

FREEMIUM MULTI-SIDED PLATFORM BUSINESS MODEL: MOSQUE KITCHEN AS A SOURCE OF FREE FOOD, EMPLOYMENT AND EMPOWERMENT OF B40s FOOD-PRENEURS

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ABSTRACT: COVID-19 crisis has pushed more low-income or poor B40 urban Malaysian families into poverty, based on the “Families on The Edge” UNICEF report dated October 2020. The poverty rate of these B40 urban families in 2020 is higher than 2019, with 50% of the families living in absolute poverty. 70% of these households’ ability to meet basic living expenses had been affected. 37% said that they are struggling to purchase enough food for their families, while 35% are unable to pay their bills on time. This paper adapted the Design Thinking (DT) methodology. DT includes conducting literature review, benchmarking, and interviews to understand and define the key B40s problems; ideation of possible solution options, validation of solution options by various customer segments; and to suggest a conceptual freemium multi-sided platform business model as a possible solution. An initial business model using Business Model Canvas (BMC) framework was formulated; tested and validated by various customer segments. Hence, the main contribution of this paper is to offer a validated conceptual business model in transforming current mosque kitchen (or mKitchen) as a potential in (a) providing job employment while reskilling, empowering, and nurturing the B40s as food entrepreneurs, (b) providing free food for the needy B40s community by the B40s food-preneurs, and (c) generating income for the mosques via rental of kitchen facilities. This is to turn the B40 community from Zakat receivers to Zakat contributors. The conceptual mKitchen freemium multi-sided platform business model with platform network effects can be customised for implementation by mosques and community centres.

KEY WORDS: *B40s, Mosque kitchen, Soup kitchen, Employment, Entrepreneurs, Income generation, Business model*

1. INTRODUCTION

COVID-19 has brought about new challenges as well as new opportunities to people and societies, businesses, and nations. The pandemic has changed the daily life activities and business landscape. The lockdowns measures, social distancing, and lack of vaccines have exacerbated the survival of businesses and pushed more of the low-income or poor B40 urban Malaysian families into poverty. Innovative initiatives need to be explored, formulated and executed in order to assist these B40s, including leveraging on existing and under-utilized community-based resources such as mosques' kitchens. According to JAKIM, there are about 6,500 mosques in Malaysia. Generally, mosques in Malaysia have kitchen facilities. Hence, this paper is to explore, formulate and offer a conceptual mKitchen freemium multi-sided platform business model by leveraging on and turning masjid kitchens as a potential for: (a) soup kitchen for the B40 community, (b) providing job employment, while reskilling, empowering, and nurturing B40s as foodpreneurs, and (c) generating income of mosques via rental of kitchens. This includes providing mind-set shift, upskilling and reskilling programmes to turn the poor B40 community '*Dari Penerima Zakat ke Pembayar Zakat*'. The conceptual validated mKitchen business model can be customised for deployment by mosques and community centres.

2. BACKGROUND, CHALLENGES AND OPPORTUNITIES

2.1. The Impact of COVID-19 and MCO on Lives and Livelihood

COVID-19 kills people, fuels fear, cripples businesses and shrinks bank accounts. Based on the different scenarios for the impact of COVID-19 on global GDP growth, the International Labour Organisation (ILO, 2020) estimates indicate a rise in global unemployment of between 5.3 million ("low" scenario) and 24.7 million ("high" scenario) from a base level of 188 million in 2019. ILO calls for urgent, large-scale and coordinated measures across three pillars: (i) protecting workers in the workplace, (ii) stimulating the economy and employment, and (iii) supporting jobs and incomes. Underemployment is also expected to increase on a large scale, as the economic consequences of the virus outbreak translate into reductions in working hours and wages.

According to the Department of Statistics Malaysia, the unemployment rate in January 2021 was 4.9%, increased from 4.8% in November 2020. The "Families on The Edge" report stated that COVID-19 crisis has pushed more of the low-income or B40 urban Malaysian families into poverty (UNICEF, 2020). The poverty rate of these poor B40 community is higher than last year, with 50% of them now living in absolute poverty; 70% reported that COVID-19 had affected their ability to meet their basic living expenses; 37% reported that they struggle to purchase enough food for their families; while 35% of them are unable to pay their bills on time.

