



## **Synergizing Zakat And Digital Entrepreneurship: Unleashing Economic Potential In Indonesia**

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### **Abstrak**

Potensi besarnya populasi Muslim di Indonesia membuka peluang bagi penghimpunan dana zakat yang besar serta menjadikan Indonesia sebagai produsen produk dan layanan halal terbesar di dunia. Kontribusi pemanfaatan zakat dapat mendorong pemberdayaan UMKM sebagai bentuk pengembangan ekonomi industri halal. Kehadiran teknologi turut mendorong perkembangan ekonomi digital. Tujuan penelitian ini adalah untuk mengidentifikasi strategi dalam mendorong usaha penerima zakat di era digital. Artikel ini menggunakan pendekatan penelitian kepustakaan. Hasil penelitian menjelaskan bahwa pemanfaatan zakat mampu meningkatkan pertumbuhan usaha mustahiq melalui bentuk usaha UMKM halal berbasis digital. Strategi untuk mendorong usaha mustahiq di era digital antara lain meliputi akses terhadap teknologi digital, keterampilan kewirausahaan Islam, keterampilan kesejahteraan digital, tanggung jawab digital perusahaan, dan ekonomi berbagi digital.

**Kata Kunci:** Zakat, Kewirausahaan Digital, Industri Halal

### **Abstract**

*The potential of Indonesia's large Muslim population triggers opportunities for the collection of large zakat funds and the largest producer of halal products and services in the world. The contribution of zakat utilization can encourage the empowerment of MSMEs as a form of economic development of the halal industry. The presence of technology encourages the development of the digital economy. The purpose of this research is to identify strategies to encourage zakat recipient businesses in the digital era. This article uses a literature research approach. The results of the study explain that zakat utilization is able to increase mustahiq business growth with a form of business in the form of go-digital halal MSMEs. The strategies to encourage mustahiq businesses in the digital era include access to digital technology, Islamic entrepreneurship skills, digital welfare skills, corporate digital responsibility and digital sharing economy.*

**Keywords:** Zakat, Digital Entrepreneurship, Halal Industry

## INTRODUCTION

Indonesia ranks among the countries with the largest Muslim populations worldwide (The Royal Islamic Strategic Studies Centre, 2023). On a global scale, Muslims in Indonesia account for roughly 12.30% of the world's total Muslim population. This sizeable demographic presents a significant opportunity for expanding zakat collection nationally. The *Indonesian Zakat Outlook 2023* reports that the potential zakat revenue managed by BAZNAS RI is estimated to reach IDR 5.8 trillion (Badan Amil Zakat Nasional, 2023).

Maximizing the potential of zakat is able to be a solution in dealing with the economic problems of the community (Harahap dkk., 2021). The distribution of zakat can support the government in reducing poverty (Ascarya, 2021; Rizal & Mukaromah, 2020; Saad dkk., 2014). In addition, as one of the social financial instruments, zakat is also able to accelerate the development of Micro and Small Enterprises and improve equitable welfare (Ascarya, 2021).

Overall, BAZNAS/LAZ throughout Indonesia succeeded in alleviating poverty on average by 48% of recipients of poverty reduction programs from the BPS poverty line or as many as 397,419 people, an increase of 39.41% compared to 2020, which was 285,063 people. The number of mustahik whose poverty was alleviated by the national zakat program exceeded the BAZNAS Strategic Plan target for 2021, which was 370,582 people (Badan Amil Zakat Nasional, 2023).

Government initiatives to reduce poverty have produced encouraging results. In March 2023, the number of people living in poverty stood at 25.90 million, reflecting a decline of 0.46 million individuals. When compared with data from March 2022, this represents a reduction of approximately 0.26 million people (Indonesiabaik.id, 2023). Although these improvements indicate meaningful progress, Indonesia's overall poverty level remains comparatively high.

