RELEVANCY OF MALAYSIAN UOTF IN THE POST-PANDEMIC AND DIGITAL ERA: BALANCED AND DIGITAL EDUCATION, COMMUNITY ENGAGEMENT IN ENHANCING THE WELL-BEING OF THE B40 GROUP

NURULAKMAL WAHIDA BINTI SAFI¹, SUMAIA BINTI SHIKH NASIR², ABDUL RAHMAN AHMAD DAHLAN³
¹,²,³Kulliyyah of Information and Communication Technology
International Islamic University of Malaysia, Kuala Lumpur, Malaysia

*Corresponding author: n.akmalsafi@gmail.com

ABSTRACT: COVID-19 crisis has further driven low-wage or poor B40 metropolitan Malaysian families into destitution. The destitution pace of these B40 metropolitan families in 2020 is higher than in 2019, with half of the families living in outright neediness. Seventy percent of these families' capacity to meet essential everyday costs had been impacted. Thirty-seven percent said that they are battling to buy sufficient nourishment for their families, while 35% cannot pay their bills on schedule. This conceptual paper is to propose an initiative or project for Malaysian Universities of the Future (UotF) to remain relevant by enhancing the well-being of the B40 group through a balanced education, community engagement, and digital platform in the office and home cleaning services based on Maqasid Shariah principles. This paper is applying the design thinking approach to develop a conceptual business model using Business Model Canvas (BMC) and Value Proposition Canvas (VPC) framework. The objectives of this project are to provide (a) a lifelong learning programme opportunity for the B40 community, (b) providing job employment, while reskilling & upskilling, empowering, and nurturing B40s as skilled workers, and entrepreneurs in cleaning services based on Maqasid Shariah principles. In this proposed project, hopefully, the B40s needs, and problems, poverty, and the unemployment rate will reduce in Malaysia.

KEY WORDS: B40, Malaysia, Cleaning services, University of the Future, Employment

1. INTRODUCTION

The Coronavirus disease 2019 (COVID-19) has evolved into a global economic disaster which puts the government in a situation to shut down businesses and schools as a response to the pandemic. This situation has led to serious disruptions in people’s health, jobs, and incomes of millions of people around the world. This pandemic severely impacted economic activity as many people cannot go to work and businesses cannot operate. Covid19 disease has increased the rate of unemployment and poverty in Malaysia to 42% which is double the previous year
and it is unequally impacting the group of people. Those with the fewest resources have been the least able to defend themselves. During the early stages of the crisis, low-paid, frequently low-skilled workers were disproportionately affected.

However, Covid19 presented new opportunities for a swift and sustainable recovery, as well as establishing a more resilient and inclusive labour market through cleaning and disinfection services for unemployed people, especially Asnaf. Helping this population group is possible by utilizing available resources, such as those provided by universities. It was confirmed that the virus is transmitted through close physical contact and respiratory droplets and airborne transmission was also possible through an aerosol medical procedure. But, through research and previous experiences, surface contamination is also linked to the subsequent infection transmission of coronaviruses. Researchers regarded cleaners are unsung heroes in fighting viruses and with good knowledge and skills, they can help to prevent the viruses from spreading.

According to Ibrahim and Dahlan (2016), there are several studies that question the need for a new business model for the universities to stay relevant in today's era of information technology which leads to the re-evaluation of the existing business model. It is driven by a change that includes technology, industry trends, and socioeconomic systems. Ibrahim and Dahlan also used BMC as a business modeling tool to analyze and design sustainable business models for the UotF which benefits the business planner and stakeholders. This paper will adapt the business model in which the tools can be used to design business models that create value for the business and value propositions that create value for the customers, thus enabling the creation of sustainable road maps.

