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The Study of Characteristics of Successful Asnafpreneurs in Southern Malaysia

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Abstract: The study explores a characteristic of successful asnafpreneurs to address the number of registered asnafpreneurs seeking aid more than the number of successful asnafpreneurs produced in Southern Malaysia. However, the current industry can still not completely produce an independent business owner based on the Asnaf title. The study aims to determine successful entrepreneurs' internal and external characteristics in Southern Malaysia. A quantitative method was used in this study. Respondents were chosen using the non-probability sampling method. SPSS software was used for data analysis. Descriptive analysis (frequency and percentage) and hypothesis testing (chi-square test, correlation, and regression) were utilized to solve the research topic. Study finds that internal factors and external factors play an important role in asnafpreneurs success. Chi-square Test analysis revealed that Pearson's significant value was at the 0.00 level. This indicates that it is less than 0.05 at this level. This test successfully rejects H0, which means there is no correlation between internal factors with a successful characteristic of asnafpreneur and there is no correlation between external factors with a successful characteristic of asnafpreneur. Other authors may study the other geography parts and new challenges for asnafpreneurs to succeed in the future.

Keywords: *Successful Business Person, Asnafpreneurs, Zakat, Quantitative, Technology, Agency Authorities*

1. Introduction

According to MAIWP (2022), there are eight different categories of asnaf: needy, poor, amil, mualaf, Al-niqab, Al-gharimin, Fisabilillah, and lastly, Ibnu Sabil. This study only covers the poor and needy category. Flood victims were not included in this study because they were categorized as asnaf al-Gharimin as zakat recipients (Siti Fariza, 2016). Asnaf and entrepreneur are combined to form the phrase asnafpreneur. Asnaf entrepreneurs, according to Zuriyati and Muhd Adnan (2018), are people who have gone through the process of starting a business, can fulfill their obligations, and are motivated to try their hand at trading with support and encouragement from zakat institutions in Southern Malaysia, particularly the impoverished and destitute. Zakat is said to be able to assist the Asnaf in developing prosperous Asnaf entrepreneurs. Islam has established some financial regulations to raise income for the benefit of Muslims. Therefore, by preventing asnaf entrepreneurs from becoming entangled inthe riba problem through loan assistance methods (cardhul al-Hasan), the capital aid from this zakat fund can prevent asnaf from remaining asnaf of zakat. One significant tool in the development of a poor Muslim community is Qard al-Hasan. Through several products and initiatives, including pawnbroking and sukuk, the Qard al-Hasan method was also incorporated into the Islamic financial system in Malaysia (Norajila, 2015).

Asnaf Muslim entrepreneurs are taught to run halal as well as ethical businesses to get the Almighty's blessing [mardhatillah] and to generate enough money to assist a large number of people. "O you who have believed, do not consume one another's wealth unjustly, but only [in lawful] business by mutual consent," says Surah An-Nisa 4:29. And don't murder yourself [or each other]. Indeed, Allah is eternally merciful to you". According to Amin (2022), this study focuses on a group of asnafs who are willing to engage in entrepreneurial activities to support their lifestyles without heavily relying on monthly zakat aid, which is static and fixed and may not considerably improve their quality of life. He did, however, employ the phrase asnaf Muslimpreneur as a synonym for asnafpreneur, although Abdul Halim et al. (2012) use Entrepreneurial Asnaf. The phrase asnafpreneur comes from the Federal Territory Islamic Religious Council's (MAIWP) Asnafpreneur Program, which was inspired by the name asnaf entrepreneur. With the arrival of the COVID-19 pandemic, the number of successful traders has also decreased (UNICEF, 2021).

Most Asnaf who do business on a small scale do not use technology and assistance from external parties to

develop their business. Nowadays, small businesses can also be simplified with the availability of current technology. In addition, asnafpreneurs lack confidence in themselves and cannot develop their business to a higher level. Thus, there are fewer and fewer businesses that will succeed among asnafpreneurs in Southern Malaysia. Except for the asnafpreneurs themselves, who will help the asnafpreneurs find this formula for success, who else would stand up for their fate? (Munahar et al., 2022). They are ready to change the fate of their lives but it is impossible to succeed without their strength and the right formula. Support from outside parties also plays an indispensable role for successful asnafpreneurs. It is the local academics' role too.

