



Strategic Management Approach in Productive Zakat Fund Management for Mustahik Welfare

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Abstract

This Study aims to know that the influence of productive zakat to success business mustahik with levels generation and background behind family entrepreneur as variables moderation, as well as know the influence of productive zakat and success business to welfare, and the influence of productive zakat to welfare mediated success busines. Research This use approach quantitative with do survey through questionnaires given to 119 BAZNAS beneficiaries in Central Java. The sampling technique used is purposive sampling. The data analysis technique used in study This is regression linear simple, moderation and mediation. Research results show that zakat is productive, level generation and background behind family entrepreneur influential positive and significant to success business mustahik. Variable levels generation and background behind family entrepreneur capable moderate the influence of productive zakat to success business mustahik. Variables of productive zakat and success business influential positive significant to welfare mustahik, as well as variables success business can mediate productive zakat relationship to welfare mustahik.

Keywords: Business Success, Family Entrepreneurship, Levels generation, Productive Zakat, Welfare.

INTRODUCTION

Indonesia is a country rich in natural resources and human resources, a country that deserves to be respected and honored (Subianto, 2017). However, in fact, Indonesia is a developing country that ranks 70th out of the 100 poorest countries in the world in 2023 based on a report from Global Finance data. (Putri, 2024). This is confirmed by BPS data which shows that the poor population in March 2024 was 9.03 percent, with a total of 25.22 million people. When compared to March 2023, the percentage of the poor population was 9.36 percent with a total of 25.90 million people, a decrease of 0.33 percentage points compared to March 2023 with a decrease in the population of 0.68 million people (bps.go.id, 2024) .

Studies have been conducted on the relationship between productive zakat utilization and business success. Despite this extensive research, inconsistent research findings remain. A study by Muda & Arfan (2016) showed that the impact of productive zakat utilization on

business success was positive, as indicated by the positive influence of the variables of zakat amount, age, and length of business on the productivity of mustahik businesses. Other studies examining the relationship between productive zakat utilization and business success found negative results due to the failure of some mustahik and low income (Savid, 2017; Muhammad *et al.*, 2018).

The inconsistency in the research results is likely due to external factors influencing the resulting relationship patterns. This external factor is business success. This study not only examines the relationship between productive zakat utilization and business success but also examines the impact of business success on the welfare of those entitled to receive zakat. A study by Widiastuti *et al.* (2021) examining the relationship between business success and the welfare of those entitled to receive zakat showed positive results, indicating that higher business success would lead to improved welfare for those entitled to receive zakat. Unlike previous studies, this research proposes to examine the impact of business success on the welfare of those entitled to receive zakat. It also examines business success as a mediating variable in the relationship between productive zakat utilization and mustahik welfare.

METHODS

This research uses a quantitative approach. The research data used is primary data, while the unit of analysis in the study is the productive zakat recipients from the BAZNAS of Central Java Province who are individuals. The sample in this study were 119 mustahik who received assistance from the Productive Zakat program in the form of business capital and are individuals from BAZNAS of Central Java Province (Pratama & Cahyono, 2021). The sampling technique in this study was *nonprobability sampling*. Meanwhile, the sampling technique used was *purposive sampling*. (Ferdinand, 2014). The sample criteria in this study were Mustahik who had received productive zakat assistance in the form of Business Capital, individual assistance, and who were still actively running their businesses.

RESULTS AND DISCUSSION

Respondent Profile Description

The target respondents in this study were 120 mustahik recipients of the productive zakat program from Central Java Province, but of the 120 targeted, only 119 could be processed in this study, because one respondent did not meet the criteria or was categorized as *an outlayer*. The following is an explanation of the age of the sample Mustahik of Zakat Collection Agencies spread across Central Java:

Table 1. Description of Respondents Based on Age

Age	Amount Respondents	Percentage (%)
15-24 years	7 mustahik	5.9
25-34 years old	14 mustahik	11.8
35-44 years	31 mustahik	26.1
45-54 years	33 mustahik	27.7
55-70 years	34 mustahik	28.6
Total	119 mustahik	100

Based on the results of table 1.1, it can be seen that the number of Mustahik samples in this study was 119 based on age, including 7 mustahik or 5.9% aged 15-24 years. 14 mustahik or 11.8% aged 25-34 years. 31 mustahik or 26.1% aged 35-44 years. 33 mustahik or 27.7% aged 45-54 years. 34 mustahik or 28.6% aged 55-70 years. Thus, we can conclude that the majority of the mustahik of the Central Java National Zakat Agency who received business capital assistance from the National Zakat Agency were aged 55-70 years or 28.6%.

