

PRODUCTIVE ZAKAT, INFORMATION TECHNOLOGY, AND MUSTAHIQ EMPOWERMENT: THE MODERATING ROLE OF ENTREPRENEURIAL MOTIVATION

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Abstract

The study assesses the impact of productive zakat and information technology on *mustahiq* empowerment as well as investigates the moderating effect of entrepreneurial motivation on *mustahiq* of the National Amil Zakat Agency (BAZNAS) in Kendari. An explanatory sequential mixed-method approach was used in the study. For the quantitative part, a survey was conducted among 110 *mustahiq* who were engaged in productive zakat programs for the year 2024–2025. Data analysis was performed by using Partial Least Squares Structural Equation Modeling (PLS-SEM) technique and SmartPLS. It is revealed that productive zakat and information technology have significant positive impacts on *mustahiq* empowerment, direct and indirect through entrepreneurial motivation. Besides, entrepreneurial motivation increases the positive influence of productive zakat and information technology on empowerment. In order to add more qualitative depth to the findings of the quantitative study, ten *mustahiq* were selected on purposeful sampling basis and interviewed. The interview results indicate that productive zakat helps in gaining business confidence and sustainability while information technology broadens market reach and improves efficiency in operations. Entrepreneurial motivation proves to be a vital driver that transforms financial and technological help into empowerment through making people resilient, confident, and entrepreneurial.

Keywords: Productive Zakat; Information Technology; Entrepreneurial Motivation; Mustahiq Empowerment; Mixed Methods

JEL Classification: I32; O33; Z12

INTRODUCTION

There is a widespread recognition that Zakat is a strategic tool of Islamic social financing that helps alleviate poverty and ensure inclusive economic

development. Nonetheless, BAZNAS reports show that the actual performance of zakat collection and distribution in Indonesia falls considerably short of its potential, thus reducing the effect on sustainable poverty alleviation (Prameswari & Yumna, 2025). For example, according to the Zakat Outlook 2024, the national zakat potential amounted to IDR 327.6 trillion in 2023, while the actual collection was just IDR 31.02 trillion, or 9.5% of the national potential, with the total productive distribution amounting to just IDR 4.71 trillion (BAZNAS, 2024). The considerable gap implies that existing approaches of zakat administration have failed to realize the maximum social and economic benefit. In terms of sustainable development, Zakat is supposed not only to provide emergency aid to people in need but also empower the *mustahiq* to attain long-term economic self-sufficiency and prevent compromising future generations' well-being (Muttaqin & Nasir, 2024). Achieving this objective requires stronger governance, greater transparency, and broader cross-sector collaboration to improve the effectiveness and sustainability of zakat-based empowerment programs (Asya et al., 2025).

One of the biggest Muslim-majority cities in Southeast Sulawesi, Kendari, has launched several productive zakat programs in the form of empowerment efforts which combine financial assistance with technical and nontechnical assistance (Aslami et al., 2025; Widiastuti et al., 2021). The objective of those programs is to enhance the capability of entrepreneurship, increasing the household's income and changing the status of *mustahiq* into economic independence. However, from the results and the institution report, the result of the program seems to be less satisfactory. Many beneficiaries still face some challenges in sustaining the business, controlling the productive capital, and their well-being improvement and eventually depend on the charity assistance again (Mawardi et al., 2023; Simbolon & Afdawaiza, 2023). Those situations demonstrate that the financial assistance cannot be enough to attain the sustainable empowerment. There are other factors affecting the productivity of the zakat program.

Recently, advancements in IT have opened up ways to help improve the effectiveness of the management of zakat and empower beneficiaries through increased market access and business opportunities of *mustahiq* (Nuryahya et al., 2022). With the integration of zakat management into productive activities, the use of IT may contribute to the improved management of the business, the possibility of using digital marketing, better financial record keeping, and the sustainability of micro businesses (Mawardi et al., 2022; Muqorobin et al., 2025). However, the success of empowerment programs should not be solely attributed to financial and technological initiatives. Business sustainability also relies on the ability of the beneficiaries to make effective use of their

resources, both through personal attributes and the environmental influences (Makhrus et al., 2024; Santoso et al., 2024). This implies that the interplay between financial support, technological capability, and personal motivation is increasingly becoming relevant for successful empowerment.

Even though many pieces of research have been conducted about productive zakat, results of empirical researches cannot be called conclusive enough. Some empirical researches prove that productive zakat increases the level of empowerment among *mustahiqs* with the help of constant mentoring and support from organizations (Adawiyah et al., 2020; Santoso et al., 2024). At the same time, some authors say that productive zakat has no effect on empowerment results and proves that only financial support is not enough for empowerment of beneficiaries (Amran, 2022; Nurwahidin et al., 2024). The same can be said about researches that investigate the effect of entrepreneurial motivation. While Fernandez (2025) and Wahyundaru and Muthaher (2023) prove that entrepreneurial motivation positively influences business development and success, Al-Taani et al. 2024 and Kuswanto et al. (2020) do not confirm that there is any influence on the independence of *mustahiqs*.

There is also no conclusive empirical evidence concerning the role of information technology in *mustahiq* empowerment. While some scholars show that information technology positively influences business growth and development and empowers economically through improved access to markets and increased efficiency (Mutamimah et al., 2021; Neumeyer et al., 2021), other authors indicate that there is no significant impact on the empowerment of *mustahiqs* due to insufficient digital literacy, poor infrastructure, and low use of technology among the beneficiaries (Hidayat et al., 2024; Jamaludin et al., 2025). Furthermore, very few studies have been conducted on the relationship between information technology and the development of *mustahiq* microenterprises in productive zakat projects. Such a research gap is critical since adaptation to information technologies is increasingly becoming a necessary condition for sustainability and competitiveness of microbusinesses. Thus, without adequate technological capabilities, productive zakat projects might fail to bring about any long-term socioeconomic benefits regardless of proper financial support.