These days, an entrepreneur needs to be proficient in digital to succeed in marketing, business, and related fields. While comprehending contemporary technology such as smartphones, digital devices, and the internet is necessary, entrepreneurs also need to incorporate several auxiliary systems and programs into their business operations. For instance, to support entrepreneur-owned enterprises, research on Accounting Information Systems (AIS) has been done by Mu'is and Hamidah (2020). To compete in the digital economy, entrepreneurs needto be knowledgeable about and comfortable with digital technologies. Finding out how accepting they are of technology is essential, as it will indicate whether or not they are prepared to use it. Many frameworks and models have been developed to explain how users adopt new technology based on early research. Some models include additional elements that may affect user adoption, such as the Technology Adoption Model (TAM).

2. Literature Review

Previous Studies of Successful Characteristics of Asnafpreneur: The most obvious reasons why an entrepreneur fails to launch a successful business are (1) lack of capital, (2) improper education, (3) lack of or limited experience in business-related activities, and (4) personality that is far from that of a convincing entrepreneur, according to Afif Muhamat (2013) prior research. Most people agree that Lembaga Zakat Selangor (LZS) needs the research factors of (1) capital, (2) training, and (3) knowledge to help the zakat recipients establish profitable businesses that eventually lead to a greater standard of living. Only (1) capital and (3) an asnaf's expertise is significant in determining an asnaf's entrepreneurial success, according to regression research, with training being insignificant (Afif Muhamat et al., 2013). In addition to providing financing, Baitul Maal Wa Tamwil (BMT) in Indonesia also helps its asnafpreneurs by offering them access to infrastructure, training programs, and other resources (Wulandari and Kassim, 2016).

The outcome is also consistent with the research conducted by Abdul Halim et al. (2012), which found that effective asnafs are (1) willing to go above and beyond. (2) Take a risk to expand their company. They also (3) possess a certain amount of business imagination, (4) consistently believe that their company will succeed in the future, and (5) are proud of what they do. The following factors influence the success of asnaf entrepreneurship: (6) capital aid, (7) knowledge of entrepreneurship, (8) support, and (9) assistance from family members and partners. The most significant internal component is the application of Islamic teachings in daily life, such as (1) donating to charity, (2) praying all five times a day, and (3) having true intentions. Moreover, four attitudes and five business interests are internal determinants that influence their success (Abdul Halim et al., 2012). The Asnaf Muslimpreneur Success Index (AMSi) uses four main factors to quantify the success of Asnaf Muslimpreneurs. Among the elements of successful Asian Muslim entrepreneurs are (1) business experience, (2) business justice, (3) well-being, and (4) financial wisdom (Amin, 2022). A Few Features of Supporting Characteristics of Successful Asnafpreneur from Past Research.

Internal Factors (Thoughts and Feelings): Abdul Halim et al. (2012) examined the characteristics of prosperous asnaf enterprises and explored the prospects and remedies for zakat organizationsin Malaysia. Based on the 39 respondents randomly selected from successful entrepreneurial asnaf, the results indicated that these individuals have a particular degree of entrepreneurship orientation, are willing to take risks to grow their business, and have a unique marketing approach. They also take pride in their company's ownership, continually foresee its future, and demonstrate inventiveness in the commercial sector. The results also show that asnafs that are successful have more innovative products than average.

Afif Muhamat (2013) looked into an assessment of the Selangor Zakat Board's contribution to the success of the company's entrepreneurial asnaf. The focus is on the state because of the many success stories of