Gender

The following is a descriptive explanation of the sample of Mustahik of the National Zakat Collection Agency of Central Java Province based on gender:

Table 2. Gender of Mustahik

Type Sex	Amount Respondents	Percentage (%)
Man	29 mustahik	24.4
Woman	90 mustahik	75.6
Total	119 mustahik	100

Based on the results of table 1.2, it explains the gender of the sample of mustahik of the National Zakat Agency of Central Java Province, which consists of 29 male Mustahik in this study or 24.4%, while the number of mustahik based on female gender is 90 mustahik or 75.6%. Thus, we can conclude that this study is dominated by Mustahik based on female gender.

Last Education

The following is an explanation of the last education of the mustahik in this study:

Table 3. Last Education

Level of education	Amount Respondents	Percentage (%)
Elementary School	26	21.8
Junior High School	23	19.3
Senior High School	61	51.3
Bachelor's/Diploma 3	8	6.7
Magister	1	0.8
Total	119 Mustahik	100

Based on the results of table 1.4, the last education of the mustahik was 26 or 21.8% elementary school graduates, 23 or 19.3% junior high school graduates, 61 or 51.3% high school graduates, 8 or 6.7% D3 and S1 graduates, then 1 or 0.8% of graduates of S2. Thus, we can conclude that the last education of the Mustahik of the National Zakat Agency of Central Java Province is mostly high school graduates who have received Productive Zakat assistance.

Data Analysis Results

Table 4. Validity Test

Variables	Item	Loading Factor	Status
Productive Zakat	X1	0.772	Valid
	X2	0.815	Valid
	X3	0.770	Valid
Business Success	Z1	0.575	Valid
	Z2	0.570	Valid
	Z3	0.585	Valid
	Z4	0.744	Valid
	Z5	0.712	Valid
Welfare Mustahik	Y1	0.605	Valid
	Y2	0.718	Valid
	Y3	0.759	Valid
	Y4	0.678	Valid

rotated component matrix validity test shows that all *factor loading values* for the above variables are >0.50 , and all variables are grouped together with their respective components. Therefore, it can be concluded that the indicators for the above questions are valid.

Table 5. Reliability Test

Variables	Cronbach Alpha	Information
Zakat Productive (X)	0.728	Reliable
Business Success (Z)	0.710	Reliable
Welfare (Y)	0.707	Reliable

Based on the reliability test results in Table 1.6, it can be concluded that all *Cronbach's alpha values* are >0.60 . Looking at the results of each *Cronbach's alpha value* for the three variables, all are categorized as having good reliability.

Table 6. Normality Test

	Unstandardized Residual
N	119
Standard Deviation	1,35461451
Asymp . Sig. (2-tailed)	,200

The results in Table 1.7 show that *the Kolomgrov-Smirnov normality test value* in this study is $0.200 > 0.05$. Therefore, it can be concluded that this study meets the normality assumptions and the data are normally distributed.

Table 7. Multicollinearity Test

Variables	Tolerance Value	VIF value
Productive Zakat	0.917	1,090
Business Success	0.917	1,090

Based on the results of 1.8, the productive zakat variable has a *tolerance value* of $0.917 > 0.10$ and a VIF value of $0.1090 < 10.00$, and the business success variable has a *tolerance value* of $0.917 > 0.10$. Therefore, it can be concluded that this study does not experience multicollinearity.

