

Overview of Digital Marketing Strategy Among Asnaf Entrepreneurs in Malaysia

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To Link this Article: <http://dx.doi.org/10.6007/IJARBS/v13-i11/19388> DOI:10.6007/IJARBS/v13-i11/19388

Published Date: 14 November, 2023

Abstract:

The Industrial Revolution in Malaysia and the impact of the Covid 19 pandemic require asnaf entrepreneurs to remain competitive in line with the digitization progress taking place in Malaysia. Due to the online initiative and changes in consumer lifestyle towards digitized purchases and the use of marketing platforms require entrepreneurs to master digital marketing in order to remain relevant in business. The productive and nonproductive capital assistance provided by zakat institutions will enable the empowerment of asnaf entrepreneur through training, programs, and also the purchase of digital equipment such as computer and tablet. The capital provided by zakat institution will enable the *asnaf* entrepreneur to achieve their objectives in improving their business skills, and the company sales revenue. The goal of the asnaf development program organized by the Majlis Agama Islam Negeri (MAIN) and also zakat institution is to produce a group of asnaf who are able to be independent and get out of poverty and also fulfilling the educational and skill elements. *Asnaf* entrepreneurs are being trained to absorb values such as self-confidence, entrepreneurship and being able to be independent and add appropriate knowledge through training. Therefore this paper aims to provide an overview on how zakat institution assist asnaf entrepreneurs in preparing themselves in equipping with marketing digital knowledge and becoming a successful asnaf entrepreneur in digital era and able to contribute to the development of oneself and country as a whole.

Keywords: Digital Marketing, Zakat, Asnaf Entrepreneur, Zakat Institution, Capital Assistance

INTRODUCTION

The Covid 19 pandemic left a positive impact on small and medium businesses in Malaysia where they need to ensure survival in increasing the ability of businesses to move towards digitization that is in line with the Industrial Revolution 4.0. The shift towards a new business concept is required to increase the company's revenue and adapt to the major changes in the purchasing patterns of consumers who on average buy goods and services on a more user-friendly e-commerce platform. Latest communication platforms and online digital payment facilities are among the new norms in the post-pandemic period of Covid 19. The Department

of Statistics Malaysia (2022), reported that there was an increase in the purchase of goods and services through e-commerce such as Shopee, Lazada and Grab to 64.7 percent in 2021 compared to 45.0 percent in 2020. This is added with a significant increase in internet usage among Malaysians to 96.8 percent (2021) compared to 89.6 percent in 2020. In addition, total revenue from e-commerce transactions in 2021 was RM1.09 trillion, up 21.8% compared to RM896 billion in 2020. This is the first time that revenue from e-commerce transactions has reached the RM1 trillion level, and is on track which is right towards realizing Malaysia's aspiration to have an e-commerce market size of RM1.65 trillion by 2025 – a vision driven by the e-Commerce Strategic Roadmap (NESR).

According to Ibrahim (2020) as cited by Muhamad, Zainudin, Hussin and Miskan (2021), development in the way of doing business with the use of technology shows changes in various aspects of life. Through these changes, entrepreneurs who still use the old method in businesses will be affected by falling demand and difficulty obtaining resources for production. Furthermore, Norhimah, the presidents of Women Association Inspirasi Negara (PIN), the percentage of female entrepreneurs especially from the Small and Medium Enterprises (SMEs) sector in rural destinations is still lacking of knowledge in digital application, hence the process of applying which is mostly centered on top services online is somewhat bordersome. Small and Medium enterprises is one of the most affected by the contagion covid 19 and are encouraged to use digital marketing mediums optimally to achieve the quality of a business (Ahmad, 2021).

Therefore, the digital marketing strategy among asnaf entrepreneurs needs to be improved in order for them to succeed in overcoming the current business challenges. In Malaysia, the poverty alleviation agenda through zakat funds is driven by zakat institutions that pay attention to the agenda through the implementation of long-term programs. Productive assistance and non-productive assistance are provided by zakat institutions. Capital assistance, which is usually long-term, is given either in the form of cash or equipment that is productive assistance. This aims to change the life of asnaf for the better. The initiative of the zakat entrepreneur program also aims to remove themselves from the problem of poverty, and to remove themselves from the status of asnaf (mustahik) to zakat contributors (muzakki) (Shiyuti, Zainol and Ishak, 2021). Meanwhile, short-term assistance to help asnaf continue their survival by meeting the basic needs of asnaf such as medical assistance, monthly allowance, food, house rent and other forms of non-productive assistance (Hadi, Mahjom and Ismail, 2014). Apart from mastering e-commerce, asnaf entrepreneurs are advised to successfully follow all the training organized by the state zakat institution to enable them to gain the necessary exposure in the era of digitization. The support and assistance provided by zakat institutions in Malaysia can certainly help asnaf entrepreneurs equip themselves with the latest marketing knowledge, help strengthen their business and it can certainly help increase their income and bring themselves out of the cocoon of poverty and help the country's income (Suhaimi, Don and Puteh, 2021).