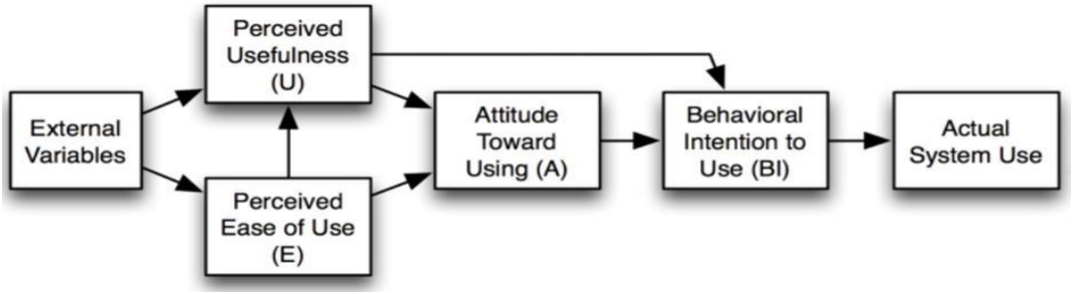
asnafpreneurs that are arranged by the organization that helps the asnafs escape abject poverty. This study suggests that an asnaf's ability to manage and oversee their organization in line with the previously established business strategy is influenced by their level of business expertise. Research indicates a connection between Asnafs's business success and their level of knowledge. Their results are consistent with previous studies conducted by Abd Rahman and Ahmad (2011), who argued that relevant knowledge and training play a critical role in determining the success of Asian Muslim entrepreneurs in the economic world.

According to a study by Naito and Washizu (2021), Japanese people tend to focus on, pick out, and remember good memories of significant events since they have a limited lifespan. Islam, which maintains that everyone should always keep death in mind and make an effort to behave in line with Islamic law, shares this belief. The asnaf characteristics have a big impact on an asnafpreneur's success. The following attributes are required of them: (1) a high level of initiative or effort; (2) a willingness to take significant risks; (3) sacrifice; creativity and imagination; (5) the capacity for problem-solving; (6) convictions and (7) self-assurance; (8) commitment and (9) earnestness; 10) honesty and (11) dependability (Fauziah Ibrahim et al., 2013).

External Factors (Technology): Utilizing science, technology, and innovation will be more important for a nation's development in an increasingly competitive global economy (Kementerian Sains, Teknologi Dan Inovasi, 2021). Because of this, companies in today's fast-paced business climate need to adjust to the rapid rate of technological advancement. These are obstacles that entrepreneurs need to go past to navigate the current economic environment. The information era, internet development, and globalization provide challenges for entrepreneurs competing in the market. Due to competition, businesses need to be innovative and creative to respond swiftly to changes in the market. It turns out that most companies today place a high value on staff creativity (De Jong and Hartog, 2010). This is done for the company to gain from its innovative work practices and improve performance as well as its ability to compete globally (Noorsafiza et al., 2013). The explanation claims that a successful asnafpreneur's firm depends heavily on technology adaptation. Respondents' perception levels were measured using the Technology Acceptance Theory (TAM) instrument developed by Davis & Davis (1989) and processed according to the suitability of the study by the researchers (Khadijah Muda et al., 2013).

Technology Acceptance Model (TAM)

Figure 1: Original Framework of Technology Acceptance Model



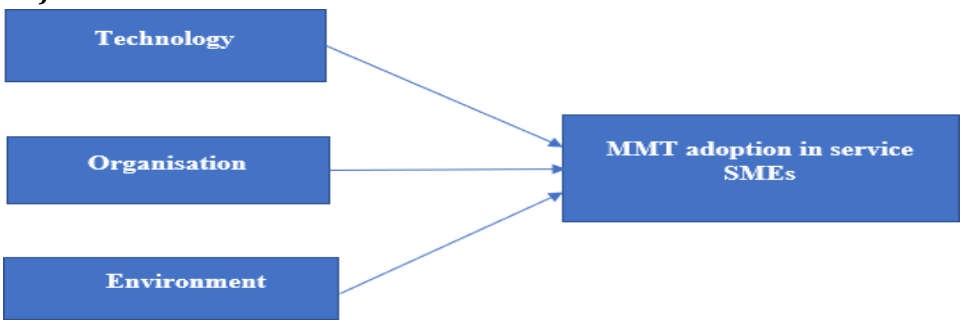
Source: Davis & Davis (1989)

The Technology Acceptance Model (TAM) (figure 1), created by Davis & Davis (1989), is one of the most widely used models to explain user acceptance behavior. The original TAM established the concepts of perceived usefulness (PU), perceived ease of use (PEOU), attitude, and behavioral intention to use. The two structures, PU and PEOU, generate views from end users about technology and forecast their attitude towards it, hence predicting its adoption. Though perceived usefulness refers to the conviction that the technology employed would enhance the performance of a specific work, perceived ease of use refers to the user's capacity to finish the task with minimal effort. This model could be able to explain why, if asnafpreneurs embrace the use of technology in their operations, the level of asnaf business will rise in the future. This is because technology facilities are being used more and more frequently these days. Data from (Ma and Liu, 2004) show that usefulness is critical for IT adoption and that end users' assessments of a system's usefulness are highly impacted by its ease of use.

