged as a phenomenon driving the transformation of traditional business models towards a knowledge-based and online network economy. With low start-up capital requirements and the flexibility of working remotely, young digital entrepreneurs can generate income without solely depending on conventional employment (Astro Awani, 2023).

In Islam, entrepreneurship holds a special status as a highly encouraged source of sustenance. Indeed, Islam views business activities conducted in accordance with Shariah principles as a collective duty (*fardu kifayah*), obliging Muslims to address the economic needs of the community (Mohamad, Ishak & Rashid, 2019). Islamic entrepreneurship emphasizes honesty, trustworthiness, and justice, aligning closely with the teachings of the Quran and Sunnah (Abd Hamid & Yunus, 2020). The Quran explicitly permits trade and prohibits interest (*riba*), thereby providing fundamental ethical guidelines for conducting business. Hence, integrating Islamic values into entrepreneurship is not merely a moral consideration but forms an essential framework to ensure that businesses yield blessings (*barakah*) and social benefits. Moreover, high digital literacy and ICT accessibility among the younger generation expose them to online business knowledge within the virtual environment.

Figure 1 illustrates that in year 2022, Malaysia's digital economy showed robust growth, with the ICT sector contributing RM412.3 billion to the GDP, accounting for 23% of the national economy and reflecting a 14.8% increase from the previous year. The country maintained a strong surplus in net exports of ICT products, reaching RM135.7 billion, while employment in the ICT industry rose to 1.22 million workers, contributing nearly 8% to total employment. E-commerce also expanded significantly, making up 13.3% of GDP with a total value of RM239.1 billion, driven by both ICT and non-ICT industries. The ICT services sector saw steady increases in output, input, and wages paid, signaling healthy sector growth. Digital adoption remained high, though computer usage among individuals slightly declined, with urban areas showing greater ICT penetration than rural ones. Mobile network coverage improved markedly, with almost 97% of the population covered by LTE/WiMAX networks and 47.1% now accessing 5G, up from just 4% the previous year. Overall, these figures illustrate Malaysia's accelerating digital transformation, underscoring the ICT sector's critical role in driving economic growth, employment, and connectivity nationwide.

The technology has opened many new opportunities for young people to start their own businesses. One area that is growing quickly is digital entrepreneurship, where individuals use online tools and platforms to run businesses. For students from the Asnaf group those who receive zakat due to financial hardship this trend can provide a path to improve their livelihoods and gain financial independence. However, to succeed in this field, they need the right knowledge, support, and skills. Many universities and zakat institutions have started to offer programs that teach students how to become digital entrepreneurs in a Shariah-compliant way. These programs aim to give Asnaf students the tools they need to succeed, including digital skills, mentoring, and startup support. However, there are still challenges, such as lack of access

to technology, limited business knowledge, and competition in the online market. This study aims to explore how Islamic digital entrepreneurship can help empower Asnaf students. It looks at the opportunities available to them, the barriers they face, and how education and support systems can be improved. The goal is to better understand how faith-based digital entrepreneurship can contribute to building a fairer and more inclusive economy.