The large potential of zakat has not been able to fully overcome the problem of poverty in Indonesia. As Umar's research also found, zakat has an insignificant positive contribution to poverty alleviation (Umar dkk., 2021). In addition, the direct distribution model is also unable to solve the problem of poverty, and often creates new problems (Sovia dkk., 2020).

Optimizing zakat funds can be achieved through effective utilization. This utilization refers to managing zakat in a way that maximizes its benefits without diminishing its value, particularly by channeling it into productive activities that empower recipients and promote the public good. Directing zakat toward productive ventures is intended to support poverty alleviation efforts and enhance the overall well-being of the community (Badan Amil Zakat Nasional, 2023). Productive zakat funds show good results in increasing the income of zakat recipients (Hamidi dkk., 2020) and have a contribution to the long term (Amsari & Nasution, 2019).

On the other hand, Indonesia's position as the country with the largest Muslim population not only creates opportunities for substantial zakat collection, but also provides

significant potential for the growth of the halal industry. This demographic advantage can support the expansion of various productive economic activities, both at the individual and institutional business levels (Ambarwati, 2023).

In relation to productive economic activities, the role of Small and Medium Enterprises (SMEs) has been widely acknowledged and valued internationally (Abdeldayem & Aldulaimi, 2022). SMEs contribute significantly to national economic progress (Jia dkk., 2020). In Indonesia, Micro, Small, and Medium Enterprises (MSMEs) hold a substantial share in driving economic growth, accounting for 60.5% of the country's GDP (Kementerian Koperasi dan UKM, 2021). Their contribution is regarded as a key factor in fostering economic expansion, generating employment, and reducing poverty (Karmaker dkk., 2023).

Considering the growing significance of digitalization in the economic sector, the use of technology has become a central strategy for MSMEs today (Handayani dkk., 2022). Indonesia possesses substantial potential for digital economic expansion, and this growth is expected to continue in the coming years. By 2025, Indonesia's digital economy is projected to become the largest in Southeast Asia, with an estimated value of Rp1,738 trillion. Nevertheless, the proportion of MSMEs that are integrated into the digital ecosystem and hold halal certification remains relatively small compared to the total number of MSMEs nationwide (Limanseto, 2021).

Indonesia ranks among the countries with the largest Muslim populations worldwide (The Royal Islamic Strategic Studies Centre, 2023). On a global scale, Muslims in Indonesia represent approximately 12.30% of the total Muslim population. This sizeable demographic presents a significant opportunity to expand national zakat collection. According to the Indonesian Zakat Outlook 2023, the potential zakat that could be managed by BAZNAS RI is estimated to reach IDR 5.8 trillion (Badan Amil Zakat Nasional, 2023).

Maximizing the potential of zakat is able to be a solution in dealing with the economic problems of the community (Harahap dkk., 2021). The distribution of zakat can support the government in reducing poverty (Ascarya, 2021; Rizal & Mukaromah, 2020; Saad dkk., 2014). In addition, as one of the social financial instruments, zakat is also able to accelerate the development of Micro and Small Enterprises and improve equitable welfare (Ascarya, 2021).

Overall, BAZNAS/LAZ throughout Indonesia succeeded in alleviating poverty on average by 48% of recipients of poverty reduction programs from the BPS poverty line or as many as 397,419 people, an increase of 39.41% compared to 2020, which was 285,063 people. The number of mustahik whose poverty was alleviated by the national zakat program exceeded the BAZNAS Strategic Plan target for 2021, which was 370,582 people (Badan Amil Zakat Nasional, 2023).

Government initiatives to reduce poverty have produced encouraging outcomes. In March 2023, the number of individuals classified as poor stood at 25.90 million, reflecting a

decline of 0.46 million people. When compared with data from March 2022, this represents a decrease of around 0.26 million individuals (Indonesiabaik.id, 2023). Although these developments indicate meaningful progress, the overall poverty level in Indonesia remains comparatively high.