2.2 Booming of Digital Business Models

The biggest impact of COVID-19, in the short term, is that there is less or will no longer be any face-to-face interactions. Almost everything will have to be done online (Fong, 2020). Thus, the COVID-19 pandemic has accelerated the growth of the digital economy, thereby helping to build economic resilience (EPU, 2021). From buying goods and services to payment transactions, online businesses and

e-commerce are booming. What a great opportunity to show how the digital platform economy works. If you are, for example, an online financial aggregator, would your partners (banks and insurance companies) not need your digital acquisition model more than ever to find customers? Branches are closed. Sales team and insurance agents are home-bound. The traditional channels are closed, while the demand for online channels are on the rise. The demand for online transaction including payments has taken on a new urgency in recent weeks (Jones, 2020). The COVID-19 pandemic has placed enormous pressure on consumers and small businesses struggling to generate income as public health concerns force travel, retail shopping and billions of dollars in business activity to a halt. The growth within the digital economy has accelerated as the pandemic has forced changing to new digital businesses, forced traditional brick-and-mortar businesses to pivot online, and saw millions of Malaysians go virtual for their daily needs including e-commerce, entertainment, and education (EPU, 2021).

2.3 Malaysian Government Stimulus Packages

The Strategic Programme to Empower the People and Economy (Pemerkesa), which is aimed at assisting the unemployed and the poor particularly the B40 group, as well as the tourism and retail sectors, worth RM20 billion, was announced on March 17, 2021 (PMO, 2021). Pemerkesa is the latest and the sixth stimulus package since the start of the pandemic. This sixth stimulus package provides various forms of micro credit facilities to Micro SMEs, especially those who need funds to restart or reboot their businesses. About a year ago i.e. on March 27, 2020, the Malaysian government has issued its second stimulus package to combat the economic impact of the COVID-19 pandemic (Medina, 2020). This second package includes addressing the growing and urgent needs of crippling small businesses and the countless workers who may lose their jobs. The second package, valued at RM250 billion, enhances the existing financing facilities issued in the first stimulus package. It also aims to support businesses, especially micro, small and medium-sized enterprises (MSMEs), assist low and middle-income households, and provide fiscal injections to strengthen the national economy.

2.4 Mosques and Surau in Malaysia

The first city component institutionalised by Rasulullah s.a.w. in Madinah was the the Prophet's Mosque. Since its inception, the Mosque functioned as a community development center (Omar et al., 2019; Spahic, 2020). Different types of activities were conducted within its realm - a place for congregational prayers and other collective worship (*ibadah*) practices, a place for providing the Muslims with other essential social amenities and services. Mosques as center for community engagement and empowerment have been understood by most of the Muslims, but the reality shows that the mosques are somewhat between a place of rituality and a place of people empowerment. If this perception and practices are not deconstructed, the mosque would lose the "Rahmatan lil-alamin" role and function to empower Muslims to have *sejahtera*, inner and outer wellbeing, in this world and the hereafter. It should play its role to empower society. Revitalization of the roles and functions of the mosque with various systems is much needed (Omar et al., 2019; Spahic, 2020), especially during this post-pandemic and digital era.

There are more than 17,200 mosques and surau in Malaysia, as shown in Table 1 (<http://masjid.islam.gov.my/index.php?data=c3RhdGlzdGlrLnBocA==>).