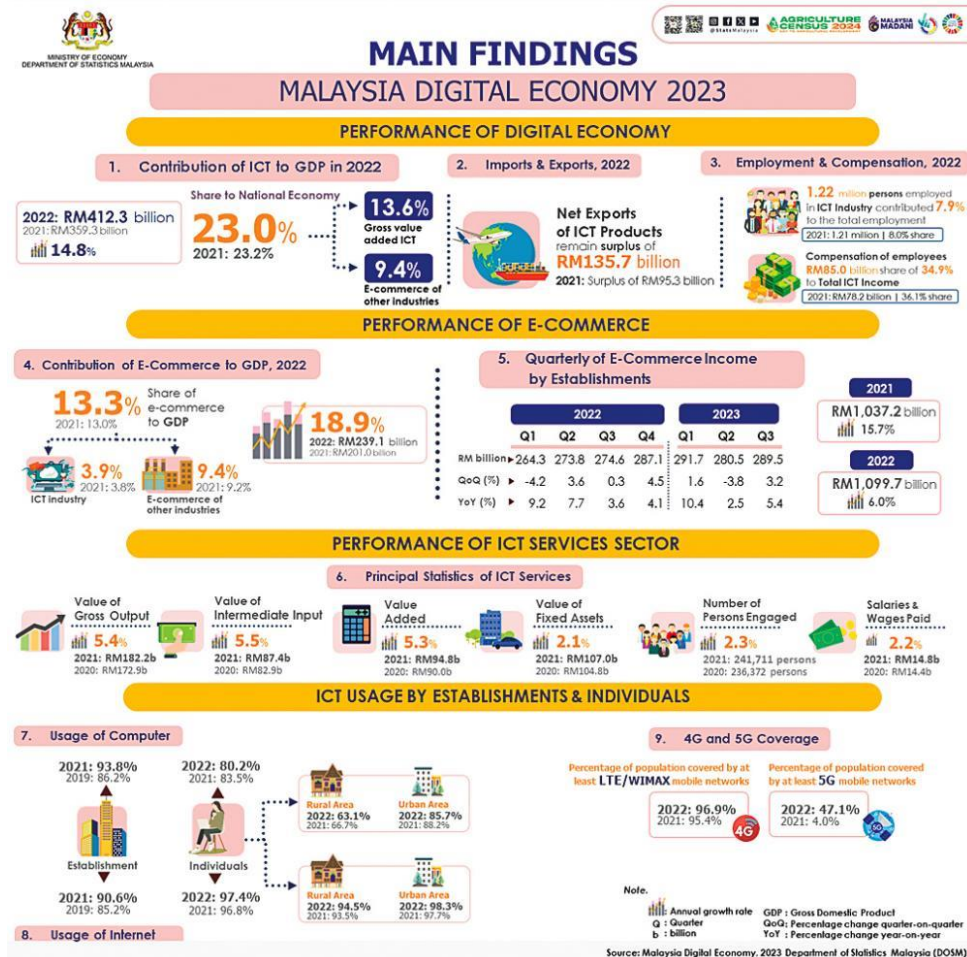


Figure 1: Malaysia Digital Economy 2023

Sources: TheSun (2023)

Literature Review

Concept of Digital Entrepreneurship

Digital entrepreneurship is defined as entrepreneurial activities that leverage digital technologies and internet platforms in planning, executing, and managing business operations. A digital entrepreneur must be proficient in utilizing information technology, new media, and e-commerce applications to develop innovative business models (Rahmayanti, Wardiyanta & Ikawati, 2023). This form of entrepreneurship has emerged alongside the rapid advancement of ICT, where the development of internet connectivity, social media, and platform economies enables entrepreneurs to access broader markets at a lower cost compared to conventional business methods (Pakianathan, Roslam, Ghapar & Sulaiman, 2023) (see Figure 2).

The digital era presents both new opportunities and challenges for entrepreneurs. Traditional business models are being replaced by those based on ideas, creativity, and technological devices. The key advantages include global market reach 24/7, task automation, and the utilization of big data to better understand consumer needs. Conversely, entrepreneurs must continuously keep pace with the latest technological developments to avoid obsolescence. According to Ismail (2020), digital& Tambi, 2023). entrepreneurship is a phenomenon born from the evolution of information technology, which fundamentally changes how businesses operate. In the context of university students, digital literacy proficiency has been shown to increase their propensity to pursue entrepreneurial careers (Harisfathillah & Tambi, 2023). This highlights those digital skills represent a critical asset for young entrepreneurs.