Most existing studies rely on quantitative approaches that enable researchers to establish empirical relations between productive zakat, information technology, and empowerment. However, such approaches do not help to understand the nature of these relations. In addition, most existing studies consider productive zakat, information technology, or entrepreneurial motivation separately. Little research has considered the joint influence of

productive zakat, information technology, and entrepreneurial motivation in relation to empowerment. In order to bridge this gap, the present study applies an explanatory sequential mixed method approach that implies both quantitative and qualitative analysis. While the former one will be used to explore the direct influence of productive zakat and information technology on *mustahiq* empowerment and the role of entrepreneurial motivation as a moderator, the latter approach will be used to understand the nature of these relations among *mustahiq* participating in productive zakat projects in Kendari.

LITERATURE REVIEW

Grand Theory

The study mainly adopts the principles of the Empowerment Theory, which describes how people can develop their abilities, confidence, and resource control skills that enable them to enhance their economic and social status (Azid & Ward-Batts, 2020). In the scope of Islamic social financing, empowerment goes beyond offering financial aid and focuses on transforming *mustahiq* from mere recipients of zakat into economically autonomous and productive individuals (Woyo et al., 2025). As such, productive zakat emerges as an effective tool that facilitates this process through offering financial resources as well as the opportunities to enhance entrepreneurial skills and engage in sustainable income-generating activities. In other words, productive zakat is to be evaluated not only in terms of the amount of money distributed to the poor but also based on its ability to empower them socially and economically.

In order to provide an even more detailed explanation regarding the conceptual model for the proposed study, Human Capital Theory and Technology Acceptance Model (TAM) will be incorporated as other theoretical perspectives (Fitriani et al., 2025). Human Capital Theory states that people who have higher entrepreneurial motivation, knowledge, and skills are more capable of utilizing the resources that they have, seeing business opportunities and gaining sustainable economic independency (Sutrisno & Hakimi, 2026). This theoretical framework forms the foundation of the proposed conceptual model wherein entrepreneurial motivation is used as the moderating variable that makes the use of productive zakat and information technology in empowering *mustahiqs* more effective. On the other hand, Technology Acceptance Model (TAM) claims that the acceptance of information technology among users is affected by their perceptions about its usefulness and ease of use (Wulandari et al., 2025). Thus, by incorporating these three theoretical frameworks, this study will be able to provide an explanation about the

multidimensionality of *mustahiq* empowerment that includes financial aid, technological capability, and entrepreneurial motivation.

Productive Zakat and *Mustahiq* Empowerment

Notably, productive zakat is created not only to address the immediate economic requirements of *mustahiq* but also to empower them socially and economically through sustainable income-generating initiatives. Apart from offering financial aid, productive zakat should be associated with business skills training, mentoring, management support, and entrepreneurship skills development to enhance beneficiaries' ability to be self-reliant and economically independent (Jamal et al., 2023). In this regard, the concept of *mustahiq* empowerment involves the process of increasing the economic and social capabilities of beneficiaries through effective utilization of productive resources and improving their welfare (Alam et al., 2022). Hence, the effectiveness of productive zakat does not depend merely on the amount of financial support, but also on the management of zakat, as well as the effectiveness of the implemented empowerment program by zakat organizations. Good zakat management will help improve the distribution of resources, increase the sustainability of businesses, and ensure sustainable welfare gains for beneficiaries. In line with the above argument, existing research proves that productive zakat has a substantial positive impact on the empowerment of *mustahiq* (Adawiyah et al., 2020; Santoso et al., 2024). Based on this theoretical and empirical foundation, the following hypothesis is proposed:

H1: Productive zakat has a positive and significant effect on mustahiq empowerment.

Information Technology and *Mustahiq* Empowerment

The use of information technology has become necessary for economic empowerment through improved efficiency in businesses, market accessibility, and business competitiveness. The entrepreneurs are able to minimize costs, increase service quality, optimize business processes, and add more value to their products/services through the use of information technology (Nuryahya et al., 2022). In the case of productive zakat program, information technology will help the *mustahiq* to have better access to market information, online financial services, business network, and marketing platform, hence enabling them to develop their businesses and generate income sustainably (Mubarak et al., 2022; Zamroni et al., 2023). Utilization of information technology helps the beneficiaries to adapt to the changes in market conditions and improves their competitiveness in the long run. It is

worth noting that there is empirical support for the connection, with past literature indicating that information technology positively influences the empowerment of the *mustahiq* through improved business performance and economic opportunities ([Mutamimah et al., 2021](#); [Neumeyer et al., 2021](#)). Based on the above, the following hypothesis is formulated:

H2: Information technology has a positive and significant effect on mustahiq empowerment.

Entrepreneurial Motivation and *Mustahiq* Empowerment

Entrepreneurial motivation is one of the key internal factors motivating people to find business opportunities, to cope with obstacles, and to use available resources in order to become economically independent. In the case of productive zakat, entrepreneurial motivation helps *mustahiq* to convert zakat money into productive business ventures that help to generate sustainable incomes and ensure self-reliance ([Martini et al., 2024](#); [Oktafia & Kusumastut, 2021](#)). The people with high levels of entrepreneurial motivation tend to be more proactive in dealing with business capital, developing entrepreneurial skills, adapting to the changing environment, and growing the business. Therefore, the high level of entrepreneurial motivation is a behavioral factor which leads to the high level of empowerment ([Fazal et al., 2022](#); [Ephrem et al., 2021](#)). Accordingly, the entrepreneurial motivation is an important behavioral factor determining empowerment apart from just financial resources. This assumption is also confirmed by existing research that states the significant impact of entrepreneurial motivation on empowerment through encouragement of productive behaviors and sustainability of business ([Fernandez, 2025](#); [Wahyundaru & Muthaher, 2023](#)). On the basis of this theoretical and empirical background, the following hypothesis is formulated:

H3: Entrepreneurial motivation has a significant positive effect on mustahiq empowerment.