According to Ibrahim et al. (2022), digital marketing, digital payments, and digital finance all had a favorable and substantial influence on financial performance. The fundamental premise of the study is that digital payments and SMEs can enhance firm performance by concentrating on SME digitization and financial literacy among SME entrepreneurs. The restrictions on using the internet to distribute surveys have aided in-depth research on the phenomenon of SME behavior as compared to conducting in-person interviews. The Islamic banking industry is seen as one of the most effective mediums in da'wah and can facilitate the business system by using online money transfer technology provided by banks (Mohamad, Borhan, Mohamad, 2012). SME bank also assists in the success of the Asnaf business development (Hibrahim, 2021).

Mobile Marketing Technology Model (MMT)

Figure 2: Technology-Organization-Environment (T-O-E) framework and Mobile Marketing Technology Model (MMT)



Source: (Sunday, 2022)

The popularity and widespread use of mobile marketing technologies and devices have attracted the attention of researchers and practitioners, particularly in small and medium-sized businesses (SMEs), where budgetary constraints and a lack of human capital can make these technologies extremely beneficial. In an attempt to increase sales of goods and services, SMEs can improve their sales promotion methods by utilizing mobile marketing tools (figure 2) (Sunday, 2019). Utilizing qualitative methods, both studies (Sunday, 2019, 2022) show how important it is for businesses to employ technology to assist them in widely promoting their products.

Mobile marketing technology adoption and usage by small and medium-sized enterprises (SMEs) is increasing (MMT). To forecast and explain the adoption of MMT by small service organizations, this study aims to learn more about the proposed use of a grounded theory approach for examining elements within the Technology-Organization-Environment (T-O-E) framework (Sunday, 2022). To satisfy the contemporary desire for greater social interaction, this theory provides a more thorough and holistic framework with solid theoretical and empirical evidence. It fits nicely with the contemporary technological period, where the shift to the digital age has happened quickly on a global scale.

External Factors (Agencies Authorities): Asnaf entrepreneurs are generally asnaf, especially the underprivileged and needy who want to start their businesses. For this reason, the Zakat institution will give this group all of its support and attention (Ahmad, 2012). Esrati et al. (2018) concluded that factors other than capital could have a significant impact on a business's success. Zakat authorities need to address these factors to increase the likelihood of business success for Asnaf enterprises. Corporate involvement is crucial for ending poverty, promoting economic expansion, and bolsteringthe Muslim economy overall. The Asnaf Entrepreneurs Community Association of Melaka's (PKUANM) struggle is carried on by Koperasi Usahawan Asnaf Melaka Berhad (KUASA). On October 7, 2020, the cooperative was formally founded to advance agricultural goods (KUASA, 2022). The items include premix, cooking oil, cordial, ready-to-eat (RTE), and ready-to-drink (RTD).

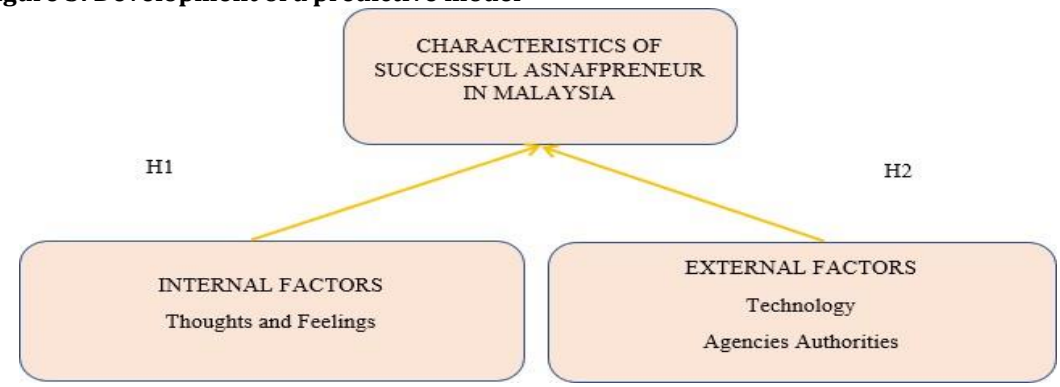
The zakat party offers business knowledge courses and skills to help do business for asnafpreneurs. Teaching people to be independent is the best approach to assist them. According to Rahman, et al. (2008), the needy and impoverished are the main target groups of the receivers of zakat help in the form of a business support scheme. Because the conditions are simple and simply demand a business permit as proof, those in need and