Concept of Islamic Entrepreneurship

Islamic entrepreneurship refers to entrepreneurial activities driven by Islamic values and ethics, including adherence to Shariah principles in all aspects of business (Hosen, 2023). It emphasizes that business is not merely about pursuing worldly profit, but is also an act of worship and a social responsibility aimed at the welfare of the community (Yasmeen, 2024). Islam regards entrepreneurs as agents of change and da'wah through commendable business ethics. Characteristics of Islamic entrepreneurship include honesty, trustworthiness (*amanah*), fairness in measurements, fulfilment of promises, and avoidance of prohibited (*haram*) and doubtful (*syubhah*) elements in transactions (see Figure 3). According to Nadzri and Yaacob (2019), a successful entrepreneur must not only embody the ethical traits outlined in the Qur'an but also understand the ultimate purpose of life. This is because the goal of human existence is not solely to seek worldly profit but to gain success in the hereafter, as prescribed in the Qur'an.

Islam encourages business activities and values the courage to take risks ethically and innovatively. Moreover, profit gained through ethical means in accordance with Shariah principles is considered halal in Islam. This aligns with the Islamic work ethic concept, which views work and trade as acts of worship and trust (*amanah*) (Sinar Harian, 2024). A study by

Widana and Ramadhani (2024) mentioned that Indonesian students found that Islamic work ethics play a significant role in shaping their entrepreneurial intentions. The study demonstrated that Islamic work ethics support entrepreneurial spirit by fostering independence, diligence, and openness to employment opportunities. Islamic entrepreneurship introduces a spiritual dimension to the business world by emphasizing a balance between worldly and spiritual goals.



Figure 3: Entrepreneur Traits

Sources: (Hussain et al., 2023).

The Digital Entrepreneurship Education

Digital entrepreneurship education is becoming more important as the need for digital skills grows in today's changing business operate and how markets behave, which is teaching digital skills alongside entrepreneurship is now necessary (Young et al., 2020; Pop-Cohuț & Dodescu, 2023; Zhang & Rathakrishnan, 2024). One of the main focuses is digital literacy, which means knowing how to use digital tools and platforms effectively. This skill is key for encouraging innovation and creativity in new business ventures (Zhang & Rathakrishnan, 2024). It also helps build a digital entrepreneurial mindset by involving both thinking skills and awareness of how to learn in digital setting (Young et al., 2020).

Aligning this requirement, school and universities have started including practical learning activities like project work and creating online business. These help students apply theory to real-life situation. Several education models now guide how digital entrepreneurship programs are designed, mixing digital knowledge, entrepreneurial thinking and hands-on skills to give a balanced learning experience (Pop-Cohuț & Dodescu, 2023). Rising of online learning, education has become more flexible and accessible. Still, challenges remain such as keeping

students engaged and encouraging meaningful interaction, which need to be addressed to improve learning outcomes.

Using digital tools more broadly in entrepreneurship education creates new opportunities for teaching and skill development. Curricula can be updated to better match the demands of digital economy (Papageorgiou et al., 2021). A well-rounded approach includes using technology, new teaching methods and working across different fields to prepare students for today's digital business world (Žagar et al., 2024). The digital entrepreneurship education plays a crucial role in preparing students for the modern business environment by closing the gap between traditional education and current digital realities.

Opportunities and Challenges in Islamic Digital Entrepreneurship

Opportunities in Islamic Digital Entrepreneurship

The digital transformation within Islamic entrepreneurship holds significant potential to expand access to global markets, enhance transaction transparency, and strengthen compliance with Shariah principles (Qalbia & Saputra, 2024). The adoption of digital technologies such as Islamic Fintech and halal e-commerce plays a vital role in promoting financial inclusion and improving business efficiency. Developments in Islamic Fintech have demonstrated notable innovations in payment systems, financing, and investment models grounded in Shariah law. Islamic Fintech can enhance financing availability and sustainability for small and medium-sized enterprises (SMEs) in Malaysia and Indonesia. However, realizing its full potential requires stronger collaboration within the financial ecosystem and improved digital literacy (Anggara & Nuraeni, 2025). Moreover, the utilization of digital platforms and Shariah-compliant financial applications enables Muslim entrepreneurs to access global markets more easily, boosting competitiveness and supporting sustainable entrepreneurship. This progress also facilitates university students venturing into Islamic digital entrepreneurship to expand their businesses and explore new markets, both locally and internationally.