The substantial potential of zakat has not yet been fully effective in addressing poverty in Indonesia. Umar dkk., (2021) also found that zakat contributes positively to poverty reduction, but its impact remains statistically insignificant. Moreover, direct distribution models have proven insufficient for resolving poverty and, in many cases, may even lead to additional challenges (Sovia dkk., 2020).

Optimizing zakat funds can be achieved through strategic utilization. This approach involves managing zakat in a way that maximizes its benefits without diminishing its value, particularly by channeling it into productive economic activities that empower beneficiaries and promote the public good. The allocation of zakat to support productive enterprises is intended to assist the poor and enhance community welfare (Badan Amil Zakat Nasional, 2023). Evidence shows that productive zakat programs yield positive outcomes, including increased income for beneficiaries (Hamidi dkk., 2020), and they also offer meaningful contributions over the long term (Amsari & Nasution, 2019).

On the other hand, Indonesia's status as the country with the largest Muslim population not only creates opportunities for substantial zakat collection, but also provides significant potential for the development of the halal industry. This demographic advantage can strengthen various productive economic activities carried out by individuals as well as business entities, thereby supporting broader growth within the halal sector (Ambarwati, 2023).

In relation to productive economic activities, the role of Small and Medium Enterprises (SMEs) has been widely acknowledged and valued globally (Abdeldayem & Aldulaimi, 2022). SMEs are essential contributors to national economic development (Jia et al., 2020). In Indonesia, Micro, Small, and Medium Enterprises (MSMEs) play a particularly significant role, accounting for 60.5% of the country's GDP (Kementerian Koperasi dan UKM, 2021). Their contribution is regarded as a key driver of economic growth (Karmaker dkk., 2023).

Given the increasing importance of digitalization in the economic field, the main strategy of MSMEs today is the use of technology (Handayani dkk., 2022). The potential for digital economy development in Indonesia is huge and will continue to grow in the future. Indonesia's digital economy is predicted to be the largest in Southeast Asia by 2025 with a value of Rp1,738 trillion. However, currently the number of MSMEs connected to the digital ecosystem and halal certified is still relatively low compared to the number of MSMEs as a whole (Limanseto, 2021).

In reality, this enormous zakat potential has yet to be fully optimized (Afandi, 2021). Although it is acknowledged that several Zakat Management Organizations (OPZ) have begun implementing productive zakat distribution, only a limited number have succeeded in effectively contributing to the economic empowerment of the poor (Sovia dkk., 2020). Meanwhile, with its huge potential, the number of halal MSMEs to go digital is still relatively low (Ambarwati, 2023). Therefore, there is a need for various studies to identify the potential of zakat for empowering MSMEs in supporting the development of the halal industry in Indonesia.

Based on the description above, this research offers a study, namely the utilization of zakat through go-digital halal MSMEs. Both potentials are expected to trigger the strengthening of MSME actors as beneficiaries of productive zakat programs to develop the halal industrial economy, so as to improve the economy of the poor in the digital era.

## ***LITERATURE REVIEW***

### **Utilization of Zakat**

According to Law Number 23 of 2011, the allocation of zakat funds by BAZNAS and LAZ is carried out through two mechanisms: distribution and utilization. These provisions are further detailed in the National Zakat Agency Regulation (Perbaznas) Number 3 of 2018 on the Distribution and Utilization of Zakat. The regulation defines distribution as the provision of zakat to mustahik in a consumptive form. In contrast, utilization refers to the strategic use of zakat in productive ventures that preserve its value and maximize its benefits, thereby contributing effectively to public welfare (Badan Amil Zakat Nasional, 2023).

The utilization of zakat funds is focused on empowerment through various programs designed to generate positive outcomes for society, particularly for economically disadvantaged Muslims. Such utilization helps build awareness, knowledge, and behavioral change that encourage both individual and collective self-reliance. In this context, empowerment functions as an effort to strengthen social and economic standing by enhancing community capacity through financial assistance—typically in the form of productive zakat funding. As a result, mustahik can improve their income and eventually reach a level of financial independence that enables them to fulfill their own zakat obligations using the returns generated from these productive programs (Widiastuti & Rosyidi, 2015).