Hence, this conceptual paper is to propose an initiative or project for Malaysian UotF to remain relevant by enhancing the well-being of the B40 group through a balanced education, community engagement, and digital platform in the office and home cleaning services based on Maqasid Shariah principle with objectives to provide (a) a lifelong learning program opportunity for the B40 community, (b) providing job employment, while reskilling & upskilling, empowering, and nurturing B40s as skilled workers, and entrepreneurs in cleaning services based on Maqasid Shariah principles.

2. PROBLEM STATEMENTS

According to the Centre for Disease Control and Prevention (n.d.), SARS-CoV-2 is the name of the virus that causes COVID-19. It is known as a virus with a genetic material that is encased in a layer of proteins and lipids called an envelope. During infection, the envelope contains features (spike proteins) that allow it to bind to human cells. SARS-envelope, CoV-2's like that of other enveloped respiratory viruses, is labile and can break down swiftly when exposed to surfactants in cleaning solutions and in the environment. It also mentioned that cleaning by using soap or detergent and disinfection by using a product or process to reduce the active virus has shown to be effective to prevent secondary transmission of the virus. But it also depends on the type of cleaner used, the cleaning procedure, and how the cleaning is being performed.

As mentioned by Fresco Environmental (2021), cleanliness will be a priority in post-Covid-19, regardless of how the industry operates. Whether in hospitality, construction, or an office, it is important to maintain proper hygiene to avoid cross-
contamination and the spread of the coronavirus. It is because when there are no extra precautions when handling equipment, packaging, food, and any other communal surfaces that may have coronavirus germs on them, it may risk passing it on to anyone with whom they come into contact. On the other hand, studies have shown that the virus can survive for up to 24 hours on cardboard and up to 2-3 days on plastic and stainless steel. Because of these startling statistics, it is critical that you clean surfaces, products, and anything else that others encounter on a regular basis.

Thus, these situations create opportunities for employment. These situations create demand for cleaning services around the globe. Economists predict Malaysia’s unemployment rate to remain at 4.5 percent for the entire year, after it remained stable at 4.8 percent in July, despite a minor increase in the number of unemployed. Unfortunately, the rate of unemployment in Malaysia is high compared to other countries. Thus, training the unemployed Asnaf with useful skills may help to advance them, especially in skill and financial aspects. This at the same time will help to improve the unemployment rate in Malaysia.

3. OBJECTIVES

Given the negative implications of the COVID-19 pandemic around the world specifically in Malaysia, this initiative is being implemented to improve a conceptual idea for addressing the well-being issues of the B40 group in Malaysia, especially those who are in need to seek jobs to cover their expenses. The main objective is to develop a business model that would provide the conceptual ideas related to the followings: (a) a lifelong learning program opportunity for the B40 community, (b) providing job employment, while reskilling & upskilling, empowering, and nurturing B40s as skilled workers, and entrepreneurs in cleaning services based on Maqasid Shariah principles. This includes providing upskilling and reskilling programs to provide the underprivileged B40 community with employment opportunities. The study aims to include partners in the project and implementation as they also have the same vision and goal to help B40 with job opportunities and aids and to give added value to their lives in the future. Moreover, to propose business model options for the Malaysian University of the Future that is relevant to the nations and communities and contributes to the well-being of the society. Such a business model can be adopted by other universities in a way meeting their current and future needs. Finally, the study aims to empower Islamic values in compliance with the guidelines outlined in the Maqasid Syariah, which is to protect life and property.

4. LITERATURE REVIEW

4.1. Universities of the Future, IR 4.0 & Megatrends

Universities of the Future is an actual declaration that enables students to contribute to societies, businesses, and nations. This will encourage people to be open-minded and have a large community of practice. These universities will address the existing gaps that are happening in the community and environment through eras. In addition, these universities introduce and nurture students to industrial environments through learning models and living labs, for collaborating on curriculum growth, universities will need to create deeper symbiotic relationships with the industry. We can use technology nowadays to create programs and platforms that concentrate on expanding the balanced education and learning
outcomes aimed to include new-age skills and values such as creative problem-solving, analytics, reasoning, communication, amanah, and honesty. Universities should concentrate on being a platform that allows students to learn from various sources and living labs, such as educators, open-source materials, industry experts, communities, graduates, and so on, and foster a culture of innovation and inquisitive attitude (Zailan & Dahlan, 2019).