Table 1: Mosques and *surau* in Malaysia

KOD	NEGERI	KATEGORI MASJID					KATEGORI SURAU		
		Masjid Kerajaan	Masjid Negeri	Masjid Daerah/Jajahan	Masjid Mukim/Kariah	JUMLAH	SURAU	Surau	
01	JOHOR	9	4	15	794	822	10	1,953	
02	KEDAH	0	1	9	567	577	140	1,925	
03	KELANTAN	0	1	9	574	584	1	1,067	
04	MELAKA	8	2	0	184	194	0	801	
05	N. SEMBILAN	9	1	11	277	298	28	1,057	
06	PAHANG	1	1	30	566	598	20	1,666	
07	PULAU PINANG	0	1	5	207	213	0	540	
08	PERAK	0	1	16	631	648	13	1,897	
09	PERLIS	0	1	1	97	99	1	198	
10	SELANGOR	11	1	9	400	421	7	1,904	
11	TERENGGANU	19	2	7	456	484	1	1,846	
12	SABAH	8	1	21	1,042	1,072	63	1,065	
13	SARAWAK	0	1	35	333	369	62	750	
14	W.P. KUALA LUMPUR	1	1	1	64	67	7	427	
15	W.P. LABUAN	0	0	0	15	15	0	28	
16	W.P. PUTRAJAYA	2	0	0	1	3	0	86	
JUMLAH		68	19	169	6,208	6,464	353	17,210	

Table 2: The number of staff by mosques and *surau* in Malaysia

KOD	NEGERI	KATEGORI MASJID							KATEGORI SURAU					JUMLAH KESELURUHAN
		IMAM			BUKAN IMAM				KAKITANGAN SURAU					
		MENERIMA IMBUHAN	TIADA IMBUHAN	JUMLAH	BILAL	NOJA	JUMLAH	JUMLAH	IMAM	BILAL	NOJA	JUMLAH	JUMLAH	
01	JOHOR	1,383	399	1,782	274	408	682	2,464	738	401	4	1,143	1,143	3,607
02	KEDAH	1,057	250	1,307	225	993	1,218	2,525	15	5	3	23	23	2,548
03	KELANTAN	930	11	941	499	549	1,048	1,989	0	0	1	1	1	1,990
04	MELAKA	354	19	373	170	477	647	1,020	0	0	0	0	0	1,020
05	N. SEMBILAN	553	32	585	329	328	657	1,242	0	0	0	0	0	1,242
06	PAHANG	834	78	912	799	756	1,555	2,467	15	15	9	39	39	2,506
07	PULAU PINANG	388	19	407	335	363	698	1,105	0	0	0	0	0	1,105
08	PERAK	999	293	1,292	1,521	1,102	2,623	3,915	55	66	37	158	158	4,073
09	PERLIS	189	4	193	161	280	441	634	1	0	1	2	2	636
10	SELANGOR	657	110	767	685	688	1,373	2,140	135	134	135	404	404	2,544
11	TERENGGANU	787	204	991	1,056	0	1,056	2,047	0	0	0	0	0	2,047
12	SABAH	1,108	516	1,624	303	276	579	2,203	26	4	5	35	35	2,238
13	SARAWAK	541	74	615	260	244	504	1,119	12	6	6	24	24	1,143
14	W.P. KUALA LUMPUR	111	106	217	144	47	191	408	148	92	43	283	283	691
15	W.P. LABUAN	19	18	37	27	14	41	78	22	20	11	53	53	131
16	W.P. PUTRAJAYA	0	15	15	9	0	9	24	30	16	12	58	58	82
JUMLAH		9,910	2,148	12,058	6,797	6,525	13,322	25,380	1,197	759	267	2,223	2,223	27,603

These mosques and *surau* have more than 27,000 staff, as shown Table 2 (<http://masjid.islam.gov.my/index.php?data=c3RhdGZldGlrLnBocA==>). With these human resources plus other assets such as land, property and kitchens, mosques should play their leading roles to empower the society including providing free food, creating job employment, as well as nurturing these poor B40 community as entrepreneurs by leveraging on the mosques' resources and assets.