Moderating Role of Entrepreneurial Motivation

The entrepreneurial motivation is believed to enhance the efficiency of productive zakat and information technology in fostering *mustahiq* empowerment because it affects the way the beneficiaries take advantage of the existing resources in order to obtain sustainable economic results. People with high entrepreneurial motivation are more inclined to spend the productive zakat efficiently, deal with risks of businesses, find the opportunities in the market, and persist in entrepreneurship activities. On the other hand, those with low levels of motivation may give preference to short-

term consumption or misuse the assistance provided by zakat in a way that will not have positive effects in the long run on empowerment due to the ineffective allocation of financial help (Amran, 2022; Mustofa & Novita, 2022). Similarly, individuals who are highly motivated are characterized by higher proactiveness, persistence, and goal setting concerning the application of information technology, creation of business strategies, and adaptation to changes in the market, thus allowing them to capitalize on the possibilities offered by information technology in the field of business development and competition (Harun et al., 2024; Utami et al., 2021). In contrast, limited entrepreneurial motivation may hinder both the effective utilization of productive zakat and the adoption of information technology, thereby weakening their contributions to empowerment outcomes (Amran, 2022; Widiastuti et al., 2021). Accordingly, entrepreneurial motivation is expected to amplify the positive effects of productive zakat and information technology on *mustahiq* empowerment. Based on this argument, the following hypotheses are proposed:

H4: Entrepreneurial motivation moderates the relationship between productive zakat and mustahiq empowerment.

The efficiency of information technology in boosting *mustahiq* empowerment relies not only on the provision of digital technologies, but also on the beneficiaries' readiness and motivation for using these technologies efficiently. Entrepreneurially motivated *mustahiq* are more prone to experimenting with digital technologies, acquiring new technology-related skills, and applying information technology in the process of doing business for increasing the number of markets accessible, boosting operational efficiency, and making business more competitive. Due to their proactive stance and readiness to learn, they manage to extract maximum economic value from digital technologies. In turn, individuals with low-level entrepreneurial motivation tend to be underusing existing technological resources, which constrains the possible impact of information technology on business growth and empowerment. Hence, entrepreneurial motivation serves as a crucial behavioral lever that makes the efficiency of information technology higher through stimulating more effective use of technology (Aslami et al. 2025; Laily et al. 2025). Proceeding from this theoretical rationale, the following hypothesis is formulated:

H5: Entrepreneurial motivation moderates the relationship between information technology and mustahiq empowerment.

METHOD

This study involved the use of a mixed methods design involving an explanatory sequential design whereby quantitative data collection and analysis was done in the initial stage, then qualitative data was collected in order to explain and expand on the quantitative results. This method of research design was chosen since it allows for a better understanding of the relationship between productive zakat, information technology, entrepreneurial motivation and *mustahiq* empowerment through both statistics and the personal experience of the respondents (Djaali, 2020). While the quantitative stage allows the researcher to determine the strength and importance of the hypothesized relationships, the qualitative stage explains how the said relationships work.

Quantitative phase of the study evaluated the suggested structural relationships by using the primary data obtained from a structured questionnaire that was used to gather information from the *mustahiq* who had received productive zakat in form of business capital and engaged in economic empowerment programs from 2024 to 2025. A five-point Likert scale was used to measure constructs consistently. This study used 110 *mustahiq*, who owned or established micro-enterprises, as they are the most suitable subjects for assessing the impact of productive zakat and information technology on economic empowerment. The selected number is more than enough for Partial Least Squares Structural Equation Modeling (PLS-SEM), which requires at least 10 times of the suggested rule (Hair et al., 2021). As the sample population is rather small, a saturated sampling strategy was applied in this study, which involves selecting all the members of the sample population as respondents (Hair et al., 2021).

Qualitative examination was performed after quantitative research in order to get more insights into the statistical results. Data were gathered by direct observations and semi-structured interviews of ten purposely selected *mustahiqs* that were selected based on their diversity in terms of their business performance, duration of participation in productive zakat, and entrepreneurial motivation. Five main issues were addressed during the interviews, which included: (1) the use of productive zakat for business activities, (2) the use of information technologies for business development, (3) problems faced during management of business, (4) entrepreneurial motivation to maintain and develop business activities, and (5) *mustahiqs'* perspectives on how productive zakat and information technologies empowered them. Interviews lasted 30-50 minutes each and were conducted face-to-face and audio-taped.

Table 1. Research Indicators

Variable	Indicator	Scale
Productive Zakat	Business development support Capital adequacy and utilization Economic improvement Program effectiveness and satisfaction Mustofa & Novita (2022)	Likert
Information Technology	Access to information technology Access to online training and knowledge Digital literacy Use of digital platforms Simbolon & Afdawaiza (2023)	Likert
Entrepreneurial Motivation	Initiative and proactiveness Persistence and hard work Risk-taking willingness Self-confidence and belief in ability Ephrem et al. (2021)	Likert
<i>Mustahiq</i> Empowerment	Economic independence Economic empowerment Entrepreneurial empowerment Skills and capacity building Social and psychological empowerment Aslami et al. (2025)	Likert

In order to increase the validity of the qualitative results, this study used source triangulation by including participants with different backgrounds of doing business as well as varied degree of motivation for entrepreneurship and method triangulation by mixing interview and observation results. Thematic analysis was performed to analyze the qualitative data collected, starting from the stage of open coding and ending up with developing the themes through categorization. The themes developed at this stage were further combined with the quantitative results in order to explain how productive zakat and IT work together with entrepreneurial motivation for empowerment of the *mustahiqs*. This allowed developing a more complex interpretation compared to either quantitative or qualitative research alone.

RESULTS AND DISCUSSION

In total, there were 110 respondents who completed the questionnaire, and their demographic profile is provided in Table 2. The number of male respondents exceeded the number of female respondents and comprised 57.27% of all respondents. Regarding the age of the respondents, the biggest proportion comprised respondents aged 31 to 45 years (49.09%), and therefore, the sample included a lot of economically active people. This demographic characteristic is especially important for the current study since people of such age have enough skills for using technological innovation, running business activity and spending productive zakat. Thus, it is easier for

them to benefit from productive zakat and information technology in order to improve their economic situation. Moreover, respondents had taken part in productive zakat projects for three to five years, which means that they had enough experience to estimate the long-term effect of empowerment and not only the results of the project itself.

According to the questionnaire used in this study, 110 respondents completed it and their responses are shown in the Table 2. Table 2 shows that male respondents are more than female, which is 57.27% of the total respondents. Respondents aged 31 to 45 years are more dominant, which is 49.09% of the total respondents, suggesting that the sample is dominated by economically active individuals. This is important because individuals in this age group generally have higher capacity to adopt innovation and manage business activities, which may strengthen the effectiveness of productive zakat and information technology. In addition, most respondents have received zakat assistance for 3 to 5 years, indicating sufficient exposure to empowerment programs. This duration allows for a more accurate assessment of long-term program impact rather than short-term effects.