Challenges in Islamic Digital Entrepreneurship

Despite the opportunities, students engaging in Islamic digital entrepreneurship face several challenges. Competition and globalization are among the primary obstacles. In a borderless world, Muslim entrepreneurs must compete not only with each other but also with large multinational corporations. The digital marketplace is highly open and meritocratic, where only those who are skilled, innovative, and agile succeed in attracting customers. Nevertheless, competition among entrepreneurs is fundamentally beneficial, as it prevents market monopolization by a single entity (Baharun & Balwi, 2021). This aligns with Islamic teachings that forbid monopolistic practices or *ihtikar*. Therefore, entrepreneurs should compete fairly and ethically for the benefit of themselves and society at large. Another significant challenge is the lack of adequate digital knowledge and skills. Although the current generation of students is increasingly tech-savvy, the competencies required to manage digital businesses remain complex for those who have yet to master them fully. Insufficient knowledge about business operations and technology stands as a major barrier for Muslim entrepreneurs seeking to succeed in ecommerce (Rosman & Yussof, 2023).

Entrepreneurs with limited technological understanding often encounter difficulties in conducting online transactions, which impedes their acceptance of internet and communication technologies (Rozmi et al., 2020). Knowledge and skills are crucial because they provide

entrepreneurs with an initial understanding of market demands. Participation in online business requires an awareness of both internal and external environments to inspire creative business ideas (Che Senik & Jamaludin, 2021). Failure to keep pace with technological advancements may result in business inefficiency and obsolescence. Therefore, students aspiring to succeed as Islamic digital entrepreneurs must confront these challenges with thorough preparation, continuous innovation, and steadfast adherence to Islamic values.

Methodology

This study uses a qualitative research design, supported by a structured literature review, to explore the emerging field of Islamic digital entrepreneurship. This approach is well suited to studying complex and developing phenomena, as it prioritizes conceptual depth and interpretive insight over statistical generalizations. It allows the researcher to investigate the nuanced relationship between Islamic ethical foundations and digital entrepreneurial practices.

A literature review was conducted, using major academic databases including Scopus, Google Scholar and SpringerLink. Search terms such as “Islamic Entrepreneurship”, “digital entrepreneurship”, “Islamic digital entrepreneurship”, “entrepreneurship education” and “digital economy” were used to find relevant materials. Selected sources comprised journal articles, conference papers and books published between 2019 and 2025, ensuring alignment of the study with current discourse and developments. Articles were screened based on title and abstract, followed by an in-depth examination of the full text. Inclusion criteria focused on relevance to Islamic values, digital context and contribution to both theoretical and applied perspectives on entrepreneurship

Thematic analysis was used to identify recurring patterns and conceptual themes in the literature. Following the framework developed by Braun and Clarke (2006), the analysis involved the stages of data familiarization, initial coding, theme development, revision and refinement and finally, naming and defining the main themes. This method enabled a transparent and methodical synthesis of multiple perspectives, revealing both convergences and divergences in the ways scholars address Islamic digital entrepreneurship. To strengthen the study context and empirical basis, secondary data were also collected from well-established industry and media sources, particularly those focusing on digital entrepreneurship trends in Malaysia. Reports from Astro Awani (2023, 2024), Meltwater (2024), and TheSun (2023) played a key role in complementing and contextualizing the academic findings. Triangulating insights from both scholarly literature and industry reports enhanced the credibility of the study and provided a comprehensive view of the landscape. This triangulation approach offered a comprehensive understanding of the challenges and prospects related to Islamic digital entrepreneurship.

Findings

Characteristics of Islamic Entrepreneurship.