The distribution of zakat can improve the economy and social life and reduce poverty (Nasution & Prayogi, 2019). Islamic social funds can meet the resource needs for poverty alleviation (Obaidullah & Shirazi, 2015). Zakat can significantly support business development by increasing capital turnover and enhancing profits. When productive zakat is distributed effectively, the resulting gains can align with the intended outcomes, allowing communities to experience tangible benefits from business growth. Moreover, proper utilization of productive

zakat helps ensure long-term sustainability and provides a sense of stability and security for beneficiaries as they continue to operate their businesses in the future (Nasution & Prayogi, 2019).

The effectiveness of zakat management is closely tied to the quality of its administration. In the era of Industry 4.0, technology has become an essential aspect of everyday life. Since technology is neutral and Islam does not forbid its use for beneficial purposes, it can be leveraged to enhance the efficiency and quality of zakat management (Hassan & Muneeza, 2023).

### **Halal MSMEs go digital**

The COVID-19 pandemic has reshaped consumer behavior patterns due to its highly contagious nature. This global crisis has significantly disrupted daily life, business activities, international trade, and mobility. As a result, consumers have increasingly moved from traditional markets to online platforms for their purchasing needs (Sumi & Ahmed, 2022). Government-imposed restrictions and preventive measures have further encouraged consumers to adopt online shopping (Grashuis dkk., 2020). SMEs have made efforts to survive and achieve acceptable performance during the crisis by adopting information technology (Kamar dkk., 2022).

For many SMEs, managing operations through online tools has become (Oliveira dkk., 2021). Efforts to enhance the productivity and efficiency of MSMEs can be strengthened through the effective use of Information and Communication Technology (ICT), which has a direct influence on their performance (Basry & Sari, 2018). In Indonesia, Micro, Small, and Medium Enterprises benefit greatly from the advancements of the digital era. Implementing digital technologies within MSMEs is crucial for fostering their growth and enabling them to compete internationally, as digital readiness serves as one of the key determinants of success in the global marketplace (Abdi dkk., 2022).

Digital innovation in SMEs is driven by the configuration of four antecedent aspects (namely individuals, technology, organizations, and the environment), passing through four stages of the process (namely intention, adoption, implementation, and use), and leading to two outcomes (organization and business process performance). Digital innovation is related to socio-economic development. Digital innovation in SMEs has an impact on profitability, competitiveness, and internationalization (Ramdani dkk., 2021).

The development of the halal industry must be pursued inclusively by maximizing the potential of MSMEs, which are currently estimated at 64.2 million business units. Strengthening halal MSMEs through the integration of digital technology can become a powerful driver that significantly enhances the national economy and improves community welfare (Limanseto, 2021). As one of the key pillars of Indonesia's economy, SMEs can capitalize on this opportunity to ensure that their products not only remain competitive

domestically but are also capable of entering and thriving in the global halal market (Giyanti dkk., 2020).

Bank Indonesia Governor Perry Warjiyo reported that transactions conducted through electronic trading platforms increased by approximately 12% compared to February 2022, reaching a total value of Rp 30.8 trillion. This shift has motivated Bank Indonesia to advance programs aimed at accelerating the digitalization of MSMEs (Bank Indonesia, 2022).

The acceleration of MSME digitalization aims to broaden market access and enhance competitiveness, with the expectation that it will strengthen the overall performance of MSMEs. This initiative is carried out through Bank Indonesia's three pillars of MSME Development: improving production capacity, increasing cost efficiency, and expanding market reach. One of the key implementations of these pillars is the MSME Digitalization Program, which serves as a strategic effort to support the sector's growth (Bank Indonesia, 2022).