2.5 Business Models - Soup Kitchens and Commercial Food Providers

The Business Model Canvas (BMC) is a relatively new mindset shift to business modelling. It was popularised by Alexander Osterwalder and Yves Pigneur in their book titled "Business Model Generation: A Handbook for Visionaries, Game Changers, and Challengers" (Osterwalder&Pigneur, 2010). The nine blocks of BMC

capture the business big picture and its logic. Soup kitchen has been around for some time such as Imaret, built throughout the Ottoman Empire from the 14th to the 19th centuries. An Imaret is one of a few names used to identify the public soup kitchens. These public kitchens were often part of a larger complex known as a Waqf - an inalienable religious endowment in Islamic law. It could include hospices, mosques, caravanserais and colleges. The imarets gave out food that was free of charge to specific types of people and unfortunate individuals (Wikipedia, 2014). The Ottoman soup kitchens or the imarets survived from income generated by the public endowments. Since waqf cannot be repealed and perpetually owned by the public interest, the soup kitchens were able to sustain their operations for a long time - enabling them to go beyond soup kitchen - building capacity to provide comfortable places to socialise, offer counselling, medical attention, places for cleaning (the public baths *hammams*) and overnight stay (Ibrahim & Dahlan, 2015).

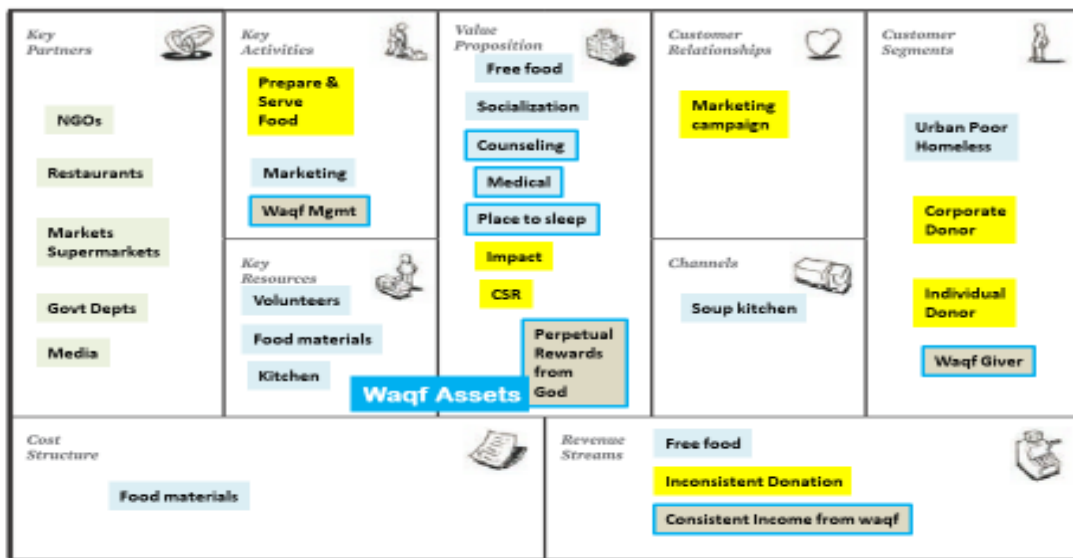


Fig. 1: Soup Kitchen with *Waqf* Business Model

Sustainable soup kitchens then have the capacity to help rejuvenate the neighbourhood, gradually transforming the landscape by getting the B40s and *asnaf* community back on their own two feet. The Ottoman *Waqf* Soup Kitchen Model - A Benchmark: The Ottoman *Waqf* Soup Kitchen Model, as shown in Fig. 1, provided an excellent benchmark towards a sustainable and socially desirable soup kitchen business model (Ibrahim & Dahlan, 2015). Historical evidence has described it to be highly successful until the fall of the Ottoman Empire (Wikipedia, 2014). It provided free food, offering added value propositions to the poor B40s and homeless as a one stop centre for them to improve their quality of life - getting out of poverty and homelessness. An important point to note, the *Waqf* Assets are both resources to be used e.g. building and space for soup kitchen; and a key value proposition. A soup kitchen with the backing of waqf assets would be very compelling value proposition in attracting more donors and sponsors.

A profit-oriented Food and Delivery Service Providers like *UberEats* multi-sided platform with network effect business model is shown in Fig. 2 (Pereira, 2021). In the multisided platforms' world, the network effect can be positive or negative, thus, enhancing or reducing the business' value. In order to be useful for all the

participant groups and, therefore, a profitable business, the multisided platforms must attract users. The more users, the more valuable.