Table 8. Heteroscedasticity Test

Variables	β	Sig.
Productive Zakat	-0.137	0.149
Business Success	-0.147	0.121

Based on the results of Table 1.9, the significance value of the productive zakat variable (X) is 0.149, and the business success variable (Z) has a significance value of 0.121. Therefore, it can be concluded that heteroscedasticity was not observed in this study.

Table 9. Hypothesis Test

	Kesejahteraan Mustahik			
	R ²	β	F	t
Hypothesis Testing 1				
Productive Zakat	.054	.232	6,628*	2,575*
Hypothesis Testing 2				
Business Success	.268	.518	42,861	* 6,547*

Note: * $p < 0.05$; ** $p < 0.01$

Based on the results of table 1.10, the T-test of the Productive Zakat Variable has a calculated t value of $2.575 > t$ table 1.981 with a significance level value of $0.011 < 0.05$. So it can be concluded that the management of productive zakat (X) has a positive effect on the welfare of mustahik (Y), based on the results of this research hypothesis, hypothesis 1 is declared not supported. This means that the provision of productive zakat does not always have a positive impact on the welfare of mustahik. The Business Success variable has a calculated t value of $6.547 > t$ table 1.981 with a significance level value of $0.000 < 0.05$. So it can be concluded that business success has a significant positive effect on the welfare of mustahik,

based on the results of this research hypothesis, hypothesis 2 is stated to be supported. This means that the higher the success of the mustahik business, the better the welfare of mustahik.

Based on the results of the F test in table 1.10, it was found that the significant value of the productive zakat variable and business success on the welfare of mustahik was $0.00 < 0.05$ and the calculated f was $42.908 > f$ table 3.05. Therefore, it can be concluded that productive zakat and business success have a significant positive effect on the welfare of mustahik. This means that the more productive zakat business capital assistance to mustahik and the higher the business success, the better the welfare of mustahik. Furthermore, the R² value was found to be 0.423. This means that the influence of the productive zakat variable and the business success variable on welfare was 42.3%, with the remaining 57.7% being influenced by other variables not included in this study.

Table 10. Path Analysis Test Results

	Keberhasilan Usaha			
	R ²	β	F	t
<i>Productive Zakat</i>	.083	.288	10,581	* 3,253*

Note: * $p < 0.05$; ** $p < 0.01$

Based on the results of Table 1.11, the Zakat variable has a significance level of $0.012 < 0.05$. It can be concluded that productive zakat management (X) has a significant positive effect on business success (Y).

Step 2

Table 11. Path Analysis Test Results

	Kesejahteraan Mustahik			
	R ²	β	F	t
<i>Productive Zakat</i>	.276	.090	22,058*	1,089*
<i>Business Success</i>	.276	.492	22,058	* 5,961*

Note: * $p < 0.05$; ** $p < 0.01$

Based on the results of table 1 1. The Productive Zakat variable has a calculated t value of $1.089 < t$ table 1.981 with a significance level of $0.098 > 0.05$. Therefore, it can be concluded that the management of productive zakat (X) has a negative effect on the welfare of mustahik (Y). The business success variable has a calculated t value of $5.961 > t$ table 1.981 with a significance level of $0.000 < 0.05$. Therefore, it can be concluded that business success has a significant positive effect on the welfare of mustahik.

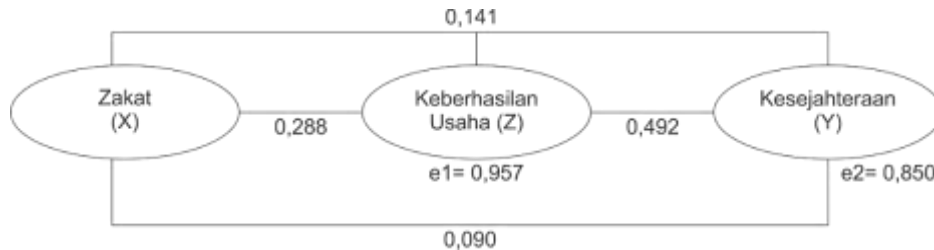
From table 1.11, the R- Square value can be seen to be 0.053 and the R² value is used in the calculation of e¹.

