'SADAQAHNOW' PROJECT BUSINESS MODEL: TRUSTED FUNDRAISING MOBILE APPLICATION FOR ENHANCING THE WELL-BEING OF LOCAL & GLOBAL COMMUNITIES

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ABSTRACT: This paper is to offer a conceptual business model (BM) for an IT project titled, 'SadaqahNow.' The project business model is developed to help addressing the challenges, extreme pains, essential gains, and important job-to-do of various customer segments, namely fundraisers and donors, when garned enough club donation funds. Adopting the design thinking (DT) methodology including conducting literature review (LR) and interviews to understand the key challenges, extreme pains, essential gains, and important job-to-do of the fundraisers and donors. Business modelling tools namely Business Environmental Map (EM), Business Model Canvas (BMC), and Value Proposition Canvas (VPC) are used to formulate, design, test, and establish the project business model. This is to ideate the initial project BM embedded with digital platform/apps, designed, and tested, The initial project business model, using the Business Model Canvas (BMC) framework, was validated by the customer segments via surveys – to validate the relevancy of the job-to-do, gain creators and pain relievers offering of the SadaqahNow project. Finally, the validated conceptual SadaqahNow project business model was established – offering potential solution in addressing the important job-to-do, as well as gain creators and pain relievers for fundraisers and donors. Future works include developing a detailed Project Implementation Plan for the development of SadaqahNow project.

KEY WORDS: Fundraising, Trusted Crowdfunding Digital Platform, Donation, Business Model, Community Engagement

1. INTRODUCTION

Universities serve as breeding grounds for social innovation as highlighted by Milley (2020) and Rizk (2020), mentioning the increasing emphasis on social innovation initiatives in universities. This fosters a vibrant environment for nonprofit and voluntary clubs to address social issues and promote community development. These student-led organizations play a vital role in enriching campus life and fostering social responsibility among students as further underscored by Coelho (2021) regarding the importance of student-led organizations and service learning

in promoting community development. At universities and higher education institutions (HEIs), financial constraints often hinder the ability of these organizations or clubs to achieve their goals (Mostafa, 2020) including Islamic university of Malaysia (IIUM). Other than that, traditional fundraising methods, such as bake sales, car washes, and donation boxes are time-consuming, require a significant investment of human capital, and have limited reach. Research on student donors' preferences and motivations for donation reveals a range of factors influencing their decisions. Shu (2022) emphasizes the need to recognize non-altruistic motivations, such as specific preferences, and suggests building an incentive mechanism to stimulate personalized donation willingness. For example, some donors find a certain way of donating seems to have its disadvantages such that the method cannot fulfill their preference. They might want to donate a certain amount of money of their choice and to give donations easily, faster and comfortably. Overall, as discussed above, due to these reasons of financial constraints, traditional fundraising methods as well as specific donors' preferences to donate, most nonprofit and voluntary clubs might often fail to penetrate as well as help beyond the immediate university community.

This paper aim is to address this challenge by providing solutions for IIUM nonprofit and voluntary clubs who are facing financial constraints to achieve their goals of helping the society as well as to ease the burden of IIUM community donors to fulfill the islamic practice of voluntary charity also known as Sadaqah (Singer, 2013). The values of charitable giving and compassion are embodied in Islamic teaching through the teachings of the Qur'an and the traditions of the Prophet Muhammad (Khan, 2012) and the redistribution of wealth in the form of charity is the responsibility of any Muslim (Baqutayan, 2018). The approach suggested to solve these issues is to develop a conceptual Platform Business Model for SadaqahNow project, using the Business Model Canvas (BMC) framework that includes developing a centralized, university-specific, digital donation platform with a mobile application. The project envisions a platform to support the collectors of donation, the IIUM nonprofit and voluntary clubs. This platform would enable these clubs to create and manage campaigns for their respective causes in a cost-effective way, share information about their initiatives and goals and receive as well as acknowledge donations transparently. Additionally, it will also provide a convenient platform for IIUM community donors to connect with various non-profit and voluntary clubs of IIUM, explore the information about ongoing donations needed, make a transaction or donation as well as monitor their own donations that have been made on the app.

This digital platform could be beneficial to both parties, the IIUM non-profit and voluntary clubs and the IIUM Community donors. As for the IIUM Clubs, this digital application could make them be able to reach a broader audience in a cost-effective way, to have efficient financial tracking with less error compared to tracking manually as well as be able to instantly show the donors the impact of their donation. As for the donors, it provides a centralized, trustworthy platform with transparent information about charitable causes. Trust is the most crucial element for a successful donation system. For the proposed platform to be effective, a reliable process for checking and validating donations by an authorized organization or body will be conducted. This would prevent abuse and corruption, ensuring that transparency and record updates are backed by rigorous oversight.