The remaining sections of this work are organised as follows: This study's literature review is discussed in Section 2. The third section of the report explains the methodology. Section 4 discusses the results and discussion, while section 5 provides a conclusion.

LITERATURE REVIEW**Asnaf Entrepreneur**

Jumbri (2007), defined asnaf entrepreneur as the person who must go through certain process to become a well-polished entrepreneur with the zakat organization's aids. According to Abai, Awang, Yusoff, Majid and Hamli (2020), asnaf entrepreneurs are a group of poor and poor asnaf that is formed through training and capital received from the zakat institution then became a group of successful entrepreneurs. This assistance aims to promote the productivity of enterprises and further empower the country's economic growth. Asnaf entrepreneur also viewed as the individual who wanted to change their life-story from poverty to more stable and gain more higher income. Halim, Said and Yusof (2012) argued the high percentage of asnaf entrepreneur who received business capital fund from Zakat Organization and yet, still depends on zakat monthly relief for survival due to fail to sustain in the business belligerent environment. To make asnaf entrepreneur more viable, they need to well-prepared their knowledge on digital marketing to coup with nowadays online shopping behaviour. Even, Idris, Rahman and Razali (2020) suggests that only knowledge can groom asnaf entrepreneurial traits such as attitude and behaviour by practising muamalat socialisation to be more competitive. On the glance, we all know zakat organization's aid aims to help asnaf to have normal life or living above the poverty line income according to maqasid shariah. Thus, Marzuki, Zulkifli and Wahid (2019) urged that business fund-aid from Zakat Organization supposedly can transform asnaf entrepreneur from being the zakat beneficiary into the zakat payer in the future.

Junainah et al. (2020) mentioned that asnaf entrepreneurs need to have good entrepreneurial traits to adapt on nowadays competitive business environment. Thus, early studies highlighted the personal traits correlated with entrepreneurial intention and behaviour (Rauch and Frese, 2007; Chen and Lai, 2010; and Sivarajah and Achchuthan, 2013), and entrepreneurial skill sets (Gurol and Atsan, 2006). Moreover, previous empirical study on appraisal on business success of asnaf entrepreneurs shown positive regression rate analysis that the Zakat Organization need to focus not only money-capital, but more on training and knowledge. A study conducted by Khalil and Saniff (2022), asnaf entrepreneurs need additional characteristics such as wanting to be independent, not young to despair, wanting to change their lives, as well as having a high determination in ensuring that the business they are working on will be able to increase the company's earnings. According to Faizah and Azhar (2019), as cited in Saufi, Noor, Shaari and Noor (2021), skills are the key to most entrepreneurs. The exploration of knowledge related to the field of business makes entrepreneurs smarter when making a decision. The basic knowledge that needs to be mastered is in the basics of marketing, business law, accounting basics, human resource management basics and business administration basics. Communication skills and human relations are important in ensuring the success of a business.

Digital marketing

Faruk, Rahman and Hassan (2021) defined digital marketing as the shifting of traditional media to digital media that allows marketers to communicate target customer by formulating the marketing mix: product, price, place and promotion more effectively and efficiently. Thus, Faruk et al. (2021) claimed that Digital Marketing (DM) started to growth in the field of research since 2014. Thus, they conclude that digital marketing also referred as "social networking online", "social media sales", "electronic commerce", "data mining" and

“information system” for the common keywords to access Scopus database. Moreover, “social media marketing”, “internet”, “machine learning”, “web 2.0” “social networks”, “customer relationship management”, “Facebook”, “Twitter” and many others similarly keywords for digital marketing been used in previous research studies. This study rephrases digital marketing to the use of technology for marketing activities and a process of building communication to convey marketing activities to customers.

Small medium enterprise (SME) is the most sufferers during the Covid-19 pandemic. Previous studies shown the effectiveness of digital marketing in reach target customers and accomplish development goals such as revenue improvement, brand recognition, customer loyalty, lead generation, reduce cost of customer procurement and services (Labrecque, Esche, Mathwick, Novak and Hofacker, 2013; Lamberton and Stephen, 2016). Social media marketing tactically main to increase customer satisfaction and perceived value (Chen and Lin, 2019; Pacauskas, Rajala, Westerlund and Mantymaki, 2018), co-creation (Kamboj, Sarmah, Gupta and Dwivedi, 2018; Zhang, Guo, Hu, and Liu, 2017), brand loyalty (Laroche, Habibi and Richard, 2013; Shanahan, Tran and Taylot, 2019) and positive attitude (Laroche et al., 2013). Subsequently, Ismail (2020) suggested asnaf entrepreneurs need to mastered digital marketing knowledge to help them strategize marketing plan better through e-commerce platform. The overall business goals must align with their digital marketing strategies (Tafesse and Wein, 2018; Thorpe, 2018). Trader can register under Google My Business to boost up their digital marketing canvas.

