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**Online Savings Scheme for An Integrated Qurban (STIQDAT)  
in Post-COVID-19**

**Noor Hafiz Kamaruddin<sup>1,2\*</sup>, Saiful Farik Mat Yatin<sup>3,4</sup>, Mohd Aliff Mohd Razuki<sup>1,2</sup>**

<sup>1</sup> Persatuan Belia Masjid Selangor, Semenyih, Malaysia

<sup>2</sup> Koperasi Urusan Ibadah Qurban Selangor & Wilayah Persekutuan Berhad, Semenyih, Malaysia

<sup>3</sup> Faculty of Information Management, UiTM Selangor, Shah Alam, Malaysia

<sup>4</sup> Institute for Big Data Analytics and Artificial Intelligence, UiTM, Shah Alam, Malaysia

[noor.hafiz@gmail.com](mailto:noor.hafiz@gmail.com), [farik@uitm.edu.my](mailto:farik@uitm.edu.my), [aliffrazuki@gmail.com](mailto:aliffrazuki@gmail.com)  
Tel: +60197551003

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**Abstract**

This article analyses the Online Savings Scheme for Qurban (STIQDAT) through the executed model performed by the Selangor Mosques Youth Association in response to the economic challenges because of the post-COVID-19 pandemic. Results show that STIQDAT, which comprises 3 main modules, the Management of Qurban Savings Module, Management of Qurban Distribution Module, and Management of Qurban Supply Module, has vast opportunities and potential to overcome the challenges faced by the nation's youth because of the pandemic. It offers vast data to be explored and analysed for Malaysian planning for socio-economic growth.

Keywords: information management, big data, qurban centralise system, food security

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**1.0 Introduction**

Youth is the future asset for a nation's development, leadership, and prosperity. The huge youth population in Malaysia shows an urgent and important need to empower them to carry out their roles and responsibilities for religion, community, and country in generating economic growth and achieving continuous prosperity for the nation. The current youth generation will continue the leadership legacy of the country in the future. The Department of Statistics Malaysia and the Institute for Youth Research Malaysia (IYRES) recorded that the number of people aged between 15 and 40 years old is 14.95 million (Institut Penyelidikan Pembangunan Belia Malaysia (IYRES), 2020). Therefore, developing and building youth self-identity should be the main agenda for the country by empowering them to chart the road map for the current and future nation-state (Suhaimi et al., 2016).

However, the Coronavirus disease (COVID-19) pandemic has impacted this situation, especially economically, where unemployment has stunted youth from the true responsibilities they should carry forward (Mansor & Abu Rahim, 2020; Suhaimi et al., 2016).

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This study aims to analyse the economic and employment opportunities for the youth through Ibadah Qurban. The opportunities arise from the execution of an integrated Qurban Program, which is centralised on the Online Savings Scheme for Qurban (STIQDAT) modules.

## 2.0 Literature Review

### 2.1 Impact of COVID-19 Pandemic on Youth

The younger generation has been identified as the part of the community that is highly impacted since most of them are under the age of 30 years old and have not yet achieved financial stability since most of them are just entering the labour market or in the phase of looking for employment (Arshad, 2021). The significant impact of the COVID-19 pandemic crisis on youth was an increase in the unemployment rate among youth. Youth unemployment is estimated to have increased to 17.1% or 610,000 (Mohamed Ariffin, 2020).

Mansor & Abu Rahim (2020) stated that the impact of the pandemic crisis on youth became more pronounced due to the large involvement of youth in sectors that are severely affected by the pandemic, such as the food industry, childcare, air transport, tourism, entertainment and event management, retail, sports, and hospitality. This group will feel the biggest impact due to the uncertainty of the economic pandemic situation coupled with the Movement Control Order (MCO) directive. Youths who have just graduated from tertiary education are also among those who are negatively impacted due to the COVID-19 pandemic. Aside from the volatile economic situation, the limited movement throughout the COVID-19 pandemic and the MCO directive have significantly impacted new graduates obtaining employment. The pandemic situation has also had a negative impact by widening the income gap between youths and adults. Youths are more vulnerable to employment crises and face income gaps due to low wages and salaries. The low average monthly income makes it difficult for youths to support themselves, especially in job loss and worsens due to the small amount of emergency savings. This ongoing situation has had other side effects, especially on youth's mental health.