In terms of education, the large proportion of those respondents who have completed their studies at the senior high school level (54.54%) suggests that the human capital possessed by the respondents of the research is relatively good. However, even though the education received serves as the basis for the management of micro enterprises, it may be insufficient to capitalize on the potential of productive zakat and IT without some organizational intervention. In other words, there is a need for empowerment programs aimed at improving the managerial skills of beneficiaries and their proficiency in using modern technology. Hence, the demographic features of the respondents create a proper context for analyzing the impact of productive zakat, IT, and entrepreneurial motivation on empowerment.

Measurement Model

To evaluate the measurement model, convergent validity and construct reliability were assessed in order to ascertain that the measurements were both valid and consistent. Convergent validity was analyzed in terms of the relationship of each latent construct to its indicators. Based on the criteria prescribed, any loading above 0.700 was deemed acceptable because the indicators were adequate representatives of their constructs (Rahadi, 2023; Hair et al., 2021). Furthermore, the Average Variance Extracted (AVE) measure was employed to assess the amount of variance that each construct can explain. A score that exceeds 0.500 means that the construct can explain more than half of the variance of its indicators, thus satisfying the criterion for



convergent validity. Lastly, Cronbach's alpha and Composite Reliability (CR) measures were used to determine construct reliability, both measures being tests of internal consistency of the indicators. In accordance with the guidelines, scores of above 0.700 for the two measures mean that the constructs have satisfactory reliability.

According to the results in Table 3, it is evident that all constructs meet the desired levels of reliability and validity but the level of indicator loadings differs from one measurement item to another. All constructs in this study have Average Variance Extracted (AVE) measures that exceed 0.500, which confirms their adequate convergent validity since each of them explains more than half of the variance in its indicators. Similarly, the statistics on reliability confirm the adequate internal consistency of all constructs, which validates the adequacy of the measurement model. Since the quantitative phase forms the first step in the explanatory sequential mixed methods approach, it is important to ensure the validity and reliability of the measurement model prior to testing the structural relationships. The results show that the constructs of productive zakat, information technology, entrepreneurial motivation, and *mustahiq* empowerment are reliably measured in the current research. Therefore, the structural relationships can be trusted since the results will not be affected by any measurement errors.

Inner Model

Coefficient of determination (R^2) was employed in order to evaluate the explanatory capacity of the proposed model based on the percentage of variance in the dependent variable that is accounted for by the independent variables. According to Table 4, the combination of productive zakat, information technology, and entrepreneurial motivation explains 64.2% of the variation in *mustahiq* empowerment ($R^2 = 0.642$), which can be interpreted as moderate to high explanatory capacity of the model under discussion based on the existing guidelines for PLS-SEM. Thus, *mustahiq* empowerment is determined not only by the financial support provided via productive zakat programs but also by the ability of beneficiaries to use the information technologies and their motivation to start up new business initiatives. It means that the proposed model successfully captures the main predictors of *mustahiq* empowerment in the current setting. At the same time, there is still 35.8% of unexplained variance in *mustahiq* empowerment, which implies the presence of additional explanatory factors not considered in the current model.

Table 2. Respondents Description

Description	Frequency	Percentage
Gender		
Male	63	57.27%
Female	47	42.73%
Age		
< 30	25	23.73%
31-45	54	49.09%
>45	31	28.18%
Length of Receiving Zakat		
1-2	23	20.90%
3-5	58	52.72%
> 5	29	26.38%
Education Stage		
SMP (Junior High School)	35	31.81%
SMA (Senior High School)	60	54.54%
S1 (Undergraduate Degree)	15	13.65%

Source: Processed data (2025)

Table 3. Factor Loadings, Cronbach's Alpha, Composite Reliability, AVE

Variable	Item Measurement	Factor Loadings	Cronbach's Alpha	Composite Reliability	AVE
Productive Zakat (X ₁)	PZ.1	0.798	0.881	0.914	0.726
	PZ.2	0.904			
	PZ.3	0.858			
	PZ.4	0.845			
Information Technology (X ₂)	IT.1	0.908	0.901	0.921	0.773
	IT.2	0.885			
	IT.3	0.792			
	IT.4	0.925			
Entrepreneurial Motivation (M)	EM.1	0.867	0.897	0.918	0.764
	EM.2	0.915			
	EM.3	0.820			
	EM.4	0.890			
<i>Mustahiq</i> Empowerment (Y)	ME.1	0.907	0.875	0.908	0.720
	ME.2	0.829			
	ME.3	0.871			
	ME.4	0.806			
	ME.5	0.825			

Source: Processed data (2025)

Path Coefficients

From the structural model results shown in Table 5, it is clear that all proposed associations are statistically significant and therefore provide empirical validation of the research model. However, from the magnitude of the path coefficient values, it is evident that there are major disparities in the degree to which each variable contributes to empowerment of the *mustahiqs*. Productive zakat has a significant and positive influence on *mustahiq* empowerment but, its effect size is relatively small, meaning that financial aid alone does not guarantee sustainability of empowerment. Although

productive zakat provides the much-needed financial capital to help *mustahiqs* conduct their businesses, its success depends on whether the beneficiaries can take advantage of this capital using appropriate skills and technology.

Direct effects show that the information technology has a most pronounced positive effect on *mustahiq* empowerment. This proves the growing importance of technologies in supporting business growth through increased productivity, market access, business communication, and increased operational efficiency. In comparison with financial aid alone, effective use of information technology seems to contribute more towards empowering the beneficiaries economically. The findings prove the ongoing trend towards technology-based empowerment where technology becomes an important resource for ensuring sustainability and competitiveness of micro-enterprises that benefit from productive zakat programs.

There is equally a substantial positive impact of entrepreneurial motivation on *mustahiq* empowerment, thus proving its influence as an important internal motivator for entrepreneurial behavior and economic independence. Significantly, from the analysis of moderation, it can be observed that entrepreneurial motivation increases the influence of both productive zakat and information technology on empowerment. Nonetheless, while entrepreneurial motivation moderates the influence of productive zakat and empowerment to a greater degree, it moderates the influence of information technology and empowerment even better. It, therefore, means that motivated *mustahiqs* have the potential to take advantage of IT innovations rather than just financial resources.