In relation to UotF, Industrial Revolution IR 4.0 could be applied to create programs and platforms in universities by using technologies. Rather than being just standalone academic institutions, universities will need to become ever more integrated into the economy, with real commercial awareness and relationship management capability, in order to thrive. The higher education environment is changing, and universities need to respond to new student demands and business interests (Yahya & Dahlan, 2019). As a result, these urgent needs have stimulated the emergence of alternative and innovative business models like UotF to stay sustainable and relevant. Higher Education Institutes that are not equipping themselves to adapt and harness these new digital capabilities will be left behind (Dahlan et al., 2020). Generally, digital economic advances with biotechnology in the globalization world have been impacted by changes in human development and behaviours such as living, learning, and work. Hence, improvements in skills requirements and the organization of work will bring in more integrated, balanced, and consistent consequences between family work and social inclusion (National 4IR Policy, 2021).

4.2. Impact of COVID-19

This pandemic has left our lives distressed and has tipped our pivots, it has come as an astonishment to the greater part of us and has changed the way that we live and the things we do consistently. The lockdown has caused us to understand the significance of really appreciating the things and individuals that we take for granted, however, what it has shown us is the spirit of fellowship and giving aid to other people and aiding where one can. It has come to show us that money and material things are not quite as significant as human life and caring for each other in times of need, it has shown how much significance can emerge from cooperating and how it can help a country and area just by giving aid where it is needed and wanted. The COVID-19 pandemic negatively impacts a lot on people and businesses worldwide including Malaysia. Many businesses go bankrupt during lockdowns because no one purchases, and no one demands a service. Meanwhile, B40 is the group that suffered from this crisis.

According to the Department of Statistics Malaysia, the unemployment rate in January 2021 was 4.9%, increasing from 4.8% in November 2020. The “Families on The Edge” report stated that the COVID-19 crisis has pushed more of the low-income or B40 urban Malaysian families into poverty. The poverty rate of these poor B40 communities 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.

The COVID-19 pandemic has set a colossal strain on consumers and small businesses attempting to produce income as public health concerns forced them to pause travel, retail shopping, and billions of dollars in business activity. The growth
inside the digital economy has sped up as the pandemic has forced changing to new digital businesses, forced traditional brick-and-mortar businesses to move online, and saw a huge number of Malaysians go virtual for their daily needs including e-commerce, entertainment, and education. Hence, the COVID-19 pandemic has sped up the growth of the digital economy, consequently assisting with building economic resilience (EPU, 2021).

4.3. Cleaning Services

According to the market analysis report, the global market for contract cleaning services was valued at $292.6 billion in 2019 and is expected to grow at a compound annual growth rate (CAGR) of 6.1% from 2020 to 2027. Now, more than ever, companies want to invest in safe, healthy spaces. In addition, Singapore news stated that the demand for home cleaning services has gone up, with firms reporting a 20 to 50 percent increase since the COVID-19 pandemic started.

According to Technavio's latest report, the online on-demand home services market in Malaysia projects growth of USD 50.49 billion, registering a CAGR of over 55% during 2021-2025.

The demand for cleaning services is going to rise boominly towards 2025. The increasing tendency towards green/eco-friendly cleaning products is one of the key trends which helps the growth of the cleaning services market. With rising awareness concerning the benefits of green and eco-friendly products, commercial and industrial consumers are gradually demanding green and sustainable cleaning practices solutions. Furthermore, in the residential segment, the cleaning services are more locally concentrated among the small established cleaning companies. On the other hand, currently, the commercial cleaning services segment is going to expect more cleaning services market. Increased demand from the real estate, retail industry, and construction industries is booming the growth in the cleaning services market (Beukes, 2021).