Mohamed Ariffin (2020) adds that in the situation of job market uncertainty in the country due to the pandemic, it is difficult for youths, including university graduates and institutions of higher learning, to obtain employment on a salary basis per their respective qualifications. Job seekers, especially among the youth, need to think of strategies to get involved in fields that can generate their income, especially in the agro-food industry, for their survival.

### 2.2 Effect on Ibadah Qurban Post COVID-19

One dimension the Muslim community overlooks is the role of sacrificial worship (or Ibadah Qurban) in elevating the economic dignity of Muslims (Abdul Hamid, 2020). One of the yardsticks for the economy of Muslims is the provision of employment opportunities to those severely affected by the COVID-19 pandemic, namely the youth. Implementing the Ibadah Qurban can develop Muslims' economic and cultural framework (Marlina et al., 2019).

The management of Ibadah Qurban post-COVID-19 focuses on ensuring the safety and well-being of the ummah by assuring human well-being and health (Ab Lateh et al., 2021). The act of qurban is proof of the nature of sacrificing for religion and helping people experiencing poverty, which is a high socioeconomic element in fostering the nature of mutual sharing with each other (Abdul Hamid, 2020). When examined, Ibadah Qurban has similar economic characteristics as a pilgrimage, which is the element of saving. The accumulation of Ibadah Qurban savings can be used as a monetary fund for the ummah, which should be an economic instrument if the concept and modus operandi are perfectly regulated (Abdul Hamid, 2020). However, until now, no national body has specialised in managing Ibadah Qurban nationwide, resulting in no coordination between various stakeholders in implementing Ibadah Qurban (Marlina et al., 2019).

In the execution of the basic concept of the Ibadah Qurban economy, all aspects must be observed, starting from Ibadah Qurban pricing, registration, Ibadah Qurban deposit place, record and statement system, implementation and certification of Ibadah Qurban, meat distribution, Ibadah Qurban downstream industry, and development and investment of Ibadah Qurban funds (Abdul Hamid, 2020).

### 2.3 Import Livestock

The current situation that needs to be addressed concerning Ibadah Qurban is from the point of view of livestock supply, which is still not in the control of Muslim entrepreneurs. Most of the country's cattle supply depends on sources from Myanmar and Thailand (Euromeatnews.com, 2022). Between 2010 and 2016, Malaysia saw an annual decline of around 2% in its cattle and buffalo population. According to Salaam Gateway, 2018 analysts expect a further reduction to 855,441 head and predict the slaughter rate will grow to 15.8%. Two years ago, the national herd was at 867,091 head, according to a recent Rabobank analysis, and 14.8% were slaughtered throughout that year, increasing the country's dependence on livestock imports from Australia or Thailand or on water buffalo meat imports from India (Euromeatnews.com, 2021).

### 2.4 Small Production

The total production in Malaysia is very small. At the same time, the demand for cattle supply in the country is more than 1.2 million heads per year compared to the domestic production capacity of around 200,000 heads per year. Managing the practice of Qurban effectively and efficiently will produce wider economic benefits because the savings collected can be used as an investment fund in developing cattle farming in the country, especially among Muslim entrepreneurs. The economic activities of the ummah that are developed can continuously impact the quality of life of poor Muslim livestock entrepreneurs instead of benefiting from the sacrificial meat only once a year. The basic concepts in the Ibadah Qurban economy are savings, implementation, investment, and downstream

economic development (Abdul Hamid, 2020). The biggest loss for the country is in the agro-food sector, where its contribution commands a large value to the Gross Domestic Product (GDP) at RM37.2 billion and total trade of RM83.0 billion. In 2020, the agro-food sector was forecasted to contribute RM51.53 billion to the GDP (Kementerian Pertanian dan Industri Makanan, 2021). The agro-food sector is key in ensuring the country's food security. It greatly benefits economic growth and the income of target groups, especially farmers, ranchers, fishermen, and agro-food entrepreneurs (Mohamed Ariffin, 2020).