Yet, optimize use of social media in business market can lead to hindrances as well as opportunities (Arora and Sanni, 2019; Dwivedi, Kapoor and Chen, 2015; Dwivedi, Rana and Alryalat, 2017; Hossain, Akter, Kattiyapornpong and Dwivedi, 2019; Nisar Prabhakar and Patil, 2018; Wang and Herrando, 2019). Specifically, use of digital marketing by amateurish practitioner may lead to disaster to business activities (Aswani, Kar, Ilvarasan and Dwivedi, 2018). Therefore, entrepreneur must gain proper training or business module especially from social media expertise (Braojos-Gomez, Benitez-Amado and Llorens-Montes, 2015). Hawaldar, Ullal, Sarea, Mathukutti and Joseph (2022) stated digital marketing significant influence the sales performances. Most promising current event for digital marketing for asnaf entrepreneur in Malaysia is Tik Tok Shop. Tan (2023) claims that 78% of SME sellers in Malaysia onboarded since January to June 2023. Yet approximately 50% of increments revenue gained for creators who fully utilise Tik Tok platform. In addition, Tik Tok also provide an abundance of learning material for newbies or existence creator through Tik Tok Shop Academy. Tik Tok Shop Academy plays a vital role in e-commerce ecosystem to make trader get the online selling potential and growth. Trader in Tik Tok can maximise the campaigns tools such as the Free Shipping Program, CoFund Voucher, Product Discount, Voucher, and Buy More Save More. Hence, LZS itself must know to make use of digital marketing to help asnaf entrepreneur more efficient.

METHODOLOGY

This study applies a qualitative approach in the data collection and analysis process. Qualitative research focuses on efforts to obtain non-numerical information (Cresswell, 2013) which can provide in-depth information about the background of something. Therefore, this study is based on qualitative methods through written data analysis methods to unravel the potential and challenges of the implementation of the digital marketing among asnaf entrepreneurs in Malaysia. Thus, secondary sources were reviewed, which included an analysis of printed materials such as entrepreneurial articles, journals, reports, research

findings, magazines, newspapers, and information from official websites connected to the topic of the study.

RESULTS AND DISCUSSION

Consistent digital marketing will be able to attract customers to buy products or services offered by entrepreneurs. Strong branding and marketing are strategies that entrepreneurs can take to stay in their business. Apart from that, entrepreneurs also need to make a shift by focusing on video marketing. Changes in the lives of consumers in the Movement Control Order (MCO) and post-MCO era, require entrepreneurs to use online sales methods to increase sales in addition to making live videos and interacting with customers about products sold either on Facebook, Instagram, Shopee Live and so on. YouTube channels are also a shift in the world of video marketing in the era of new norms (Ismail, 2020).

According to Jalil (2023), MAINS or the Islamic Religious Council of Negeri Sembilan has taken proactive steps to ensure that asnaf entrepreneurs remain competitive in the businesses they operate. Throughout the year 2022, a total of 150 asnaf entrepreneurs were participate in the entrepreneurship development program which includes guidance and training, in addition to capital. MAINS offers various areas of entrepreneurship including My Midwife, kelulut livestock, Quickwin Asnaf entrepreneurs (food stall cooking), marketing programs through Whatsapp and cupping. Apart from that, this program also includes a program to improve the quality of the presentation of the entrepreneur's products, a phone repair skills course and an 'apam balik' entrepreneur course that involves collaboration with various agencies including the government and the private sector. In total, MAINS caters to a total of 893 asnaf and entrepreneurship assistance on a one-off basis with an allocation of RM1.7 million since the program started in 2018. Majlis Agama Islam Perak (MAIPK, 2021) reported a total of 300 asnaf entrepreneurs were given serious attention to encouraged digitization of their business. The era of digital business is growing very fast where one of the initiative held by MAIPK is by giving asnaf entrepreneurs business capital assistance in order to run their business digitally. Unexpectedly, the digitization of asnaf entrepreneurs business had a very positive effect. The asnaf entrepreneurs were given tablets and internet data plans. Tablet 300 units amounting to RM231,000.00, while the Internet data plan for 3 months is RM64,882.00, bringing a huge sum of RM295,882.00 of zakat distribution. According to MAIPK, the zakat distribution is not for luxury, but a necessity for the good of asnaf in increasing their income through the help of digitizing businesses.