4.4. People and Economic Strategic Empowerment Programme (PEMERKASA)

Malaysia is still on the road to economic recovery a year after enacting the Movement Control Order to halt the spread of the COVID-19 pandemic. The country is now in the 5th stage of the 6R Comprehensive Economic Recovery Plan, known as the 'Revitalize' stage (Resolve, Resilient, Restart, Recovery, Revitalise, and Reform). The 'Revitalize' stage began with the introduction of Budget 2021 initiatives, and on March 17, 2021, Prime Minister announced a further stimulus package known as PEMERKASA worth RM20 billion to stimulate and jump-start the economy. This program was introduced to lighten the burden of Malaysian people who are deeply affected by covid19 disease, especially b40. In this program, the government is focusing on the 20 strategic initiatives which include driving economic recovery, assisting businesses, and providing focus assistance to people that are affected by the disease.

One of the focuses of PEMERKASA is to control the transmission of Covid 19 which includes a safe-at-work initiative. As cleaning services can help to control virus transmission, the demand for cleaning services will continue to bloom throughout the year and at the same time can help in contributing to this initiative. Besides, cleaning services also can contribute to the next focus in PEMERKASA which is economic transformation. Cleaning and disinfection services can be one of
the economic transformations which help to lighten the burden of those who are affected by the outbreak, especially b40.

4.5. University in Malaysia

As of 2019, there are 92 universities listed in Malaysia which include public universities, private universities, college universities, and foreign universities branch campuses. Higher education such as university plays an important role in any country because it serves as a catalyst to help create a harmonious, productive society with robust economic growth. Higher education contributes significantly to nation-building by producing highly skilled workers. The paper also states the importance of higher education as a palace for community engagement in Malaysia. Community engagement refers to the collaboration between higher education institutions and their larger communities (local, regional/state, national, and global).

At International Islamic University Malaysia, there is an established centre for community engagement known as BUDI or Centre for Community Service and Continuing Education (CENSERVE). Founded in February 2015, this centre has grown to include employees, outside communities in and outside of Malaysia, as well as students through activities and engagement programs.

4.6. Sustainable Development Goals

All UN Member States endorsed the 2030 Agenda for Sustainable Development in 2015, which provides a shared roadmap for peace and prosperity for people and the planet today and in the future (United Nation). The 17 Sustainable Development Goals (SDGs) are at their core, and it represents an urgent call to action for all countries - developed and developing - to work together in a global partnership. It is understood that eradicating poverty and other forms of deprivation must be combined with efforts to enhance health and education, decrease inequality, and boost economic growth – all while combating climate change and protecting the oceans and forests. Broad ownership of the SDGs must be translated into a strong commitment by all stakeholders to implement the global goals for the 2030 Agenda to become a reality.

This paper will stress a few sustainable development goals related to this paper’s main goals. It includes goal 1: no poverty and goal 8: decent world and economic growth. According to the United Nation, initially, the rate of poverty has steadily declined from year to year. But, due to covid19 disease, the progress is stunted. For the first time in 30 years since 1990, the rate of poverty around the world has increased. Next, sustainable development goals also promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all. According to the United Nation, this pandemic has led to the loss of the equivalent of 255 million of full-time jobs which is 4 times higher than during the global financial crisis in 2007 to 2009. As expected, this pandemic also led to an increase in the youth unemployment rate, with a total of 45.1 percent globally.