the impoverished have responded favorably to the business capital support project. Not only is there no need for a business plan, collateral, or guarantor, but most importantly, the help is given without any conditions attached and at no cost to the recipient.Here's an instance of how the relevant parties have commended the Zakat officials. Since the start of PPZ-MAIWP in early 1991, corporate zakat management, such as having professionals in the workforce, has greatly assisted the organization's growth and development (Alias, 2016).

As part of their strategic partnership, SME Bank and Yayasan Pembangunan Ekonomi Islam Malaysia (YaPEIM) expanded the Asnaf Entrepreneurship Program (ISHRAF) initiative's execution. As part of a plan designed to foster asnafpreneurs, asnafpreneurs from six states—Perlis, Kedah, Negeri Sembilan, Melaka,Sabah, and the Federal Territory of Kuala Lumpur—were included in the new project (Hibrahim, 2021). Depending on the kind of business and appropriateness, Selangor offers entrepreneurs between RM 2,000 and RM 50,000 in capital. An extra RM 5,000 in capital will be provided if the business expands. To help asnafpreneurs grow their businesses, the Lembaga Zakat Selangor (MAIS) will keep an eye on their operations and offer entrepreneurial support under the direction of MARDI, MARA, and other organizations (Abd Rahman, R., and Ahmad, S. 2011). With the Baitulmal Entrepreneur Tunas Program (TUB), whichwas launched in 2019, SME Corp. Malaysia and the Federal Territory Islamic Religious Council (MAIWP) are working together to change MAIWP asnaf entrepreneurs "From Zakat Recipients to Zakat Payers" by providing them with entrepreneurial training. The Baitulmal Entrepreneur Tunas Program (TUB) has assisted 84 asnaf entrepreneurs in improving their business operations by using the idea and model of the Bumiputera Youth Entrepreneurs Program.

In addition to offering zakat support, the Negeri Sembilan Islamic Religious Council (Muttaqin, Sidik, Sidek, 2021) also offers numerous entrepreneurial programs, including marketing tactics using the WhatsApp application, tomentor aspiring entrepreneurs. The initiative gave participants exposure to and opportunities to master various ways of marketing through the WhatsApp app, involving thirty asnafpreneurs. In addition, copywriting techniques and the Google Contact phone number storage feature are taught to the participants. The National Entrepreneurship Institute (INSKEN) and the Asnaf Profiling and Entrepreneurship Unit of the MAINS Distribution Division collaborated to organize the program.

Figure 3: Development of a predictive model



3. Methodology

To meet its stated goals, this study uses quantitative methodologies. The framework will be constructed using both primary and secondary data, with the built model being based on selected indicators identified from past research aims. Therefore, a structured Google form questionnaire will be created for asnafpreneur and distributed to around 90 asnafpreneur respondents who have been suggested by state zakat authorities as the primary data gathering strategy. The total number of respondents gathered is 84 people. For this study, secondary data will be obtained through data and information searches on the internet and in library activities.

The researcher will choose respondents for this study using a technique called purposeful sampling, which is sometimes referred to as non-probability sampling, based on their distinctive characteristics. Put differently, purposive sampling involves the "on purpose" selection of units. The zakat officer selected the research participant, who is an asnaf who owns a business. By using intentional sampling, the researcher will be able to

choose a particular example because it exemplifies a process or other related features that the researcher is interested in.

A non-probability selection technique will be used to select 20 to 30 asnaf as responders in each state. Sekaran (2010) states that there are between 30 and 500 responders. Professional recommendations from the State Religious Islamic Councils (SIRCs) officer determined who was chosen to answer. The Statistical Packageof Social Science (SPSS) software will be used for quantitative data analysis to address the research questions and objectives.