From all of this, one can conclude that the structural model illustrates the fact that *mustahiq* empowerment is not only influenced by financial resources but is also driven by technological capabilities and entrepreneurial motivation. This approach to empowerment is based on a multidimensional concept of empowering that takes into account both financial, technological, and behavioral characteristics for ensuring the sustainability of economic independence. Even though the quantitative research results prove the existing relations between the variables, they do not provide a deep understanding of the mechanism of their interaction in order to influence the process of empowerment. Therefore, the qualitative part becomes extremely important.

Table 4. R-Square

	R-Square (R²)	R-Square Adjusted
<i>Mustahiq</i> Empowerment	0.689	0.642

Source: Data processing (2025)

Table 5. Hypothesis Test Results

	Sample Mean(M)	Standard Deviation	T Statistics (O/STDEV)	P-Values
Productive Zakat → <i>Mustahiq</i> Empowerment	0.341	0.139	2.045	0.044
Information Technology → <i>Mustahiq</i> Empowerment	0.565	0.104	4.138	0.013
Entrepreneurial Motivation → <i>Mustahiq</i> Empowerment	0.326	0.127	2.533	0.030
Entrepreneurial Motivation * Productive Zakat → <i>Mustahiq</i> Empowerment	0.291	0.121	2.252	0.035
Entrepreneurial Motivation * Information Technology → <i>Mustahiq</i> Empowerment	0.411	0.109	2.927	0.016

Source: Data processing (2025)

Qualitative Results

This section discusses the results obtained from the qualitative phase of the research which was done in order to provide an additional perspective on the quantitative results. In-depth interviews were done among *mustahiq* who have been involved in productive zakat empowerment activities. The findings from qualitative analysis offer further understanding of the manner through which productive zakat, information technology, and entrepreneurial motivation enhance *mustahiq* empowerment. Some emerging themes were identified through thematic analysis, highlighting the experience of *mustahiq* in employing productive zakat, using information technology, and acquiring entrepreneurial skills. This serves as an addition to the results obtained quantitatively since the findings do not just tell about the existence of relationships, but also how and why these relationships impact empowerment.

Productive Zakat as a Catalyst for Confidence and Sustainability

The results from the qualitative data indicate that the role of productive zakat plays a very critical part in catalyzing the *mustahiq's* confidence in and sustainability of their businesses. Most informants viewed productive zakat not just as monetary support, but also as a type of institutional trust which motivated them to manage their business in a more responsible and professional manner. In this way, productive zakat has instilled in them commitment to business planning, financial management and business sustainability. A number of the respondents mentioned how before getting productive zakat, their business was running under capital constraints and was very susceptible to financial crisis. After receiving the zakat support, they managed to stock up on raw material and increase production capacity and

improve cash flow by cutting down on expensive borrowings. One of the respondents said:

"Since receiving zakat assistance, I feel more confident running my business because I have capital that does not burden me with debt" (Informant M1).

These qualitative findings support the results obtained from the quantitative analysis by showing how productive zakat leads to *mustahiq* empowerment beyond just giving them financial capital. The interview findings show how productive zakat helps build the confidence of *mustahiqs* and also minimizes their vulnerability to financial shocks, thus providing favorable conditions for growing micro-businesses.

Information Technology as a Tool for Market Expansion and Operational Efficiency

Qualitative results demonstrate that information technology is a key factor of *mustahiq* empowerment due to the increased access to markets and enhanced effectiveness at the same time. Most of the respondents explained that the process of transition from pure face-to-face interaction to the use of information technologies took place gradually, involving the use of social networks like WhatsApp and Facebook, messaging tools, and online marketplaces in order to advertise goods and communicate with the consumers. Such a transition allowed the respondents to expand their reach to broader consumer markets not only within their neighborhoods but also outside their immediate geographical locations.

Apart from increasing market coverage, the interviews also show that information technology plays an important role in increasing operational efficiency. According to the informants, digital communication facilitated faster customer transactions, made order handling easier, and ensured greater flexibility while coordinating with the buyers. Moreover, online promotion was found to be cheaper compared to traditional methods of marketing, which gave the technology a distinct edge over other modes of marketing, especially those firms which are micro-enterprises. This led to reduced transaction costs, higher productivity, and better income generation. It is also interesting to note that many participants pointed out that digital marketing helped them gain confidence in conducting their businesses sustainably.

However, the results have equally shown that the success of information technologies is not achieved effortlessly but rather is reliant on the digital proficiency of the beneficiaries and additional assistance. There were some informants who faced initial challenges in adopting the use of digital media for such tasks as making promotional materials, addressing customer queries, and executing transactions online. In such cases, assistance from relatives, fellow

entrepreneurs, and zakat facilitators was critical in enabling them to navigate through technological hurdles. As one of the respondents put it:

"I did not understand how to sell online at first, but after being guided, I realized that technology really helps my business grow" (Informant M3)

The statement above depicts how technology implementation is a slow process of learning, whereby the mentoring process turns technological challenges to empowerment possibilities. The more the beneficiaries are acquainted with technology, the more they are able to build confidence and gain better business skills, hence becoming self-reliant in handling their businesses. These results show the need for integrating capacity building measures along with the use of digital technology to ensure maximum empowerment of productive zakat beneficiaries.

Entrepreneurial Motivation as a Moderating Force in the Empowerment Process

The conclusions drawn from the qualitative research highlight entrepreneurial motivation as an important moderating mechanism that translates productive zakat and information technology into actual empowerment results. In all of the interviews, the informants consistently pointed out that the change in mindset was a move from the position of being perceived as mere receivers of financial help to becoming entrepreneurs who have the task to build sustainable businesses. Such a change of mindset is an important step in the process of empowerment, as it is necessary to stimulate the *mustahiqs'* entrepreneurial motivation to use their financial and technological resources, rather than simply rely on help from others.

It becomes evident through the interviews that the increase in the entrepreneurial motivation is also seen in increased readiness to undertake well-calculated risks and look for new markets, diversify goods and services, and try new marketing techniques. Many respondents stated that their desire to earn more money, reach out to new customers, and eventually gain financial independence without any additional help from zakat increased. Productive zakat, which could be considered temporary aid, was seen by participants as a tool that should be used rationally and in such a way as to bring sustainable economic benefit.