Hassan, Albasri, Manan and Ghani (2022a), suggested that in order to further expand the role of the Jaya Diri Scheme operated by Lembaga Zakat Negeri Kedah (LZNK), the researcher suggested that a special e-marketing platform be established to help asnaf entrepreneurs promote products and services immediately in order to help asnaf get out of asnaf status. It is appropriate to take the opportunity to make the most of e-marketing that does not require special expertise and high costs such as Facebook, Instagram, Twitter and Whats App. In addition, e-commerce applications are becoming increasingly widely used among local small and medium enterprises. The Lazada and Shopee applications were introduced as an alternative to make it easier for users to sell items they need and want. Jaya Diri Scheme is a scheme that successfully helps asnaf entrepreneurs in terms of capital injection, and equipment to increase sales results. The e-commerce platform aims to make it easier for the public to buy and find all the products and services of asnaf entrepreneurs in one platform (marketplace) known as a one stop solution center in addition to saving time and energy (Hassan, Albasri, Manan and Ghani, 2021b).

The collaboration of the Islamic Religious Council of the Federal Territory (MAIWP) and SME Corp is an example of an initiative to help asnaf through "Asnafpreneur". Through this program, asnaf is exposed to business knowledge and skills, entrepreneurship and digital economy marketing. Explain that this program mission is not only to improve the standard of living of asnaf but it also aims to empower them with the help of a business model. This program proved to be effective with some of them having been able to increase their monthly income between RM10,000 to RM30,000 (Muzamir, 2020). In 2022, MAIWP has successfully trained and guided asnaf entrepreneurs through various entrepreneurial development programs that include Entrepreneurship Basic Course, Forensic Course, Coaching and Mentoring, Growthpreneur Success Course and Digital Marketing Course. This program involved a total of 1800 participants out of a total of 4000 recipients of the Business Assistance and Entrepreneurship Guidance Scheme in the Federal Territory region (MAIWP, 2023).

According to Ismail, Ahmat, Hussain and Hamed (2019), in order to increasing the dominance of digital marketing among asnaf entrepreneurs by zakat institutions, four phases of development can be carried out. The first phase, setting objectives and goals by the zakat institution which is in this phase, which will help to develop the business of asnaf entrepreneurs where it aims to help asnaf become more independent and then get out of the status of asnaf. For this purpose, a thorough analysis of the market and entrepreneurs should be carried out. The second phase involves studying the situation and analyzing the strengths, weaknesses, threats and opportunities that need to be carried out in order to know the situation of asnaf entrepreneurs comprehensively. The third phase involves formulating an e-marketing strategy that can be used by asnaf entrepreneurs. They can use various forms of social media such as Facebook, Instagram, Twitter and owned media such as YouTube that do not require expertise and high costs. Every asnaf entrepreneur needs to be at least active in one of the social media to promote products and ensure that their products are known to customers. At the same time, zakat institutions can help provide digital marketing training to ensure mastery of knowledge and skills to these asnaf entrepreneurs. In addition, zakat institutions can play a role in developing applications or websites that list the directory of asnaf entrepreneurs' products. The directory needs to have complete information about the business of asnaf entrepreneurs such as business type, phone number, premises address, facebook or instagram and other information. Zakat institutions can also use "owned media" to help promote the products of asnaf entrepreneurs. The fourth phase involves resource allocation and monitoring of e-marketing by zakat institutions. Funding from zakat institutions is required for e-marketing training as well as web development of product directory applications for asnaf. Detailed implementation will be able to ensure asnaf entrepreneurs successfully sell their products and guarantee their business returns.

CONCLUSION

Given the ease of use of Internet technology, different marketing strategies may now be carried out online. Entrepreneurs are encouraged to make the most use of this resource in order to create a more aggressive and inventive business quality. This study will specifically explore the phenomena of digital media, which is considered as becoming increasingly strong as an agent of information and marketing channels, and then test the influence of its use on corporate performance. Society is now increasingly aware of the importance of digital marketing in the era of Industrial Revolution 4.0 (IR 4.0). Today's technical breakthroughs are accelerating and affecting market trends all around the world. All of this revolves around on

internet connection, which is today not only required for communication and information retrieval, but is also the most essential pulse in the world's socioeconomic development.

The Covid 19 outbreak has pushed the trend of goods and service e-marketing. E-commerce platform applications are quickly expanding over the world. Following this development, asnaf entrepreneurs should take the lead with the help of zakat institutions, chance to deploy transformation marketing techniques. The capital assistance given by MAIN, zakat institution, Banks and private and government organization enable asnaf entrepreneur to improve their digitization knowledge, skills and experience in becoming a successful entrepreneur. The improvement in their sales revenue will enable them to push them self out from the poverty problem and contributing back to the society and the country.

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