Hypothesis Testing: In this study, two hypotheses have been proposed. The null hypothesis (H_0) of each hypothesis states that there is no relationship between the independent and dependent variables, while the alternative hypothesis (H_a) contends that there is a significant relationship. Below are the alternate hypothesis and null hypothesis. The first independent variable hypothesis is:
H0: Internal factors did not influence the successful characteristics of asnafpreneur in Southern Malaysia
H1: Internal factors can influence the successful characteristics of asnafpreneur in Southern Malaysia
The second independent variable hypothesis is:
H0: External factors did not influence the successful characteristics of asnafpreneur in Southern Malaysia
H2: External factors can influence the successful characteristics of asnafpreneur in Southern Malaysia

4. Analysis and Findings

Table 1: Reliability test

	N	%
Cases Valid ExcludedTotal	84	100.0
	0	.0
	84	100.0

a. Listwise deletion based on all variables in the procedure.
Scale: All Variables-Case Processing Summary

Reliability Statistics

Cronbach'sAlpha	No of items
.970	80

The Cronbach's alpha values of all the factors for the variables were compiled in Table 1 above, and all of them were safely over the 97% threshold, indicating that the reliability data have outstanding reliability. This implies that additional data analysis can rely on the data.

Respondent Profile: A total of 90 sets of questionnaires were sent out through 'The *WhatsApp group'* chat room to the selected respondents. The total data respondents had collected are 84 sets. According to the study, 70 respondents, or 83.3% of the total, are female. With 34 respondents (40.5%), the highest age range of respondents in this survey is 41 to 50 years old. Out of the total 49 responders, or 58.3%, the majority are married. The monthly business income of 43 entrepreneurs is less than RM 1,000 (51.2%). RM 1,000 a month is still insufficient to meet their family's needs, considering that the minimum monthly basic pay in 2023 will be RM 1,500.

A respondent profile such as type of business, total of workers, highest education level, and experience of being an entrepreneur is also been study as well. Approximately 58 responders, or 69% of the sample, work for businesses in the "Food and Beverage" (F&B) industry. Of all the responses, 79 have fewer than two employees on their premises, accounting for 94% of the total. 45 respondents (53.6%) had equal certificate levels, with SPM/SPMV being the average highest education level among the respondents. With 38 respondents (45.2%), the majority of respondents have at least two to five years of experience as entrepreneurs.

Next to be studied are several households, and opinions on whether the business can take you out of the asnaf category and occupied state. The highest number of households is 3 to 5 people with 47 people (56.0%). Most

ofthe respondents agree that the business they run can take them out of the asnaf category with 76 respondents (90.5%). The highest number of respondents came from Johor with 30 respondents (35.7%).

Table 2: Level of Successful Asnafpreneur (Dependent Variables)

Successful Asnafpreneurs Characteristics	Strongly Disagree (%)	Disagree (%)	Between Agreeing or Disagreeing (%)	Agree(%)	Strongly Agree (%)	Ranking (%)
I feel that internal behavior plays an important role in the successof asnafpreneurs in their business	1.2	1.2	1.2	26.2	**70.2**	1
I feel that external behavior playsan important role in the successful of asnafpreneur in their business	0.0	2.4	2.4	31.0	**64.3**	2
The mean average of 84 respondents	0.0	1.2	2.4	21.4	**75.0**	

As an example, we only show the dependent variable input, 2 elements in the respondent's opinion on the Successful Asnafpreneurs Characteristics analyzed (Table 2). The majority of respondents stated Strongly Agree against all those elements. The 84 respondents put a 75.0% average for the Successful Asnafpreneurs Characteristics.

For an independent variable, 21 elements in the respondent's opinion on the internal inputs analyzed in the studyare the respondent stated highly in 'Strongly Agree' against all those elements. The 84 respondents put a 51.2% average for the internal inputs. 32 elements in the respondent's opinion on the external analysis the respondent stated highly in 'Agree' against all those elements. The 84 respondents put a 66.7% average for the external inputs which are technology and agency authorities.

Highest and Lowest for Internal and External Factor: The highest component among internal variables according to the answer of this study is the first, 'I am an honest person in business'. Meanwhile, the lowest element in internal factors is 'I have the support of friends to do business', meaning that, indicating that most entrepreneurs do not agree with this statement. From a technological perspective, "I need to adapt my business conditions in line with the current age of digitalization" is a crucial component of an external factor for entrepreneurs. One aspect of the externaltechnology issue that many entrepreneurs are not as familiar with is the "software system that is in theinformation and communication technology equipment." It indicates that they are aware that, to remain competitive in the corporate world, they must embrace technology.