By implementing these measures, the platform can comprehensively address the trust issue and build confidence among donors.

While several IT solutions for centralized donation applications exist in Malaysia and globally, such as KitaFund, MyCare, Kickstarter, and GoFundMe, this project aims to integrate best practices from these platforms. The integration of these best practices is crucial because, as stated previously, the project aims to provide a single, dominant, university-specific platform, an idea and level of focus which may not yet been developed for universities or other institutions widely. Additionally, to enhance the project, the project also takes into account research on donation and crowdfunding applications and websites, which identifies key factors that influence donor behavior and the success of fundraising campaigns. Zhao (2020) highlights the role of impure altruism and intrinsic motivations in driving donation behavior, while Sirisawat (2022) emphasizes the importance of transparency, accountability, and user protection in digital donation crowdfunding. Kamarudin (2023) emphasizes the role of trust, service and system quality, information value, and emotional support in donation purposes. Lastly, Liu (2017) identifies empathy, perceived credibility, website and project quality, initiator reputation, and project popularity as key determinants of donation behavior in online micro charities. These findings collectively underscore the importance of trust, transparency, and user experience in the success of donation and crowdfunding applications and websites.

This project is in line with the Sustainable Development Goals (SDG4) i.e. Quality Education, by empowering student-led organizations to fund educational programs and initiatives, and SDG16 - Peace, Justice and Strong Instituations, by ensuring a trustworthy and transparent donation system which promotes justice and strong institutions by preventing abuse and corruption and fostering a culture of integrity and accountability in charitable activities.

2. OBJECTIVES

The main objective of this paper is to offer a conceptual SadaqahNow project business model that offers a conceptual solution for its targeted customer segments - fundraisers and donors. More specifically, how SadaqahNow could offer product and services as the pain relievers and gains creators for fundraisers & donors:

a. Decrease time taken for universities and higher learning institutions (HLIs) clubs to achieve their financial goals and target.

b. Provide increased promotions and advertisement of HLIs clubs' activities.

c. Create an alternative method and pathway, locally and globally, for HLIs clubs to garner donation funds.

d. Acting as a pain reliever related to the limited resources for programme/ donation collection awareness amongst the HLIs and public community.

e. Improving transparency and tracking of donation funds for donors and fundraisers.

3. METHODOLOGY

This paper adapts the Design Thinking (DT) methodology to develop a conceptual business model (BM) for the 'SadaqahNow' project. The methodology includes conducting literature review (LR), interviews, ideation, design and test/ validate initial business model, and finally establishing the validated business model

as highlighted by Lewrick et al. (2018). Firstly, a literature review was conducted to understand the existing challenges and problems faced by various customer segments (CS) in the context of donation processes within HLIs clubs, particularly at the International Islamic University of Malaysia (IIUM). The LR aimed to gather insights about the challenges of traditional fundraising methods, donor preferences, and the business model of similar applications that have been developed. Following the (LR), interviews were conducted to gain firsthand insights from stakeholders, including IIUM nonprofit and voluntary clubs, donors, and potentially other relevant community members. The interviews aimed to understand the specific pain points, needs, and aspirations of these CS on donation processes and community engagement. Based on the insights gathered from the interviews, ideation sessions for creative solutions in addressing the key challenges and opportunities identified. Business modelling such as Business Model Canvas (BMC) and Value Proposition Canvas (VPC) were utilized to develop an initial 'SadaqahNow' project BM (Osterwalder & Pigneur, 2010; Osterwalder et al., 2014).