Informants also emphasized that productive zakat provided moral and psychological encouragement in addition to financial capital. The trust demonstrated by zakat institutions, particularly when accompanied by business mentoring and continuous guidance, increased beneficiaries' self-confidence and reduced their fear of business failure. Simultaneously, exposure to information technology further stimulated entrepreneurial

motivation by enabling *mustahiq* to observe market trends, compare competing products, identify new business opportunities, and recognize the potential for business expansion beyond their local communities. As one participant explained:

"After learning to market my products online, I became more motivated to develop my business and not rely on assistance." (Informant M5)

This quote highlights that besides being a means of operation, IT is also a motivational stimulus that enhances the entrepreneur's identity, self-confidence, and self-reliance. Overall, the qualitative results prove that entrepreneurial motivation acts as an internal link between productive zakat and IT use on one hand, and empowerment results on the other. Empowerment results include business development, income improvement, business sustainability in the long run, and decreased dependence on external help. This is the reason why entrepreneurial motivation is a significant moderator of productive zakat and IT influence on *mustahiq* empowerment in the quantitative study.

Institutional Support as a Sustaining Factor in the Empowerment Process

Apart from the individual factors, there is a clear emphasis in the findings of the study on the significance of institutional assistance in fostering *mustahiq* empowerment. The informants always stressed that mentoring, monitoring, and guidance provided by zakat institutions play a crucial part in fostering the motivation of businesses, improving managerial skills, and ensuring the sustainability of businesses. The participants viewed such institutional support not only as bureaucratic control but rather as collaboration through which they can deal with any entrepreneurial difficulties, take appropriate business decisions, and adhere to their economic objectives. Thus, the research results reveal that productive zakat is more than just a transfer of financial resources and hinges upon institutional assistance to a great extent.

According to some of the interviewees, constant engagement with zakat facilitators helped them to develop self-discipline and accountability with respect to their business funds. Mentoring provided them with a chance to exchange ideas on various issues including marketing, finance, business planning, and solutions for operational difficulties, while constant monitoring encouraged them to use zakat effectively. One of the respondents emphasized the value of this process by saying:

"When the zakat officers regularly checked my business and gave advice, I felt more motivated to keep improving and not give up." (Informant M7)

Such evidence highlights the fact that besides supporting business knowledge and management skills, institutional assistance also plays an



important role in strengthening the entrepreneurial motivation and self-confidence of *mustahiqs*. It was found that mentorship is a motivational process which *mustahiqs* stay motivated to persevere through business hardships and work for continuous improvement rather than just conducting their businesses.

On the other hand, lack of ongoing institutional assistance emerged as a serious risk for the sustainability of empowerment. Many of the informants feared that motivation to engage in entrepreneurship was gradually decreasing due to the absence of mentoring and guidance over time especially during times of low sales or market uncertainties. In such situations, the beneficiaries focused more on surviving than growing their business as mentioned by one of the respondents:

"At the beginning I was enthusiastic, but if there is no guidance, it becomes difficult to stay motivated when sales decrease." (Informant M9)

From the foregoing stories, it is clear that empowerment of *mustahiqs* cannot be viewed as a static process, but rather as a constant one which results from the process of giving financial aid. Therefore, zakat organizations serve as partners alongside serving as sources of productive capital for *mustahiqs*, as they increase their entrepreneurship spirit and develop their businesses to make them sustainable in the future. Thus, the above-mentioned roles complement the three aspects discussed in the previous part of the paper (financial, technological, and behavioral). Table 6 provides a combined view of both sets of results of the research.

DISCUSSION

The Influence of Productive Zakat on *Mustahiq* Empowerment

Quantitative results indicate that productive zakat has a considerable positive impact on *mustahiq* empowerment, thus implying that increased availability of productive zakat leads to better economic self-reliance among *mustahiqs*. From the perspective of the conducted analysis, productive zakat projects carried out by BAZNAS Kendari not only allow *mustahiqs* to obtain financial resources needed for starting businesses but also help in developing *mustahiq* enterprises. With the implementation of such productive zakat projects, *mustahiqs* can effectively develop their entrepreneurship skills, boost business performance, and slowly get rid of dependence on consumptive zakat assistance. In this way, productive zakat assists in increasing *mustahiq's* ability to satisfy their basic needs, generate additional incomes, and improve their socio-economic welfare (Akbar et al., 2024). These findings indicate that the effectiveness of productive zakat extends beyond financial redistribution by promoting sustainable economic empowerment through productive investment and business development.

Table 6. Joint Display Integrating Quantitative and Qualitative Findings

Hypothesis	Quantitative Result (PLS-SEM)	Qualitative Themes	Integration Interpretation
H ₁	Productive zakat has a positive and significant effect on <i>mustahiq</i> empowerment	Theme 1: Productive zakat as a catalyst for business confidence and sustainability	The qualitative findings explain that productive zakat enhances empowerment by increasing business confidence, reducing dependence on debt, and improving business continuity, which clarifies the significant direct effect observed in the quantitative analysis.
H ₂	Information technology positively and significantly affects <i>mustahiq</i> empowerment	Theme 2: Information technology as a tool for market expansion and efficiency	Interview data reveal that digital tools enable <i>mustahiq</i> to access wider markets and improve operational efficiency, providing a practical explanation for the strong statistical relationships between information technology and empowerment.
H ₃	Entrepreneurial motivation has a positive and significant effect on <i>mustahiq</i> empowerment	Theme 3: Entrepreneurial motivation as a mediating force	Qualitative findings indicate that empowerment is driven by changes in mindset, self-confidence, and risk-taking behavior, explaining why entrepreneurial motivation plays a significant role in influencing empowerment outcomes.
H ₄	Entrepreneurial motivation significantly mediates the effect of productive zakat on <i>mustahiq</i> empowerment (indirect effect)	Theme 1 and Theme 3	Interviews show that productive zakat fosters motivation by instilling a sense of responsibility and optimism, which subsequently strengthens empowerment, supporting the mediating effect identified in the quantitative model.