5. METHODOLOGY

The cleaning services business model canvas is adopted in this paper to develop a conceptual idea that targets the problem statement. This methodology is
a form of problem-solving that focuses on deeply understanding the needs of the people with the problem that we are striving to resolve. This model is used for primarily designing new or improving existing products or services, but it can be applied to resolving business. The conceptual business models which use modeling tools like Business model canvas (BMC) and Value proposition design canvas (VPC) have been adopted in this study. Furthermore, this study involves conducting a literature review and interviews for understanding the needs, challenges, and key problems; formulating and ideating initial business model options in solving the problems; and validating the initial business model by interviewing the different customer segments, designing a solution by realizing and sensing what B40 needs using business modeling tools which are Business Model Canvas (BMC) and Value Proposition Design Canvas (VPC).

6. PROPOSED CONCEPTUAL SOLUTION/BUSINESS MODEL

The Business Model Canvas (BMC) is a model or tool for organizing a firm or organization's project. BMC is a canvas model that may provide you with a complete picture of a situation. Value Proposition, Customer Segments, Channels, Customer Relationships, Revenue Streams, Major Activities, Key Resources, Key Partners, and Cost Structures are the nine key parts of BMC (Black et al., 2019). Each aspect and segment can be explained in greater depth by BMC. Furthermore, BMC can assist a company's management in being more efficient, strategic, and systematic. The BMC concept is simple to grasp and applies to a wide range of situations. It also enables entrepreneurs to track their company's progress and address any issues that occur.

For this project, this paper wants to propose a business model which provides training on cleaning skills using the existing resources from the universities to the needy people. As mentioned before, higher education has a critical role in any country because it serves as a catalyst for fostering a harmonious, productive society with strong economic growth. Higher education contributes significantly to nation-building by producing highly trained workers. Thus, this paper proposed to use the universities as a means to provide a lifelong learning program opportunity for the B40 community and at the same time provide job employment, while reskilling & upskilling, empowering, and nurturing poor and needy as skilled workers, and entrepreneurs in cleaning services based on Maqasid Shariah principles.

6.1. Initial Business Model

This paper adopts the design thinking methodology prior to the design of the business model. Design Thinking is a problem-solving methodology that takes a solution-oriented approach. Understanding the human needs involved, re-framing the problem in human-centric ways, producing many ideas in brainstorming sessions, and taking a hands-on approach in prototyping and testing are all tremendously effective in handling complicated problems that are ill-defined or unknown. Anyone can use the Design Thinking methodologies to tackle complicated problems that arise around us if they understand these five stages of Design Thinking (Dam & Siang, n.d.).

The initial business model for this business is being made using the business model canvas framework, adapted from Washio, an on-demand laundry platform that provides laundry cleaning. Just like Uber, Washio is able to survive in the
industry without owning a single laundry establishment. This paper will also adapt the business model canvas from UNI-Clean and Washio.

**Business Model Canvas**

<table>
<thead>
<tr>
<th>Key Partners</th>
<th>Key Activities</th>
<th>Value Propositions</th>
<th>Customer Relationships</th>
<th>Customer Segments</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Producers of cleaning products</em>&lt;br&gt;<em>Universities</em>&lt;br&gt;<em>Government associate such as JAKIM, JAIS and Zakat Centers</em>&lt;br&gt;<em>Private Companies</em></td>
<td><em>Cleaning services</em>&lt;br&gt;<em>Reskilling and upskilling</em>&lt;br&gt;<em>Waqf management</em>&lt;br&gt;<em>Customers support</em></td>
<td><em>Cleaning services</em>&lt;br&gt;<em>Sales Services</em>&lt;br&gt;<em>Responsible Employee</em>&lt;br&gt;<em>Job creation</em>&lt;br&gt;<em>Quality services</em>&lt;br&gt;<em>CSR: Reduce poverty and unemployment while enhance the quality of life</em>&lt;br&gt;<em>Good use of empty / unused room</em></td>
<td><em>Waqf Resources such as Universities</em>&lt;br&gt;<em>Reskilling and Coaching</em>&lt;br&gt;<em>Digital marketing and platform</em>&lt;br&gt;<em>Marketing campaign</em></td>
<td><em>Consumer such as an individual or an organisation who want to get their place cleaned</em>&lt;br&gt;<em>Services provider who provide cleaning services such as Daya Bersih</em>&lt;br&gt;<em>Donor such as corporate or an individual</em></td>
</tr>
</tbody>
</table>