$$\text{Formula } e^1 = \sqrt{(1 - R^2)} = \sqrt{(1 - 0.083)} = 0.957$$

From table 1.12, the R- Square value can be seen to be 0.276 and the R^2 value is used in the calculation of e^2 .

$$\text{Formula } e^2 = \sqrt{(1 - R^2)} = \sqrt{(1 - 0.276)} = 0.850$$

Based on tables 1.11 and 1.12, it can be described in the path analysis model below:



Gambar 1. Analisis Jalur

Based on Figure 11, it is known that the direct influence of the productive zakat variable on the welfare of mustathik is 0.090. Meanwhile, the indirect influence of productive zakat through business success is the multiplication of beta X against Z with the beta value of Z against Y, namely $0.288 \times 0.492 = 0.141$. Based on the calculation above, it is known that the direct value of the direct influence is 0.090 and the indirect influence is 0.141. This means that the indirect influence value is greater than the direct influence value, this result shows that indirectly X through Z has a significant influence on Y.

RESULTS AND DISCUSSION

The Influence of Productive Zakat on the Success of Mustahik's Business

Based on the results of the hypothesis test, it was concluded that Productive Zakat has a positive and significant effect on the success of mustahik businesses. This means that increasing the productive zakat program assistance provided by the Central Java Province National Zakat Agency to mustahik can increase the success rate of mustahik businesses.

Productive zakat is assistance provided to develop the economic potential of mustahik, such as providing additional business capital, training, and assistance in starting new businesses (Gustin & Atmaja, 2022). With productive assistance, mustahik can increase their income through their businesses and reduce their dependence on social assistance. Mustahik can achieve success in their businesses if they are serious, consistent, and always increase their capacity with the help of the productive zakat program provided by the National Zakat Agency. The results of this study are in line with the results of previous studies that stated that productive zakat has a positive impact on the success of mustahik businesses (Indriati & Fahrullah, 2019)

. Zakat as a form of philanthropy also has an influence on economic growth (Mubarok Salman & Cahyono, 2023) .

The results of this study can be used as a consideration for policy makers at the BAZNAS institution in Central Java Province to consider determining the amount of zakat funds that can be allocated to mustahik accompanied by maximum guidance, training and supervision so that mustahik can be successful in managing the funds provided and can foster independence for mustahik.

The Influence of Business Success on the Welfare of Mustahik.

The hypothesis suggests that business success has a significant positive impact on the welfare of those who mustahik. This means that a successful business can generate income and meet basic needs and other living requirements, thus increasing the welfare of those who mustahik. This can be achieved by improving the personal capacity of those who mustahik through education, coaching, and training in various life skills.

There are five indicators that can measure the success of a mustahik's business, including: increasing employees, increasing sales turnover, increasing capital, increasing production volume, and increasing the number of production tools. If the mustahik can utilize the business capital provided by the National Zakat Agency, the mustahik's business will be successful. This finding is supported by research by Furqani *et al.* (2018) , which found that productive zakat has a positive effect on welfare. Furthermore, increasing the business of mustahik (recipients of wealth) in terms of turnover and profit significantly impacts the welfare of mustahik (Cahyadi, 2016) . Furthermore, research by Rosmaini & Hasrudy (2019) found a positive relationship between business development and welfare, with increasing business size positively impacting welfare.

The results of this study can be used as a consideration for policy makers at the BAZNAS institution in Central Java Province to improve the quality of mustahik so that mustahik can succeed in their businesses which will have a positive impact on their welfare.

The Influence of Productive Zakat on the Welfare of Mustahik

Based on the hypothesis, it can be explained that productive zakat has a significant positive effect on the welfare of mustahik. This means that productive zakat provided by the Central Java Provincial BAZNAS to mustahik recipients of the zakat program will improve the level of mustahik's welfare.