Islamic entrepreneurship is fundamentally shaped by the ethical and legal principles of Shariah, distinguishing it from conventional entrepreneurial models by embedding spiritual accountability within economic pursuits. Rather than viewing entrepreneurship solely as a means of generating profit, this approach frames it as a form of religious devotion and a moral obligation to contribute to social well-being. At its foundation lies the pursuit of Al-Falah as a holistic concept encompassing success in both worldly life and the hereafter (Elgharbawy et

al., 2023; Islam, 2022). As such, Islamic entrepreneurship promotes business practices that uphold Islamic values while navigating the practical demands of the market, including competition and religious compliance (Elgharbawy et al., 2023; Islam, 2022). Drawing upon guidance from the Qur'an and Hadith, this model underscores ethical leadership, lawful financial transactions, and principled decision-making as essential pillars of entrepreneurial practice (Shaikh, 2024).

The defining feature of this framework is the emphasis on moral character. Fundamental virtues such as sincerity, justice, and honesty, along with personal qualities such as trustworthiness (*amanah*), transparent communication (*tabligh*), wisdom (*fathonah*), perseverance (*istiqomah*), and truthfulness (*siddiq*) (see Figure 4) collectively guide ethical behavior in a business context (Hussain et al., 2023). These characteristics serve to ensure that entrepreneurial activities are grounded in integrity and spiritual awareness. Islamic entrepreneurship also goes beyond individual morality to encompass broader ethics and social responsibility. Entrepreneurs are expected to contribute positively to their communities, avoiding practices that cause harm or exploitation. This commitment to the public good reflects Islam's emphasis on social justice and collective well-being (Javaid, 2022). All business activities must comply with halal guidelines and exclude prohibited elements such as *riba* (interest), reinforcing fairness, transparency, and being consistent with Islamic financial principles (Shaikh, 2024).

In addition, Muslim entrepreneurs are encouraged to innovate and adapt to modern market conditions, provided they remain faithful to Islamic teachings. This allows for a balance between competitiveness and religious compliance, fostering a dynamic and value-driven entrepreneurial model. Responsible resource management is also emphasized, reinforcing sustainability as a key component of Islamic business ethics (Javaid, 2022). However, Islamic entrepreneurial practices face ongoing challenges, including cultural and gender-based barriers particularly for women entrepreneurs who must navigate both religious norms and economic constraints (Shaikh, 2024). To address these issues and promote inclusive growth, there is an urgent need for supportive educational programs and policies that raise awareness, reduce structural inequalities, and strengthen institutional support for ethical entrepreneurial endeavors. Ultimately, Islamic entrepreneurship provides a comprehensive framework that integrates spiritual obedience, ethical conduct, and strategic innovation to guide Muslim entrepreneurs towards holistic success in both their worldly activities and spiritual goals.

Asnaf Student Entrepreneurship Programs

Asnaf student entrepreneurship refers to business initiatives undertaken by students from the Asnaf group who are eligible to receive zakat due to their socio-economic hardship. These efforts are often fostered through collaborative efforts between zakat agencies and educational institutions, aiming to support income generation and socio-economic mobility among disadvantaged students. Zakat institutions play a key role in this process, offering various support mechanisms including training, mentoring, coaching, and financial assistance. These interventions are designed to enhance the entrepreneurial competence and market access of Asnaf entrepreneurs (Abdul Manan et al., 2011). In particular, non-financial assistance such as product allocation and distribution has proven to be very beneficial in expanding market visibility and providing practical business exposure (Shiyuti et al., 2022).

Entrepreneurship education plays a pivotal role in shaping the entrepreneurial mindset of Asnaf students. Programs that cultivate initiative, self-efficacy, willingness to take risks, and creativity have been shown to positively influence the entrepreneurial intentions of Generation Z students from this group (Ahmad & Malik, 2023). For this reason, introducing entrepreneurial education early in the academic journey is encouraged, as it equips students with critical skills necessary for economic self-sufficiency. Universities actively contribute to this effort through innovation hubs and business incubators, offering essential resources like seed capital, industry linkages, and personalized mentoring to support student-driven enterprises (Tariq, 2024). Furthermore, coursework such as “Applied Entrepreneurship” gives students the opportunity to refine their business concepts with input from industry professionals, enhancing both their theoretical and practical understanding (Grant, 2022).