The digitalization of MSMEs is an initiative introduced by Bank Indonesia to accelerate the growth of digital-based MSMEs in response to rapid technological advancements. The MSME Digitalization Program encompasses several components. E-Farming applies digital technologies in the agricultural sector to enhance production capacity and reduce operational costs. E-Commerce focuses on strengthening digital marketing capabilities and enabling MSMEs to reach global markets through online platforms. E-Financing provides financial support through digital tools, such as the SI APIK application designed for MSMEs. Additionally, digital payment solutions like QRIS UMKM are promoted to simplify and streamline MSME transactions (Bank Indonesia, 2022).

## ***METHODS***

This article employs a library research method. Library research involves gathering information and data from various documents relevant to the issues under examination. Data collection is carried out using documentation techniques. The analysis process follows several stages, including data reduction, data presentation, and finally, drawing conclusions (Sugiyono, 2016).

## ***RESULT AND DISCUSSION***

Digital technologies facilitate the emergence of new business ventures and digital start-ups, integrating advanced technologies as core elements of their business models and operational processes. These technologies function as powerful tools that enhance products and services while encouraging creativity and the development of highly innovative solutions (Elia dkk., 2020). Moreover, digital advancements open numerous entrepreneurial opportunities that support the growth of a new wave of start-ups (Du dkk., 2018).

The opportunities provided by digital technology can be adopted at varying paces, which in turn creates a digital divide. This divide is a multifaceted issue, and among the factors contributing to it for MSMEs is limited access to information technology. In addition, other obstacles such as financial resources, long-term business strategies, education, training, and management skills are also necessary. Measures to overcome the digital divide in MSMEs should focus on barriers to access to skills and access to the use of information technology (Arendt, 2008).

Economic growth occurs when there is investment in education and training that enables individuals to acquire business skills to take advantage of new and more sophisticated business opportunities (Hoque dkk., 2015). Zakat funds can be used productively to develop the skills of mustahiq so that they can successfully establish and manage business ventures (Hoque dkk., 2015).

The cause of poverty is not a lack of resources, but rather a lack of entrepreneurship (Hoque dkk., 2014). Entrepreneurial skills are an important aspect of business development. Zakat funds can be used to develop entrepreneurship as an effort to reduce poverty among Muslim communities (Hoque dkk., 2015).

Religious obligation is considered an important imperative for doing business (Raza dkk., 2023). In business matters, Islam emphasizes that business people must clearly communicate the quality of products/services to customers, and all business activities must be carried out in the right way and process (Hoque dkk., 2015).

Business perceptions rooted in Islamic entrepreneurship show a strong and positive association with the performance of small and medium-sized enterprises (SMEs). These business values characterized by trust, honesty, and sincerity—are uniquely influential and significantly enhance SME performance. Therefore, Muslim entrepreneurs are expected to embody these principles in order to operate their businesses successfully (Raza dkk., 2023).

Furthermore, the spiritual dimension of Islamic entrepreneurship also demonstrates a positive and significant influence on MSME performance. This spiritual perspective encompasses three key elements—sincere intentions, adherence to religious obligations, and piety—all of which are shown to contribute meaningfully to improving MSME outcomes. Accordingly, Muslim entrepreneurs are expected to embody these spiritual qualities to successfully operate and sustain a halal-based business (Raza dkk., 2023).

Entrepreneurship offers Muslim business owners financial independence, autonomy, and stability. Islamic entrepreneurship, in particular, serves as an effective approach for helping MSMEs navigate various challenges (Raza dkk., 2023). It acts as a catalyst for enhancing business performance and provides a suitable foundation for conducting business activities in accordance with Islamic principles (Ramadani dkk., 2015).

Next is the concept of digital well-being skills. These skills refer to the abilities needed to manage the negative effects that arise from excessive digital communication. More specifically, digital well-being skills involve the capacity to maintain strategic focus in daily activities and to prevent stress caused by overwhelming information flows. They also include minimizing the loss of time and attention on activities perceived as irrelevant by the individual (Gui dkk., 2017).