These results are supported by research by Beik & Arsyianti (2016) who examined productive zakat in DKI Jakarta and Bogor, which found that the productive zakat program

increased the welfare index of mustahik by 96.8 percent. And research by Nafiah, (2015) also found that the use of productive zakat given to livestock businesses in the city of Gresik had a positive influence on the welfare of mustahik. From the perspective of maqashid sharia, productive zakat has a positive and significant influence on the welfare of mustahik (Cahyono et al., 2024; Afina & Cahyono, 2024) . Productive zakat is also expected to be an aid for the community to escape their poverty status (Mubarok & Cahyono, 2024)

The results of this study can be used as a consideration for policy makers at the National Zakat Agency of Central Java Province to increase the amount of zakat allocation in the form of productive zakat programs because it can improve the welfare of mustahik.

The Influence of Productive Zakat on the Welfare of Mustahik is Mediated by the Success of Mustahik's Business.

Based on the results of the path analysis, it was concluded that the influence of productive zakat on the welfare of mustahik was mediated by business success, having a significant positive effect, and the mediation in this study was full mediation. This means that productive zakat when mediated by business success does not have a direct impact on improving the welfare of mustahik, because managed zakat programs such as business capital, training, and assistance with successful business tools can meet their material and spiritual needs which have an impact on improving the welfare of mustahik.

This is supported by research by Santoso *et al.*, (2024) who found that the success of mustahik in running a productive zakat program business has an impact on the welfare of mustahik, due to increased income which has a positive impact on meeting material and spiritual needs. Material needs are met with increased income and spiritual needs increase due to peace of mind in worship due to guaranteed material needs. Widiastuti *et al.*, (2021) in their research showed that productive zakat empowerment has a positive impact on the welfare of mustahik, which indicates that the empowerment program has succeeded in improving the business and welfare of mustahik. The success of mustahik's business has an impact on the welfare of mustahik, because business success is very important in terms of fulfilling basic needs and other life necessities .

This research can be a consideration for the National Zakat Agency to improve the quality of guidance, training and supervision for mustahik recipients of productive zakat programs, so that they can achieve success in managing businesses, so that they can increase the level of welfare of mustahik recipients of zakat as measured by increasing income, mustahik independence, work ethic, and religion.

CONCLUSION

Based on the analysis, four important conclusions were obtained : First, productive zakat has a positive and significant impact on the success of mustahik businesses. This means that every increase in business capital assistance, better coaching, increased business encouragement, guidance for progress, and motivation to demonstrate a strong fighting spirit from the National Zakat Agency will increase the success of mustahik businesses.

Second, business success has a significant positive effect on the welfare of mustahik, meaning that increasing mustahik's business in terms of turnover and profit has a positive effect on improving mustahik's welfare. Third, productive zakat has a significant positive effect on mustahik's welfare. This means that productive zakat provided by the Central Java Province National Zakat Agency to mustahik recipients of the zakat program will improve the level of mustahik's welfare. Fourth, business success significantly mediates the relationship between productive zakat and the welfare of those entitled to receive it. This means that business success increases the level of fulfillment of basic needs and living requirements of those entitled to receive it, which can mediate the relationship between productive zakat and the welfare of those entitled to receive it.

RECOMMENDATION

Further research can increase the number of mustahik samples at the National Zakat Agency more comprehensively at the Central Java and national levels so that it is more representative. Besides In addition , researchers can also add independent variables to the research that influence business success and the welfare of mustahik. Or with add Productive zakat programs from the central government are distributed to the regions. Assistance is provided to those who mustahik through various more strategic programs such as *Z' Auto* , *Z' Mart*, and *Z-KUP* (Productive Business Group). These various National Zakat Agency programs have more strategic programs that we can recommend for further research to conduct more in-depth research because this is more interesting to study and needs to be studied to become a more beneficial program. This can be input and consideration for the National Zakat Agency in distributing programs.

For the National Zakat Agency , this research can be used as a basis for policy makers at the National Zakat Agency to consider implementing the determination of mustahik in distributing assistance, especially in the form of individual business capital assistance. This research can be used as a basis by policy makers at the National Zakat Agency in decision making . The National Zakat Agency can consider the results of this research, by considering

the process of coaching, training and supervision of productive zakat programs in order to increase the potential for business success and improve the welfare of mustahik.

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