Despite this structured ecosystem, Asnaf student entrepreneurs continue to face several significant challenges, including insufficient funding, limited business knowledge, and constrained job opportunities (Tshishonga, 2020). Nevertheless, entrepreneurship remains a promising pathway for students to gain experiential learning, develop entrepreneurial competencies, and convert innovative ideas into viable income generating activities. With effective support, these initiatives can lead to meaningful improvements in the economic status of Asnaf students and their families (Abdul Manan et al., 2011). Hence, Asnaf student entrepreneurship emerges as a strategic tool for poverty alleviation by merging institutional backing with a values-based entrepreneurial approach, ultimately fostering resilience and long-term socio-economic advancement. Integrating Islamic digital entrepreneurship into the empowerment of Asnaf students offers a timely and purposeful intervention, aligning technological innovation with Islamic ethical commitments. This study highlights five interrelated pillars zakat institutions, educational initiatives, university support, key challenges, and potential benefits that together structure the entrepreneurial experience of Asnaf students. These elements create a comprehensive framework that merges Islamic principles with digital opportunities to promote sustainable development (Refer Figure 4).

The empowerment process relies on collaborative engagement among zakat bodies, academic institutions, and educational programs. Zakat institutions provide foundational support not only through financial assistance but also by delivering relevant training that builds business skills. Their in-kind support, such as helping with product outreach, reflects a more proactive model of empowerment, shifting from short-term relief to long-term economic participation. Educational programs, often coordinated through universities or external collaborations, focus on structure digital and entrepreneurial competencies within a Shariah-compliant context. Students are introduced to digital tools like ecommerce platforms and social media marketing, alongside the integration of core Islamic values such as honesty (*sidiq*), sincerity (*ikhlas*), and justice (*adl*). These programs aim to develop responsible, ethically conscious entrepreneurs. Universities play a complementary role by offering physical infrastructure, mentorship schemes, and entrepreneurship-focused courses that allow students to experiment with business ideas in a supportive setting.

These initiatives not only enhance individual capacity but also promote collaboration and community building. However, despite these resources, Asnaf students often encounter barriers such as limited access to digital devices, a lack of entrepreneurial experience, and low confidence. The competitive nature of online markets further underscores the need for continuous learning, adaptability, and innovation. When these challenges are effectively

addressed, the outcomes can be transformative. Islamic digital entrepreneurship enables Asnaf students to achieve financial independence while also contributing to their personal development and the socio-economic well-being of their communities. It embodies the broader objectives of Islamic teachings, including the protection of wealth, dignity, and communal harmony. Therefore, the advancement of Asnaf students through digital entrepreneurship should be viewed as a collective obligation. Stakeholders including zakat agencies, educators, and universities must collaborate to establish an ecosystem that promotes both material prosperity and spiritual growth. With the right guidance and digital tools, entrepreneurship becomes more than a livelihood, it becomes a path to meaningful and ethical empowerment grounded in Islamic values.