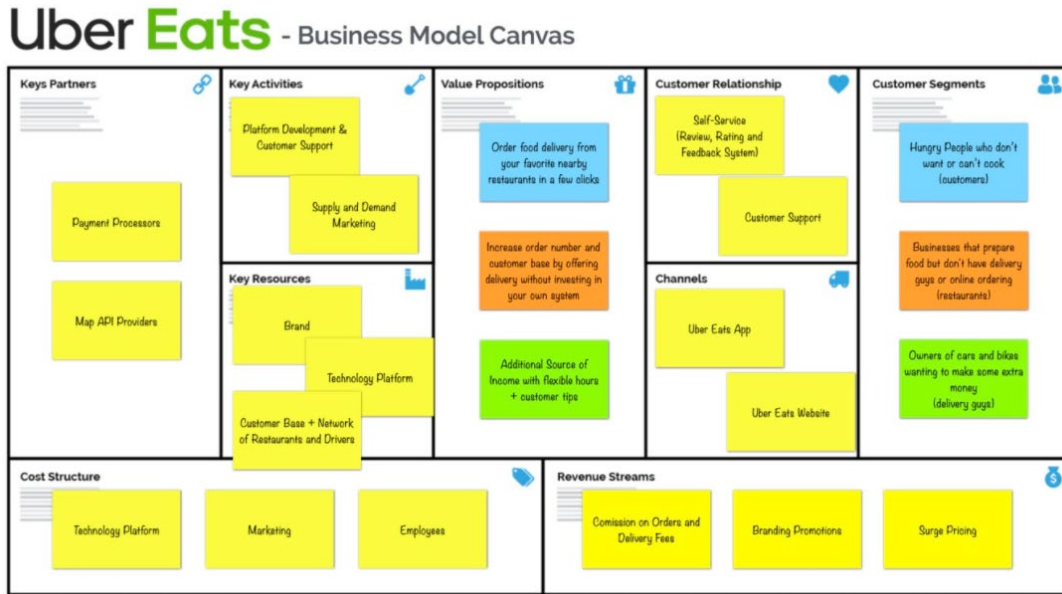


Fig. 2: UberEats Business Model (Pereira, 2021)

3. Initial mKitchen Business Model

This paper adapted the Design Thinking methodology, where literature review, benchmarking, and informal discussions with the mosque community on blending the soup kitchens and food providers business models were made. The initial mKitchen business model, using the business model canvas framework, was formulated (see Fig. 3), validated, tested and piloted as a pilot implementation at Masjid Al-Syakirin Gombak, Gombak, Selangor (MASG) for a period of 1 month, i.e. during the month of Ramadhan 2021.



Fig. 3: Initial mKitchen Business Model (adopted from Dahlan et al., 2021)

4. Key Targets, Output and Outcome of Pilot Implementation

The initial key targets, and the actual output and outcome of mKitchen after 1 month of pilot implementation include the followings:

Table 3: The key target, output and outcome of mKitchen

Key Target	Output/Outcome
1. Daily free food for B40s	Provide and deliver free daily food packs to at least 200 B40s
2. Sales of food packs	Average daily sales of 150 food packs.
3. Job creation for B40s	Employed 26 asnaf as cooks, assistant cooks, kitchen & food delivery assistants, packaging assistants, delivery riders
4. Mindset shift, upskilling, empowering, and nurturing B40 Food-preneurs	a. Upskilling of 4 B40 Food-preneurs b. Building-up the mKitchen brand in Gombak district
5. Utilisation of masjid kitchen	mKitchen pilot implementation with no rental cost
6. Sponsorship & donations	a. Received corporate sponsorship after 3 weeks of pilot implementation kick-off. b. Received individual donations before pilot implementation kick-off.