### 2.5 Conventional and Manual Implementation

Currently, the implementation of Ibadah Qurban is conventional and manual. This means that there is no centralised database related to its administration and execution, resulting in a lack of coordination and planning at the national level. This is a huge data loss for the country that has the potential to be utilised and synergised by various parties in implementing the servitude of Qurban and the socio-economic development of the country in general (Marlina et al., 2019).

An alternative system for managing the Ibadah Qurban is greatly needed. This paper examines the potential of the online Ibadah Qurban management system known as the "Online Savings Scheme for Qurban (STIQDAT)".

### 3.0 Methodology

This study used a descriptive research method to examine how the Online Savings Scheme for Qurban (STIQDAT) has changed, grown, and been used by the Selangor Mosques Youth Association over the past 14 years. Secondary resources, such as books, journals, and statistics from related authorities and non-governmental organisations, were also used to collect and analyse data. The research method was deemed most suitable to analyse STIQDAT implementation through three main modules.

### 4.0 Results and Discussion

STIQDAT is a centralised system for managing the Qurban programme. It involves savings management, supply management, and distribution management modules, which meet the principles of *halalan toyyiban* and sharia compliance. Mohamed bin Abbas developed the STIQDAT model, registered under the Copyrights Act 1987 on July 15, 2016 (Abbas, 2016). Mohamed bin Abbas then permitted Selangor and Federal Territory Cooperative for Ibadah Qurban Matters (COUNIQWSP) and Selangor Mosques Youth Association (PBMS) to implement, manage and execute the model of STIQDAT.

STIQDAT objectives:

1. To provide opportunities for every Muslim to perform the Ibadah Qurban through savings schemes provided.
2. To assist in ensuring that Qurban animals meet the legal requirements for slaughter.
3. To help improve the economic level of farmers.
4. To assist the authorities in ensuring that people eligible for the distribution of Qurban meat are given priority and full benefits to avoid any wastage.
5. To help ensure that the distribution of Qurban meat is carried out in an orderly and transparent manner.

STIQDAT includes 3 main modules (Figure 1) and as illustrated in Figure 2, namely:

1. Module 1: Qurban Savings Management
2. Module 2: Qurban Meat Distribution Management
3. Module 3: Qurban Cattle Supply Management

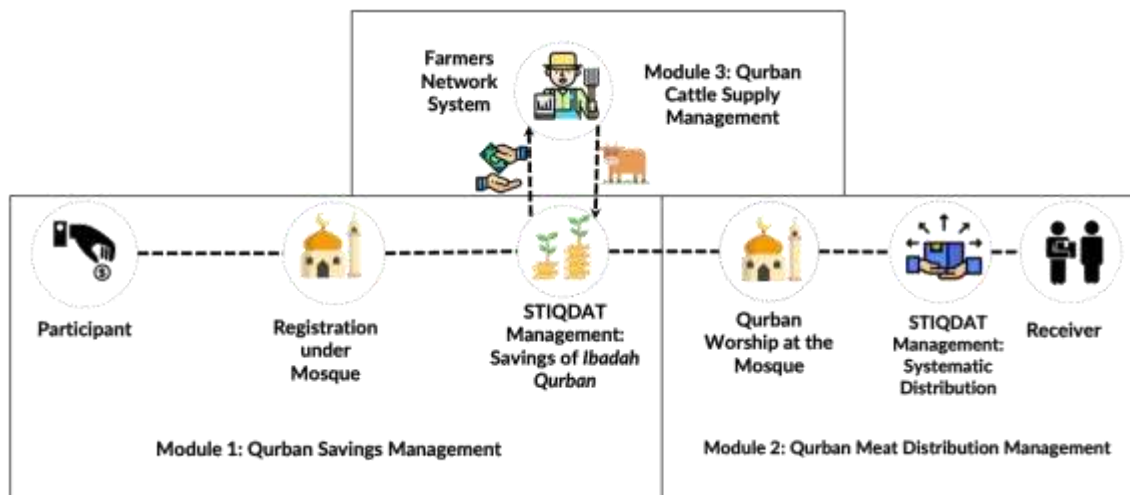


Fig. 1: Main modules of the STIQDAT centralised data system  
(Source: Abbas, 2016)