Agency authorities successfully apply an important element of external factor in asnafpreneurs which is that they know that 'paying zakat is my duty once I am able/successful in business'. Less important in terms of external information related to agency authorities is 'The zakat has provided a business space/site for asnaf entrepreneurs'. Because the majority of aspiring entrepreneurs were unable to reap the rewards, this element had a low response rate.

Hypothesis Testing: Below shows the relationship between internal factors towards characteristics of successful asnafpreneurs

Table 3: The Relationship between Internal Factors and Characteristics of Successful Asnafpreneurs

		Internal Factors (IV1)			
		Strongly Disagree	Agree	Strongly Agree	Total
Successful Asnafpreneur(DV)	Disagree	1	0	0	1
	Between Agreeing or Disagreeing	0	2	0	2
	Agree	0	15	3	18
	StronglyAgree	0	23	40	63
Total		1	40	43	84

Chi-Square Tests

	Value	df	Asymp. Sig.(2-sided)
Pearson Chi-Square	98.672[a]	6	.000
Likelihood Ratio Linear-by-Linear	26.892	6	.000
Association	29.299	1	.000
N of Valid Cases	84		

a. 8 cells (66.7%) have an expected count of less than 5. Theminimum expected count is 0.1.

Cross-tabulation analysis between Internal Factors with Characteristics of Successful Asnafpreneurs is shown in Table 3. The analysis found that the majority of respondents' views were at the Agree and Strongly Agree levels.Where 15 respondents express Agree to Internal Factors, simultaneously Agree in Successful.

Characteristics in Asnafpreneurs. While 23 respondents agreed with Internal Factors also stated that Strongly Agree with Successful Characteristics in Asnafpreneurs.

Additionally, three respondents indicated that they Strongly Agree with Internal Factors and Strongly Agree with the Successful Characteristics of Asnafpreneurs. 40 respondents expressed Strongly Agree for both Internal Factors variables with the Successful Characteristics in Asnafpreneurs. We can formulate the following hypothesis to determine how these two variables relate to one another:
H_0: There is no correlation between Internal Factors towards Successful Characteristics ofasnafpreneurs in Southern Malaysia
H_1: There is a correlation between Internal Factors towards Successful Characteristics of Asnafpreneur in Southern Malaysia

Chi-square Test analysis revealed that Pearson's significant value was at the 0.00 level. This indicates that it is less than 0.05 at this level. This test successfully rejects H_0, as demonstrated next. Internal factors and the successful traits of an entrepreneur are related. This implies that if internal factors improve, the successful characteristics of entrepreneurs in the studied area will also change. Below is the relationship between external factors towards characteristics of successful asnafpreneurs.

Table 4: The Relationship between External Factors towards Present Characteristics of Successful Asnafpreneurs

		External Factors (IV2)			
		Disagree	Agree	StronglyAgree	Total
Successful Asnafpreneur (DV)	Disagree	1	0	0	1
	Between Agreeing or Disagreeing	0	2	0	2
	Agree	0	15	3	18
	Strongly Agree	0	39	24	63
Total		1	56	27	84

Chi-Square Tests

	Value	df	symp. Sig.(2-sided)
Pearson Chi-Square	87.964[a]	6	.000
Likelihood RatioLinear-by-LinearAssociation	15.612	6	.016
	13.934	1	.000
N of Valid Cases	84		

a. 8 cells (66.7%) have an expected count of less than 5. Theminimum expected count is 0.1.

Table 4 displays a cross-tabulation analysis of external factors and successful entrepreneur characteristics. According to the analysis's findings, most respondents had opinions that fell between those of Agree and Strongly Agree. When fifteen respondents state that they Agree with external factors, they also agree that entrepreneurs who are successful share certain characteristics. While 39 respondents agreed with External

Factors and also stated that Strongly Agreed with Successful Characteristics of Asnafpreneurs.