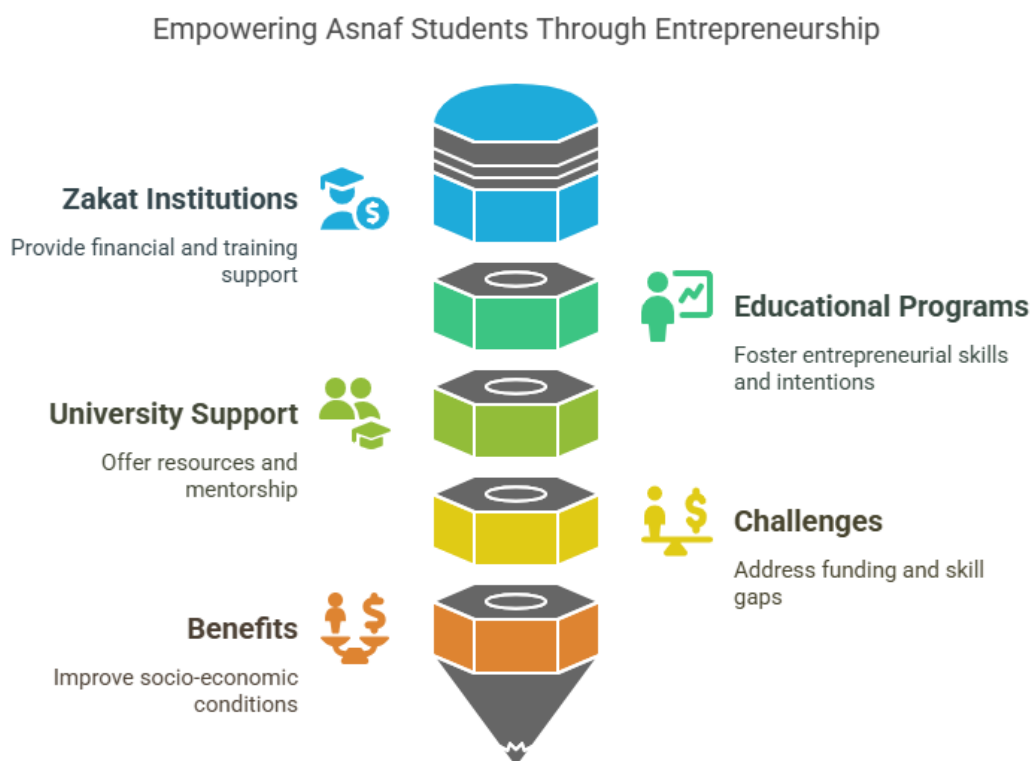


Figure 4: Empowering Asnaf Students Through Entrepreneurship

Conclusion

This study highlights Islamic digital entrepreneurship as a feasible and strategic avenue for empowering Asnaf students by integrating the ethical principles of Islam with the developing opportunities presented by digital technologies. Through qualitative analysis, the research confirms that digital entrepreneurship offers accessible pathways for income generation, economic self-reliance, and upward social mobility. However, it also brings to light several significant challenges encountered by Asnaf students, particularly in terms of digital literacy gaps, unequal access to technological infrastructure, and the high level of competition in the digital marketplace.

The findings highlight the importance of establishing a well-rounded support system that involves zakat institutions, educational programs, and university-led initiatives. Such an ecosystem must extend beyond financial aid by embedding entrepreneurship education within a framework that is firmly grounded in Islamic moral values. Educational initiatives that incorporate both digital competencies and character development guided by principles such as trust (*amanah*), sincerity (*ikhlas*), and justice (*adl*) are essential to ensure that entrepreneurial efforts remain ethically aligned and socially responsible. In light of these insights, several practical recommendations are proposed. Zakat institutions should expand their role by providing structured mentorship programs, access to digital tools, and systematic monitoring to assess student progress. Universities are encouraged to offer integrated syllabuses that combine Islamic ethics, entrepreneurship, and digital skill-building in a cohesive manner. Furthermore, closer partnerships between the private sector and academic institutions should be cultivated to offer students practical experiences, including internships, mentorship, and early-stage funding. Policymakers might also consider implementing incentive-based policies to reward institutions that demonstrate measurable success in developing digital entrepreneurs from economically disadvantaged backgrounds.

Future research should seek to measure the long-term effects of Islamic digital entrepreneurship initiatives on the socio-economic trajectories of Asnaf graduates. These studies can provide valuable data on the sustainability of student-led ventures and their role in fostering financial independence. In addition, mixed-method approaches incorporating interviews, surveys, and case studies could help uncover the psychological, cultural, and institutional dimensions that influence entrepreneurial success among Asnaf youth. Another valuable area for further inquiry involves the experiences of female Asnaf students, particularly how they balance opportunities in the digital economy with Islamic social expectations and gender-related constraints. Ultimately, Islamic digital entrepreneurship should be viewed not only as a means of economic empowerment but as a transformative model rooted in faith and ethics. With sustained institutional backing, innovative educational strategies, and inclusive policy reforms, this approach holds strong potential to become a foundation for equitable and values-driven development within Muslim communities.

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