Hypothesis	Quantitative Result (PLS-SEM)	Qualitative Themes	Integration Interpretation
H ₅	Entrepreneurial motivation significantly mediates the effect of information technology on <i>mustahiq</i> empowerment (indirect effect)	Theme 2 and Theme 3	Quantitative evidence suggests that exposure to digital markets and technology adoption stimulates entrepreneurial motivation, which in turn enhances empowerment outcomes, explaining the indirect effect found in the quantitative analysis.

Source: Integrated Analysis of Quantitative and Qualitative (2025)

These qualitative findings further affirm the above findings by highlighting how productive zakat is associated with empowerment through its underlying mechanisms. Many participants viewed productive zakat not only as financial aid but rather as a source of confidence and security that made them more committed to handling their businesses. The availability of financial resources has made it easier for many individuals to avoid borrowing money and handle their finances more strategically while being mentored constantly gave them more responsibility and commitment towards running their businesses ([Alam et al., 2022](#)). The examples provided highlight the fact that productive zakat has financial as well as psychological benefits, making the participants more confident and responsible in the long run.

According to the Empowerment Theory, the results indicate that access to productive resources increases the abilities, autonomy, and control over economic activities which facilitates the movement from being aid beneficiaries to economically independent entrepreneurs. Productive zakat is an empowering tool that allows beneficiaries to increase the ability to use productive resources for sustainable improvement in their lives. The demographic features of the respondents also help explain these results, as most of the participants belong to the economically productive age (31-45 years) and were involved in productive zakat programs for 3-5 years. Such a combination can probably give beneficiaries enough experience in entrepreneurship and better use of financial aid, which will help empower the people even more. These findings support previous researches on how productive zakat increases *mustahiq* empowerment through entrepreneurship and economic independence ([Adawiyah et al., 2020](#); [Santoso et al., 2024](#)). Overall, it can be concluded that productive zakat is not just a social security measure but also a useful tool for sustainable economic empowerment and poverty reduction in Kendari.

The Influence of Information Technology on *Mustahiq* Empowerment

Quantitative data analysis suggests that information technology is a very important component contributing to empowering the *mustahiq* and playing a crucial role in improving the economic capacity of productive zakat beneficiaries. Information technologies allow the *mustahiq* to get information about markets, promote products on the basis of social media, communicate with clients more effectively, and improve management of business operations. With the help of information technology, the market opportunities are widened, and business opportunities are created beyond local consumers in Kendari. This leads to higher incomes, higher sales, and sustainability of businesses. Moreover, through internet and digital finance services, the beneficiaries receive an opportunity to obtain entrepreneurship knowledge and skills and attend different trainings, which improve their business capacity. It means that the information technology can be considered a tool of socioeconomic development of *mustahiq*, helping them to become less economically vulnerable, competitive in their activities, and socially prosperous (Afandi, 2023; Aslami et al., 2025).

Findings of the qualitative study shed more light on the processes behind this relationship because they show that effectiveness of information technology is contingent not only on its availability but also on its effective utilization. While many of the participants agreed that digital technologies helped their businesses improve, some of them faced challenges in using social media websites, online stores, and other digital tools at the beginning of the process. Mentoring and continuous training from the zakat organization turned out to be indispensable for the *mustahiq* to overcome such challenges and gain competence in using the new technologies (Nuryahya et al., 2022). Therefore, digital empowerment is a process of learning rather than something inevitable after accessing digital resources. This suggests that the institution plays a vital role in transforming technological resources into business outcomes.

In light of the Technology Acceptance Model (TAM), the results imply that perceptions about the usefulness and ease of use of digital technologies have a positive impact on *mustahiqs'* adoption of information technology as a strategic asset to develop their businesses. The adoption of technology increases the number of economic possibilities for the beneficiary through the capability to circumvent market limitations and compete more effectively in digital environments. This assumption is reinforced by the respondents' educational background since most of the participants had a senior high school degree, which means that they had adequate fundamental knowledge to use digital technologies but needed external help to use them efficiently



([Wulandari et al., 2025](#)). With the growing proficiency in digital technologies, the *mustahiq* becomes more confident in managing their business processes, making strategic decisions, and achieving business development. The conclusions drawn from the research coincide with those of the previous studies, which proved that information technology empowered *mustahiq* by improving the performance of the business, increasing self-confidence, and minimizing dependency on consumptive aid ([Mutamimah et al., 2021](#); [Neumeyer et al., 2021](#)).

The Effect of Entrepreneurial Motivation on *Mustahiq* Empowerment

The results obtained from the quantitative study show that the motivation to be an entrepreneur has a significant positive impact on empowerment of *mustahiqs*, meaning that motivated individuals are more likely to attain sustainable economic empowerment. Higher levels of motivation to be an entrepreneur inspire *mustahiq* to use productive zakat funds, business training and mentoring to establish and maintain businesses. Such motivated beneficiaries are usually more committed, resilient and innovative which helps them to cope with business difficulties and changes in the environment better. The higher levels of entrepreneurship motivation also inspire continuous learning, increase competitiveness of the business and develop leadership skills. On the other hand, lack of motivation may limit the ability of beneficiaries to make the best use of the empowerment programs thus limiting the improvement of their business performance and wellbeing ([Fazal et al., 2022](#); [Makhrus et al., 2024](#)).

Qualitative results provide additional insights into this relationship through the illustration of how entrepreneurial motivation affects the attitudes and actions of beneficiaries during the empowerment process. The informants have always indicated a psychological change where they feel that they are no longer passive receivers of funds but proactive entrepreneurs that were seeking business opportunities and adopting innovations in order to adapt to different situations. Such entrepreneurial motivation made them more confident about handling their business, resilient to challenges in their business operations, and committed towards expanding their ventures. It was also evident that entrepreneurial motivation helped them take advantage of business training, mentorship, and capital support in order to perform better in business operations, gain income stability, and economic independence ([Kuswanto et al., 2020](#)).

In the context of Human Capital Theory, personal capabilities such as entrepreneurial motivation can be regarded as important sources of human capital that contribute to greater productivity, better business performance,

and overall economic success. Motivated individuals are more likely to identify opportunities, acquire entrepreneurial skills, and use available resources effectively in order to ensure sustainable development of their businesses. The results obtained are supported by existing literature indicating the role of entrepreneurial motivation as a factor that contributes to empowerment through fostering of entrepreneurship and economic independence of *mustahiqs* (Fernandez, 2025; Wahyundaru & Muthaher, 2023). Overall, entrepreneurial motivation plays an important role in the process of empowering *mustahiqs* to become independent entrepreneurs.