Furthermore, 3 respondents stated Strongly Agree in External Factors and Strongly Agree forthe Successful Characteristics in Asnafpreneurs. 24 respondents expressed Strongly Agree for both External Factors variables with the Successful Characteristics in Asnafpreneurs. To see the relationship between these two variables, we can form a hypothesis as follows:
H_0: There is no correlation between External Factors towards Successful Characteristics of asnafpreneurs in Southern Malaysia
H_2: There is a correlation between External Factors towards Successful Characteristics of Asnafpreneur in Southern Malaysia

Chi-square Test analysis revealed that Pearson's significant value was at the 0.00 level. This indicates that it is less than 0.05 at this level. This test successfully rejects H0, as demonstrated next. External factors and the successful traits of an entrepreneur are related. This implies that changes in the research area's successful entrepreneur characteristics will follow improvements in external factors.

Table 5: The Coefficient Research Variables

Model	Unstandardized Coefficients		Standardized Coefficients			95.0% Confidence Interval for B	
	B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound
1 (Constant)	2.188	.437		5.008	.000	1.319	3.057
InternalFactors	.519	.107	.567	4.831	.000	.305	.733
External Factors	.045	.127	.041	.352	.726	-.208	.297

a. Dependent Variables: Successful Asnafpreneurs Characteristics

Table 5 shows the coefficients among all variables involved in the study, Successful Asnafpreneurs Characteristics (SAC), Internal Factors (IF), and External Factors (EF). Based on the coefficients of analysis, a formula can be formed as follows:
SAC = 2.2 + 0.5IF + 0.0EF

5. Conclusion and Recommendations

Conclusion: The level of dependent variables (successful asnafpreneurs characteristics) and independence variables (internal factors and external factors) are 75% of the respondents strongly agree that internal and external inputs are important in developing successful asnafpreneur characteristics. 51.2% of the respondents strongly agree and 47.6% of the respondents agree that the internal inputs listed are the key to building their good internal factors. For external factors, 66.7% of the respondent agree that external inputs also help to gain a good successful asnafprenur and their characteristics. The Cronbach's alpha values of all the factors for the variables were safely over the 97% threshold, indicating that the reliability data have outstanding reliability. This implies that additional data analysis can rely on the data.

Chi-square Test analysis revealed that Pearson's significant value was at the 0.00 level. This indicates that it is less than 0.05 at this level. The relationship between successful asnafpreneurs' characteristics with independence variables is (1) there is a relationship between internal factors and successful asnafpreneurs characteristics (have a relationship because H0 is rejected) and (2) there is a relationship between external factors and successful asnafpreneurs characteristics (have a relationship because H0 is rejected). Characteristic of successful asnafpreneurs formula is SAC = 2.2 + 0.5IF + 0.0EF.

Limitations of Study: The study's time constraint stems from the need to gather all the data from entrepreneurs in every state. Researchers should consistently remind entrepreneurs in the "WhatsApp Group" to respond to thesurvey questions during their free time. Additionally, researchers must frequently clarify or expand on the meaning of any terms used in survey questions. The majority of participants are between the ages of 41 and 50, thus they frequently seek clarification on what they comprehend. Additionally, the majority

of the respondents had SPM/SPMV level academic qualifications. As they did not use the word frequently, they most likely could have forgotten a few unusual words in a phrase.

Suggestions for Future Research: Due to time constraints, this study solely looks at Negeri Sembilan, Melaka, and Johor, the three southern states of Peninsula Malaysia. Additional researchers could examine the northern states of the Malaysian Peninsula and identify trends in entrepreneur behavior, as well as the distinctions and similarities among the management of each State Islamic Religious Council. Since this study solely employed quantitative methods, other researchers may choose to conduct their research using qualitative methods, or they may choose to combine qualitative and quantitative methods. Aside from that, academics are encouraged to investigate a variety of topics from many angles, including politics, economics, government policy, and much more. Waqf also has been proven as one of the tools for alleviating poverty around the world (Ibrahim and Rafien, 2017).

This framework can also be incorporated by the State Islamic Religious Council offices into the asnaf entrepreneur training module, which will assist asnafpreneurs in recognizing the critical personal attributes that they should work on developing to accomplish more in the future. The significance of paying zakat directly to the zakat centre might also be known by the general public. This is intended to support aspiring and established business owners by offering funding to expand their ventures.

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