Digital stimuli need to be managed effectively so they can be filtered and directed toward personal goals and overall well-being. Digital well-being skills include both attention-related abilities and strategic or metacognitive competencies. Attention skills refer to the cognitive capacity to sustain focus on a specific task or issue for an adequate period without being distracted. Meanwhile, strategic or metacognitive skills are also essential for regulating one's thinking and behavior to navigate digital environments more effectively (Gui dkk., 2017).

Moreover, digital transformation presents both opportunities and potential risks. The use of technology raises various social and ethical dilemmas that differ depending on the stakeholders involved. These concerns have brought increased attention to the concept of corporate digital responsibility (Mihale-Wilson dkk., 2022). Corporate digital responsibility extends the scope of traditional corporate accountability to include the new possibilities and challenges that arise from the development and application of digital technologies (Herden dkk., 2021).

Attention to digital responsibility is essential for gaining consumer trust. To ensure ethical and responsible management and use of technology and data, several norms must be upheld. These include ensuring that consumers have access to essential digital goods and services, providing adequate education and information regarding the risks and consequences of digital consumption decisions, and guaranteeing transparency about how consumer data is collected, processed, and utilized. In addition, consumers' economic interests must be protected and supported to promote fairness and accountability in the digital environment (Mihale-Wilson dkk., 2022).

The proliferation of technology, for instance, has opened various avenues for companies to generate profits. However, these profits often come with significant privacy risks. Modern technologies are capable of tracking individuals' movements at any time and in any place, thereby collecting vast amounts of personal data and information about their activities (Elliott dkk., 2021). Although such data can support new business models and enable cost savings through optimized and automated processes, it simultaneously raises serious concerns about the irresponsible use of personal information. Consequently, the development and application of technology have intensified the inherent trade-off between safeguarding consumer privacy and maximizing financial returns through extensive data collection (Mihale-Wilson dkk., 2022).

The next strategy concerns business marketing. The digital sharing economy refers to a socio-economic system that enables individuals and organizations to utilize resources more efficiently by promoting shared access to goods, services, and information. This model offers significant benefits, particularly in terms of economic advancement, by leveraging digital technology platforms to broaden market reach. Moreover, the digital sharing economy supports the development of small and medium-sized enterprises (SMEs) by emphasizing value for money and enabling these businesses to compete more effectively within the digital marketplace (Lestantri dkk., 2022).

Several elements are associated with the readiness of SMEs to implement the digital sharing economy. The first element is technological readiness, which encompasses access to mobile devices, internet connectivity, digital networks, platforms, and the ability to effectively use these technologies. In addition, SMEs must be prepared for digital payment processes. In many cases, SMEs do not transact directly with consumers; instead, transactions are facilitated through digital platforms. Consequently, SMEs may need to allocate additional financial resources to accommodate delayed payment cycles and ensure smooth operational continuity (Lestantri dkk., 2022).

The second element concerns organizational culture. Organizational culture encompasses habits such as knowledge transfer from senior to junior employees, routine evaluation practices, a mentoring culture to support employee development, and leadership styles that influence workplace behavior. In general, many SMEs exhibit weak managerial capacities and require substantial preparation, particularly because a lack of confidence in employee capabilities often undermines organizational readiness and growth. The next element relates to products and services. Products and services play a crucial role as they represent the core offerings that SMEs deliver to consumers. Therefore, SMEs must carefully consider the value embedded in their offerings. For instance, the value of a food product may be reflected in aspects such as taste, cleanliness, packaging, availability of stock, and pricing (Lestantri dkk., 2022).

Meanwhile, the value of services offered by SMEs also plays an important role, such as providing fast service to customers. This requires SMEs to prepare reliable and responsive employees who are capable of handling customer interactions conducted through digital platforms.