Fig. 2: The illustration of the Online Savings Scheme for Qurban (STIQDAT)  
(Source: Abbas, 2016)

#### 4.1 Module 1: Qurban Savings Management

This module is the basis for implementing STIQDAT, managed by Selangor and Federal Territory Cooperative for Ibadah Qurban Matters (COUNIQWSP). STIQDAT was reviewed by Bank Negara Malaysia (BNM) through the Shariah Expert Panel Meeting, Planning and Research Division of the Department of Islamic Development Malaysia (JAKIM) and was approved by JAKIM with the instruction that STIQDAT should be open to all Muslims, whether members of the cooperative or non-members of the cooperative. The Malaysian Cooperative Commission (SKM) has approved COUNIQSWP to obtain deposits from non-members to implement STIQDAT. The ANGKASA Shariah Committee has found that STIQDAT is in line with Shariah requirements and demands and, therefore, eligible to be awarded a Shariah Compliance Certificate. ANGKASA Shariah Committee members conduct continuous reviews every two years to ensure that STIQDAT products fully comply with Shariah requirements and demands.

This Ibadah Qurban Savings Management Module opens the widest opportunity to all levels of society, regardless of status, age, and location, to participate and perform Ibadah Qurban, an ibadah highly demanded in Islam. This is in line with the words of Allah SWT in Surah Al-Hajj, verse 34:

*To every person did, We appoint rites (of sacrifice), that they might celebrate the name of Allah over the sustenance He gave them from animals (fit for food). But your god is One God: submit then your wills to Him (in Islam): and give thou the good news to those who humble themselves,*

(Al-Hajj: 34)

All Muslims could participate in this savings scheme with a very minimal monthly savings of RM25/month through various channels:

1. Angkatan Koperasi Kebangsaan Malaysia Berhad (ANGKASA) Salary Deduction Scheme
2. EQ2U platform and Android mobile application (<https://eq2u.com.my/>)

Savings methods offered:

- a. Electronic Banking Instructions (e-SI)
  - b. Internet Banking
  - c. Direct Debit
3. STIQDAT mobile application. Participants can check the status of qurban savings and can make savings directly through the mobile application.

The objectives of this module are to ease the burden of mosques, government agencies, and non-governmental organisations (NGOs) to manage and implement these savings on their own due to a lack of human capital and expertise to manage these savings, to plan the implementation of Ibadah Qurban through information on the number of participants who make savings each month and to facilitate the distribution of qurban meat during the implementation of Ibadah Qurban later.

Through Module 1, data related to Qurban Savings can be collected, as shown in Table 1. Through the collected and analysed data, an economic plan can be planned and implemented to assist Muslim farmers through capital injection to start or expand qurban cattle supply breeding activities. This will attract more young entrepreneurs in the field of agriculture to venture and explore cattle breeding activities for supply for Qurban and further expand the country's daily food supply.

It can provide complete information from a marketing point of view. This will generate opportunities for youths to generate income through commissions received for each person involved in marketing the registration of STIQDAT. This will open a very wide STIQDAT Savings market, covering various groups/levels of the community while encouraging people to do ibadah.

#### 4.2 Module 2: Qurban Meat Distribution

This module opens opportunities for STIQDAT Management to collaborate with mosques in planning and determining the appropriate number of qurban to be performed based on the number of eligible qurban meat recipients. Through this planning, any form of wastage can be avoided, and ensure that the distribution of sacrificial meat can be implemented fairer, transparently, and systematically.

This module provides opportunities for exploring the potential in the downstream industries, such as leather manufacturing, production of medicine capsules from bones and blood, and other downstream industries, which can improve the economy of Muslims

through job opportunities created by the industries. The implementation of Ibadah Qurban has a very high socio-economic element where this ibadah manifests the nature of sacrifice for religion and helping the poor and needy through sharing.