**Key Resources**
*Cleaning Products*<br>*Loyal and engaged working force*<br>*Universities' volunteer*<br>*Waqf Facilities such as empty room*  

**Cost Structure**
*Cleaning products and materials*<br>*Utilities*<br>*Allowance for contributors*  

**Revenue Streams**
*Inconsistent revenue*<br>*Free cleaning products and materials*<br>*Payment from consumers*  

> Fig. 1. Initial Cleaning Service Model (adopted from Washio 2015)

### 6.2. Key Targets, Output, and Outcome of the implementation

As mentioned, the key target for this business model is to provide training with the help of key partners such as universities, private companies, and media. The expected outcomes of this project are including providing skilled workers and reducing the unemployment rate during this pandemic. Below is the expected outcome of this project.

Table 1: Key Target

<table>
<thead>
<tr>
<th>Key Target</th>
<th>Output and Outcome</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job creation</td>
<td>Providing job for needy and asnaf who affected by pandemic</td>
</tr>
<tr>
<td>Upskilling and Coaching</td>
<td>Reskilling and producing skilled worker</td>
</tr>
<tr>
<td>Utilisation of unused space</td>
<td>Utilize the empty room or space</td>
</tr>
<tr>
<td>Sponsorship and donation</td>
<td>To receive a sponsorship either from individual or corporate</td>
</tr>
</tbody>
</table>

### 6.3 Validated Cleaning Services Business Model

This paper has interviewed one of the cleaning services business owners which is Haleewee Enterprise Sdn Bhd and come out with a validated cleaning services business model as below:
7. **KEY FINDINGS & DISCUSSION**

One of the most remarkable findings of the literature review and the interviews was the fact that the businesses are committed to changing their business model to survive and stay relevant in the marketplace. The fact is that many of the business types are switching to the advanced digital world, most of the business operations are performing online (Asender & Dahlan, 2021). This likewise prompts the fact that the technology field will overwhelm job opportunities in the following decade. Nevertheless, the Corona virus pandemic has effectively sped up the worldwide development towards digitizing the majority of people’s daily life tasks and businesses. Moreover, the deteriorated economy in Malaysia along with the negative effect of the Coronavirus pandemic has exacerbated the unemployment issue and placed the Malaysian government in a strained circumstance in regard to setting out to provide more job opportunities for the public. The private sector on the other hand needs to give more effort to solve this issue, and probably the best way to tackle this issue is digital entrepreneurship to furnish the B40 group with skills of going into business and setting out their own job opportunities. This key factor will work together to convey quality and reasonable digital business in commitment to taking care of the unemployment issue of the B40 community, hence, enhancing the well-being of Malaysia in general (Dahlan et al., 2021).

8. **VALIDATED BUSINESS MODEL**

The validated Cleaning Services Business Model shown in figure 2 was established after the interview with the owner of Haleewee Enterprise Sdn Bhd. This business model is also being adapted from Washio, a laundry cleaning service provider and UNI-clean business canvas (Uni-Clean, 2013). Our business model is a combination of a cleaning services and delivery laundry services. The 9 blocks of the BMC are explained below:
Table 2: Explanation on the Proposed Business Model