The Moderating Effect of Entrepreneurial Motivation on the Relationship between Productive Zakat and *Mustahiq* Empowerment

As per the moderation analysis, entrepreneurial motivation proves to be a significant factor that enhances the positive influence of productive zakat on the empowerment of *mustahiqs*. The implications of these research results are that the influence of productive zakat on its beneficiaries is not constant but varies greatly depending on their level of internal motivation to use the money for productive purposes. Entrepreneurially motivated *mustahiqs* are more likely to use zakat funds to invest in their businesses, earn profits, increase productivity, and pursue entrepreneurial activities in the long term. On the other hand, *mustahiqs* who lack entrepreneurial motivation are more likely to spend the money for consumption purposes, thus limiting the empowerment effect of productive zakat in the long term (Ephrem et al., 2021).

The qualitative research findings offer further clarification on this moderating role by showing significant differences in how the beneficiaries perceive and use productive zakat. Participants with high levels of entrepreneurial motivation always perceived productive zakat as seed money that needed to be developed through proper business planning and management and sustained business growth. In contrast, individuals who had low levels of entrepreneurial motivation tended to see zakat as short-term financial aid meant mainly for meeting their current household requirements. This difference in perception is the reason for the difference in empowerment results despite having received similar types of financial aid. Therefore, it is shown through the interviews that entrepreneurial motivation affects not just the behavior of the beneficiaries in businesses but also their perception of productive zakat that allows them to convert financial aid into business development (Martini et al., 2024).

In the light of Empowerment Theory, these results imply that having financial assets is not enough to create sustainable empowerment without



having an adequate internal capability and motivation. Entrepreneurial motivation improves beneficiaries' potential to utilize external support in economic terms through promoting proactivity, persistence, and wise use of resources. This result is also supported by the characteristics of the respondents, as those beneficiaries who have been engaged in productive zakat activities for longer had better entrepreneurial motivation and more skills to manage business assets. These results are in line with previous research indicating that entrepreneurial motivation positively mediates the link between productive zakat and empowerment of *mustahiq* through facilitating productive use of zakat funds and decreasing the probability of using such aid for consumptive purposes (Amran, 2022; Widiastuti et al., 2021).

The Moderating Effect of Entrepreneurial Motivation on the Relationship between Information Technology and *Mustahiq* Empowerment

According to the results from the moderation analysis, entrepreneurial motivation enhances the impact of information technology on empowerment of the *mustahiqs*. The results show that for information technology to be effective, besides the availability of such technologies, it is also important that the beneficiaries should be motivated to embrace and use such technologies in their business operations. Beneficiaries who are motivated towards entrepreneurial activities will be active participants in exploring different digital technologies and online marketing techniques, which in turn enhance the effectiveness of technology use in business operations. On the other hand, the less motivated beneficiaries end up under-utilizing available digital technologies, making it difficult for information technology to contribute to empowerment and growth of businesses (Huang et al., 2022; Solórzano et al., 2024).

The qualitative findings help explain this moderating effect through examples of how entrepreneurial motivation affects the attitude of beneficiaries towards adopting digital innovations. According to the informant's, motivated individuals are willing to learn new digital skills, experiment with different online marketing methods, and employ technology in solving business problems as well as in opening up business opportunities. Instead of seeing technology as just a means of increasing the efficiency of operations, the respondents see digital technologies as means of achieving growth, innovation, and competitiveness within the business. Some of the informants stated that they have managed to get rid of some of the initial barriers, including low digital literacy and lack of knowledge about online business platforms, due to their motivation through continuous learning and



practical experiences. These findings demonstrate that entrepreneurial motivation encourages beneficiaries to maximize the benefits of information technology by promoting proactive learning, innovation, and adaptability (Kuswanto et al., 2020; Harun et al., 2024; Utami et al., 2021)

In line with the perspectives of Human Capital Theory and TAM, these results imply that the motivation to pursue entrepreneurship increases the ability of the beneficiaries to see the value of IT and gain the necessary knowledge and skills required for its efficient use. The motivated person tends to dedicate more time and effort to learn new technologies, thus making use of digital tools to increase business success and ensure economic empowerment. The results also reveal that the empowerment programs based on IT will prove to be most efficient if they are supported by efforts to increase motivation of entrepreneurs together with digital skills and competencies. It means that the zakat agencies have to support digital transformation programs with motivational development and mentoring programs to ensure that information technologies become a tool of sustainable *mustahiq* empowerment.

CONCLUSION

In this study, it has been found that the concept of empowerment of the *mustahiq* is influenced by a combination of financial, technological and behavioral factors. According to the quantitative results, productive zakat, information technology and entrepreneurial motivation all have significant impacts on empowering the *mustahiq*. Besides, the impact of productive zakat and information technology is enhanced through the entrepreneurial motivation, implying that the effectiveness of both the financial and technological supports depends greatly on the internal motivation of the beneficiaries to use them productively. Furthermore, the qualitative analysis has explained that productive zakat improves the sustainability and confidence of business activities, information technology provides more market access and increases operational efficiency, and entrepreneurship motivation turns the external support into sustainable behavior. In general, this study has contributed to the existing literature on Islamic philanthropy by incorporating financial, technological and behavioral factors into a conceptual model for zakat-based empowerment. In terms of practical implications, it has been concluded that the zakat institutions, especially BAZNAS, need to go beyond financial help and apply an integrated empowerment program including productive capital, IT development, entrepreneurial training, and business monitoring.

The present study is plagued by various limitations that must be taken into account while interpreting the results obtained from the study. In the first place, the research was carried out only in Kendari; thus, the results might not be easily generalizable to other locations having different socioeconomic background and institutional setting. Moreover, the cross-sectional approach used in the study can only describe the relationship between the variables studied but cannot provide an adequate explanation of the processes of *mustahiq* empowerment as well as changes in the behaviors of entrepreneurs due to the interventions of productive zakat. Finally, the current study mainly concentrates on the three main components including productive zakat, IT, and motivation without considering the possible effect of such factors as social capital and business capability.

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