This module aims to ensure that the distribution is fair, transparent, and inclusive and that no waste will occur. It also aims to create opportunities for the expansion of the livestock industry by creating downstream industries such as the food processing, compost fertiliser, pharmaceutical, and cosmetics industries. Creating such a downstream industry will open new job opportunities for the youth.

This module collects and analyses data related to the distribution of Qurban Meat. Therefore, a socio-economic plan can be created to help people in need, such as the B40 group. These data can provide additional information in planning a solution through quick wins and short-term, medium-term, and long-term solutions. This will open employment opportunities and income generation for the youth. For quick wins and short-term impact, job creation in the Gig Economy, where the youth are directly involved as the distributors of Qurban meat to each recipient of Qurban that has been set. This delivery service aligns with the Standard Operating Procedure (SOP) issued by JAKIM and the Islamic Religious Council of the States throughout Malaysia. This distribution service can be further expanded outside the Ibadah Qurban season through the distribution service of welfare products, providing employment opportunities and continuous income generation for the youth.

For medium and long-term impacts, the data collected can provide opportunities for youths to explore new areas, especially in downstream industries due to the implementation of the Qurban services.

#### 4.3 Module 3: Qurban Cattle Supply Management

This module opens opportunities to manage, plan, and further expand the supply of sacrificial cattle through the Islamic Breeders Network System. This system can potentially provide a capital injection to Muslim farmers in managing and further developing Qurban cattle. It will reduce the dependency of these farmers on banks or lender providers that provide loans at a certain interest rate or profit rate. This will be one of the models in the movement to eliminate *riba'* towards a true Islamic financial system. STIQDAT also provides market space to Muslim farmers in this area. They do not have to worry or rely only on intermediaries to market their livestock products.

Module 3 guarantees that sacrificial cattle suppliers meet the standards set by the authorities, such as the Department of Islamic Development Malaysia (JAKIM) and the Department of Veterinary Services Malaysia. It aims to provide a market guarantee for Qurban cattle to Muslim breeders, which will guarantee the supply of Qurban cattle that comply with the Syariah rules and regulations and those set by the authorities.

Through Module 3, the data related to the supply of sacrificial cattle are collected and analysed. Thus, a socio-economic master plan can be created and designed to specifically help Muslim farmers not rely on bank loans or lenders who charge a certain interest rate for each loan for them to expand their Qurban cattle farming. This creates opportunities towards creating a comprehensive livestock movement that involves Muslim smallholders joining together and working towards expanding the cattle breeding industry throughout the country.

This comprehensive livestock movement will provide opportunities for youths to be involved in the field of the livestock industry. Youths can enter the industry through the National Apprenticeship Scheme, MySTEP, or the Youth-Adult Partnership concept. Many Muslim breeders are ready to train and guide the youths as start-up initiatives in agriculture and food-based industries. This process of guidance and mentoring can speed up the process of coaching youth to have positive character, values and competence.

Table 1: Data collected from each STIQDAT module

Module 1: Qurban Savings Management	Module 2: Qurban Meat Distribution Management	Module 3: Qurban Cattle Supply Management
Participant Data	Recipient Data	Breeders and Location Data
Mosque Data	Asnaf / Poor Data	Cattle Production Data
Company Data	Revert Data	Livestock & Cattle Breeding Data
NGO Data	Welfare Home Data	Data on Trading of Sacrificial Cattle
GLC Data	Maahad Tahfiz Data	Cattle Import Data
Total Savings Data	Total Distribution Data	Slaughterhouse Data
Monthly Contribution Data	Distribution Logistic Data	Supply Logistic Data

## 5.0 Conclusion and Future Direction

STIQDAT has the potential to overcome the economic challenges due to the post-COVID-19 pandemic, especially the financial and economic challenges faced by youth across the country. The data collected from the STIQDAT Centralised Data System can be mobilised, explored, and used in forming a comprehensive network of Islamic socio-economic systems to deal with the current hardship and unfavourable situations due to the COVID-19 pandemic and the uncertainties of the current world scenarios. From the vast benefits and potential that can be explored through STIQDAT, it is highly recommended that all parties and stakeholders start to analyse, research and explore these applications to develop an integrated and sustainable Islamic economic model in Malaysia.

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