<table>
<thead>
<tr>
<th>Block in BMC</th>
<th>Initial Business Model</th>
<th>Validate Business Model</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Customer Segments</td>
<td>This business model’s customer segments include the consumers such as an individual or corporate who wish to get their place cleaned, the service provider who provide the cleaning services, and the donor such as the corporate or the individual. This project also will include the poor and needy (B40).</td>
<td>In the validated business model, the customer segment will also include the Waqf giver. Waqf Fiver is one of the parties for individual donors.</td>
</tr>
<tr>
<td>ii) Value Proposition</td>
<td>For this paper, the value proposition includes providing safe cleaning services from a responsible employee. It is because they have been trained to provide a quality service as they are skilled workers. Job creation by reskilling the worker. This plan also contributes to CSR by reducing poverty rate and unemployment rate, at the same time enhancing the quality of life.</td>
<td>The Value Proposition will remain the same.</td>
</tr>
<tr>
<td>iii) Customer Relationship</td>
<td>Cleaning Business Model provides both provider and consumer relationship. Marketing campaigns through communications are very important to make sure customers know about the product. It also can be through digital marketing by adding a low fidelity digital platform and application key features/functions. Customer relationship and marketing communication can show that they need each other. This segment also includes reskilling and coaching.</td>
<td>Customer Relationships will remain the same.</td>
</tr>
<tr>
<td>iv) Channels</td>
<td>This business will communicate with the potential consumer through the universities, digital marketing and platform and also through marketing campaigns.</td>
<td>Channels will remain the same.</td>
</tr>
<tr>
<td>v) Revenue Stream</td>
<td>This type of services depend on the type of revenue it will receive. For this business, the revenue stream will come from free cleaning supply and payment from the consumer of this service.</td>
<td>As mentioned, the revenue for this type of business depends on the type of revenue it received. Thus the commission received through cleaning services can be added as the revenue stream.</td>
</tr>
<tr>
<td>vi) Key Activities</td>
<td>The key activities of this business case include the cleaning services, reskilling and upskilling the joiner, management of the waqf resources such as the unused room, and support for the joiner.</td>
<td>Key activities will remain the same.</td>
</tr>
<tr>
<td>vii) Key Resources</td>
<td>The most important aspect of this business case is the key resources. It requires a lot of aspects to make this business work. This segment includes the university’s volunteers and the waqf facilities such as empty rooms that are loyal and engage with the working force.</td>
<td>After discussion and interview with the cleaning business owner, the unused cleaning product and materials available at the university can be included as the key resources for this business.</td>
</tr>
<tr>
<td>x) Key partners</td>
<td>Network partners are also important in this business model. This paper chooses to partner with the producers of the cleaning products to make sure the activity can run. This paper hopes that the producers can provide a supply at discounted price. The next key partners are university management, volunteer and government associates such as MAWIP, JAKIM and zakat centers. Not to forget the media companies such as TV ALHIJRA and ASTRO OASIS who can help market the business.</td>
<td>Key partners will remain the same.</td>
</tr>
</tbody>
</table>
xi) Cost Structure

| xi) Cost Structure | All costs incurred to operate this cleaning services include cleaning product and materials, utilities and allowance such as incentive for the contributors. | Cost Structure will remain the same. |

9. CONCLUSION AND FUTURE WORKS

This study provides conceptual and validated business model options for B40 group in Malaysia to help them to get jobs and train them towards cleaning services through humanizing digital platforms and developing community engagements, skills, and applying Islamic values that will contribute to social well-being in Malaysia. This business model suggests conceptual ideas to have (a) a lifelong learning program opportunity for the B40 community, (b) providing job employment, while reskilling & upskilling, empowering, and nurturing B40s as skilled workers, and entrepreneurs in cleaning services based on Maqasid Shariah principles. Moreover, these ideas will align the capabilities of the B40 group with evolving business trends, and as a result, it aids them in overcoming their poverty. This idea offers business model options for a university of the future (UotF) to empower the B40 group by humanizing entrepreneurship that contributes to social well-being in Malaysia. This proposed conceptual business model for empowering the community for enhanced quality of life, especially during this post-pandemic.

The future work will involve formulating and establishing the Project and Change Management Plan in implementing the conceptual and validated business model for improving the well-being of the B40 group in Malaysia through humanizing entrepreneurship programs and the development of the digital platform and actual project.

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