Another important element is collaboration. Current forms of collaboration commonly practiced by SMEs include partnerships with digital platform providers, particularly well-known platforms such as Gojek and Grab. Before establishing such collaborations, SMEs must assess their readiness to cooperate and develop trust in their partners, including understanding the terms and obligations stated in the cooperation agreement. Collaboration is not only limited to digital platforms but may also involve other external parties, all of which

require mutual trust. Furthermore, community readiness also becomes a determining factor. Community readiness among SMEs includes efforts to increase knowledge, enhance skills in product creation, and develop digital competencies, such as the ability to operate and manage digital platforms. Employees must also demonstrate strong commitment—for instance, maintaining consistent updates of product stock on the platform to ensure accuracy and customer satisfaction (Lestantri dkk., 2022).

In addition to the previously mentioned forms of readiness, another crucial aspect is the readiness of distribution channels. SMEs that are able to operate through multiple distribution channels tend to have a higher likelihood of successfully adopting the digital sharing economy, as these channels enable them to be closer to their customers. The closer the SME is to its customer base, the lower the shipping costs incurred, which in turn enhances competitiveness. This condition is closely related to market dynamics, in which SMEs with diversified distribution channels are able to offer lower prices and respond more effectively to consumer demand (Lestantri dkk., 2022).

Another important aspect of readiness is the preparedness of the organizational system, which includes the work systems, incentive structures, and reward mechanisms implemented by SMEs. The presence of a clear and fair reward system can motivate employees to be more enthusiastic and committed in adopting and implementing the digital sharing economy within the business. In addition, readiness in terms of data analysis is also essential. SMEs need the ability to analyze various types of data, including sales trends and benchmarking results with competitors. Insights derived from these analyses can be strategically utilized to support decision-making, particularly in designing and optimizing promotional activities (Lestantri dkk., 2022).

Furthermore, SME readiness is also influenced by the prevailing culture in society. Cultural readiness toward the use of the digital sharing economy can be observed from consumer behavior patterns. Younger consumers tend to be more adaptive and prefer to conduct transactions online. However, this condition contrasts with communities dominated by older consumers, who generally feel more comfortable and satisfied when they can visit physical stores and inspect products directly. These cultural differences influence the level of acceptance and the effectiveness of digital platforms in supporting SME business activities (Lestantri dkk., 2022).

Furthermore, readiness is also related to the work standards applied within SMEs. Work standards influence the quality and consistency of the products produced. This aspect becomes particularly important for SMEs whose customer base consists largely of older consumers. These consumers generally prefer to evaluate products in person and tend to feel more confident when they can directly inspect the goods before purchasing. Therefore, maintaining high and consistent work standards is essential to ensure that the products meet

consumer expectations, especially in segments where direct product experience remains a priority (Lestantri dkk., 2022).

The final aspect of readiness relates to regulatory factors. One important example concerns tax regulations on sales conducted through digital platforms. These regulations influence the level of readiness because, at present, product prices sold through digital platforms have increased by approximately 25%. As a result, SMEs are worried that the implementation of online taxes may reduce consumer interest and negatively affect the number of buyers who purchase through digital platforms (Lestantri dkk., 2022).

SMEs require continuous guidance, coaching, monitoring, and small-group training due to their limited knowledge and resource capacity, which often hinder the adoption of the digital sharing economy. Therefore, initiatives and programs that support readiness for digital sharing economy adoption need to be strengthened. Many SMEs remain primarily focused on production and sales, causing them to overlook other critical aspects that can help expand their market reach—one of which is leveraging the digital sharing economy. Since readiness to adopt the digital sharing economy has a significant impact on organizational performance during the transition, SMEs must receive comprehensive support. Sustainable SMEs need adequate readiness and systematic coaching as strategic steps to engage in digital sharing economy models, ensuring they are prepared to shift from traditional business operations to digital sharing economy–based business models (Lestantri dkk., 2022)

## CONCLUSION

The utilization of zakat and halal go-digital MSMEs can encourage mustahiq businesses to develop. Strategies to encourage mustahiq businesses in the digital era include adopting digital technology in running a business, applying Islamic entrepreneurial skills in doing business, understanding digital welfare skills, fulfilling digital responsibilities and implementing a digital sharing economy business model. SMEs still need readiness and guidance and support from various parties.

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