5. Validated mKitchen Business Model

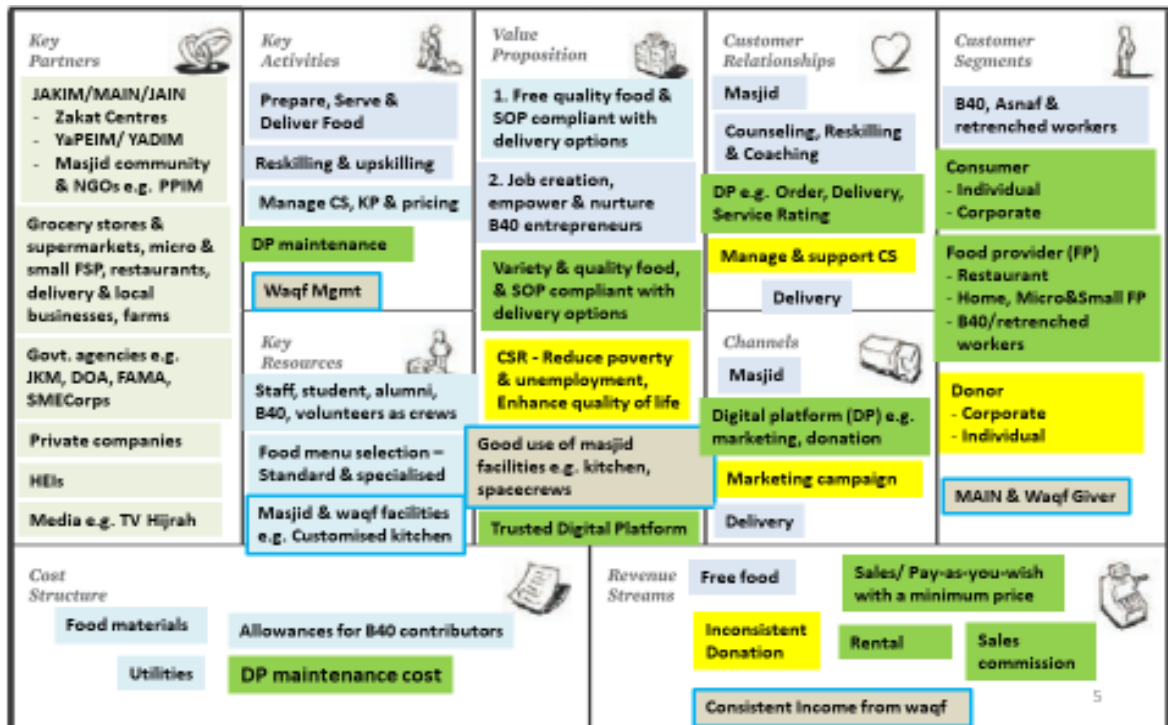


Fig. 4: Validated mKitchen Freemium Multi-Sided Platform Business Model

The validated *mKitchen* business model shown in Fig. 4 was established based on the pilot implementation challenges and experiences. It is presented using the Business Model Canvas (BMC) framework. The Freemium Multi-Sided Platform Business Model is a combination of the soup kitchen, and the commercial food and delivery business models. The nine blocks of the BMC capture *mKitchen* business big picture, components, processes, and are described as follows:

- a. Value Proposition (VP): The VP describes the bundle of products and services that create value for each stakeholders and Customer Segment (CS) in terms of *Job-to-do*, *pain relievers*, *gain creators*. For *mKitchen*, the VPs and benefits include: Free quality food and SOP compliant for the needy B40s and retrenched workers; Job creation, reskilling, empowering and nurturing B40s (zakat recipients) as foodpreneurs; Variety and quality food and SOP (Standard Operating Procedures) compliant for individual and corporate consumers; CSR (Corporate Social Responsibility) for donors and sponsors in terms of reducing poverty and unemployment, and enhance B40 (Bottom 40% based on the categorization used by the government to determine financial assistance) quality of life; and the good use of mosque and *waqf* facilities including kitchen facilities and space.
- b. Customer Segments (CS): The CS defines the different groups of people or organizations *mKitchen* via products and services aims to reach and serve. The customer segments of *mKitchen* include: needy B40s and retrenched workers getting free foods; Consumers - individual and corporates buying the foods; Food service providers such as restaurants and home cooking using the *mKitchen* platform; Donors - individual & organizations; Majelis Agama Islam Negeri (MAIN) & *Waqf* contributors.
- c. Channels (CH): How a *mKitchen* communicates with and reaches its various CS to deliver the VP and benefits. These include physical and digital infrastructure such as mosques, social media and digital platforms, and delivery services.
- d. Customer Relationships (CR): The types of relationships *mKitchen* establishes and sustains with various CS including physical and digital engagement such as mosques, social media and digital platforms, counseling, mindset shift, reskilling and upskilling, and food ordering, delivery and service rating apps.
- e. Revenue Streams (RS): Represents the donations and sales income *mKitchen* generates from various CS excluding the B40 and retrenched workers. Other potential RS includes sales commissions and rental of kitchen space and facilities. These RS are to cover the costs incurred to operationalize *mKitchen*. The B40s and retrenched workers will be getting free foods, provided with employment opportunities as well as mindset shift, reskilling and upskilling in entrepreneurship with basic digital marketing, ordering, delivery and customer service knowledge, skills, and competencies.
- f. Key Partners (KP): The network of partners and suppliers that enable *mKitchen* to successful deliver its VP and benefits to the various CS. The key partners include grocery stores, supermarkets and farms – providing reliable supplies at discounted prices; micro and small FSP, restaurants, delivery and local businesses, farms; JAKIM/MAIN/JAIN, YaPEIM, YADIM, Zakat Centres, *masjid* community & NGOs e.g. PPIM; government agencies e.g. JKM, DOA, FAMA, SME Corp; companies, MNCs and GLCs; Higher Education Institutions; and media companies.

- g. Key Activity (KA): The most important tasks *mKitchen* must do that enable the successful delivery of its VP and benefits to the various CS. The key activities include procure, prepare, serve, pack, and food delivery; mindset shift, reskilling and upskilling in food and beverages management and digital entrepreneurship; manage and enhance digital platform; manage CS, KP and costing/pricing structure; and *Waqf* facilities management.
- h. Key Resources (KR): The most important assets required to make *mKitchen* business model work e.g. Competency, Financial, Intellectual and Physical. The key resources include staff, student, alumni, B40 crew, and community volunteers; food offerings with specialised and standard menu; mosques and staff, and *waqf* facilities e.g. kitchen facilities and space.
- i. Cost Structure: All costs incurred to operate *mKitchen* that include procurement of food materials; storage, cooking and packaging equipment; utilities; incentives for B40 contribution in preparing, cooking, packaging, and delivery services; and maintenance cost of *mKitchen* facilities and digital platform/apps.

6. CONCLUSION

The *mKitchen* is a freemium multi-sided platform business model. A freemium business model indicates that on one hand, free foods are given to the needy B40s. On the other hand, there must be someone willing to pay for the free food, services, facilities, and equipment. A multi-sided platform business model with platform network effects, makes it possible for *mKitchen* to give away free food on one side. The other sides of the platform in making *mKitchen* sustainable include: (a) using kitchen facilities at no cost, (b) consistency of the sponsorships, donations, gifts, and *waqf*, (c) sales of food, and sales commission, and (d) kitchen and space rental income. Finally, the amount and consistency of donations and sponsorships depends on innovative value propositions being offered e.g. free food, employment, upskilling and reskilling, empowering and nurturing B40s as food-preneurs.

This paper offers a validated *mKitchen* freemium multi-sided platform business model, based on the pilot implementation experiences, with value propositions and benefits in transforming mosques' kitchens as potential of: (a) soup kitchens for the needy B40s, (b) job employment, reskilling empowering, and nurturing of the B40s as food-preneurs, and (c) income generation for the mosques via rental of kitchens and spaces. This is to turn the B40s from Zakat Receivers to Zakat Contributors. The business model can be customised for execution by other mosques and community centres. Eventually realising the network effect with the formation of network-of-mosques, as well as can be applied to other key resources of mosques like land and properties. Hence, rejuvenate and revitalizing the "*Rahmatan lil-alam*" roles and functions of mosques in empowering the society for enhanced quality of life, especially during this post-pandemic.

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