4. LITERATURE REVIEW

4.1. Benchmarking

a. KickStarter (https://businessmodelanalyst.com/kickstarter-business-model/)

Kickstarter (see Fig. 1) serves as a crowdfunding platform designed to facilitate funding for a variety of creative endeavors. Its purpose is to connect individuals such as artists, designers, filmmakers, and musicians with potential backers globally, empowering them to realize their projects with financial support from interested parties.
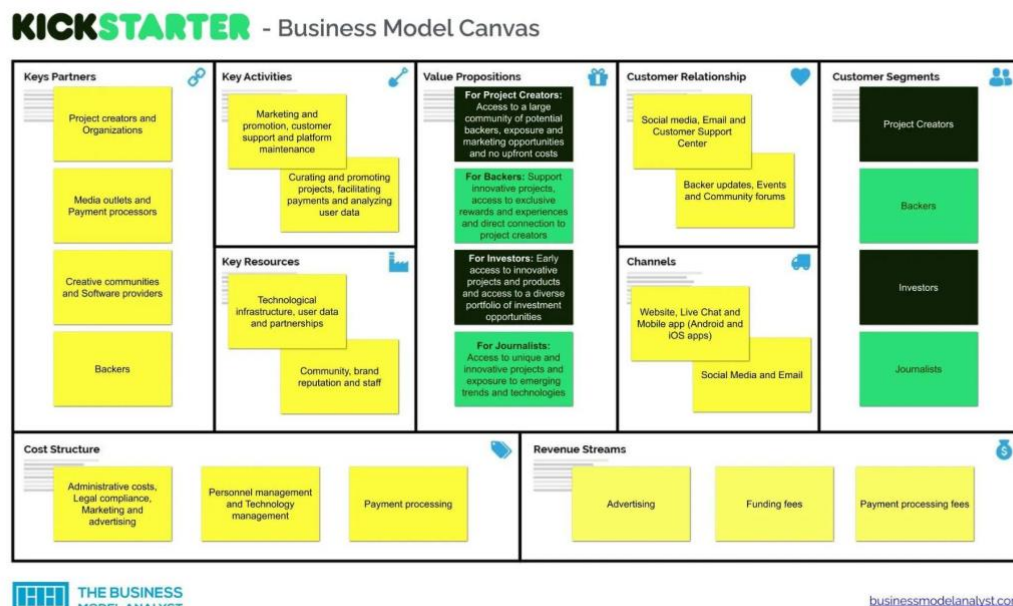

Fig. 1. Business Model Canvas (BMC) of KickStarter

b. Case study of two malaysian crowdfunding platform (https://www.researchgate.net/publication/341795509_A_business_model_canvas_for_crowdfunding_platform_case_study_of_crowdfunding_platforms_in_Malaysia)

Research by Nadir et al. (2019) proposed business model canvas which can be applied by the crowdfunding platform organizations to manage their business and operation more efficiently (see Fig. 2). Case study method has been employed with two techniques of data collection: interview and document review. Two crowdfunding platforms based in Malaysia indicated as Organization A and Organization B participated in the case study.
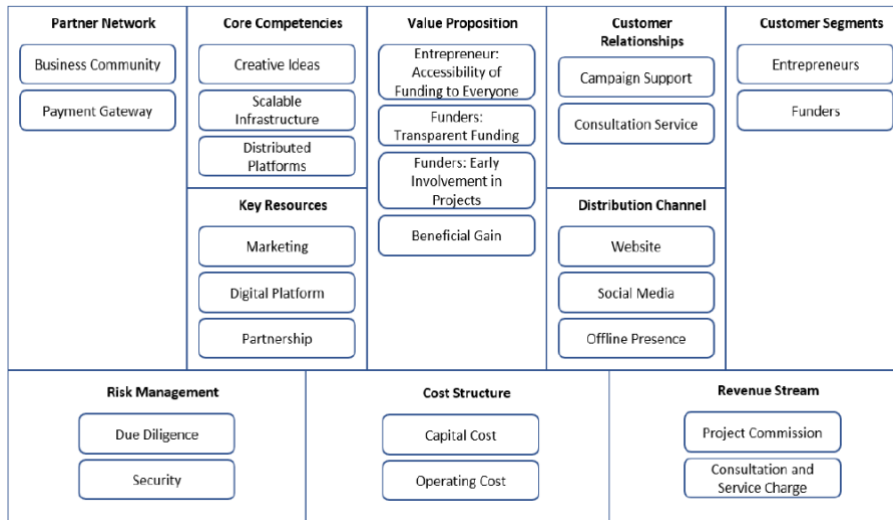

Fig. 2. Business Model Canvas (BMC) of crowdfunding platform

c. GoFundMe (https://businessmodelanalyst.com/gofundme-business-model/)

GoFundMe is a crowdfunding platform founded in 2010. It was initially intended to be a way for people to raise money for personal causes, such as medical or educational expenses.The platform quickly gained popularity and has since evolved into one of the world's largest crowdfunding sites. In addition to personal causes, people can also use GoFundMe to raise money for charitable organizations, small businesses, and other reasons (see Fig. 3).
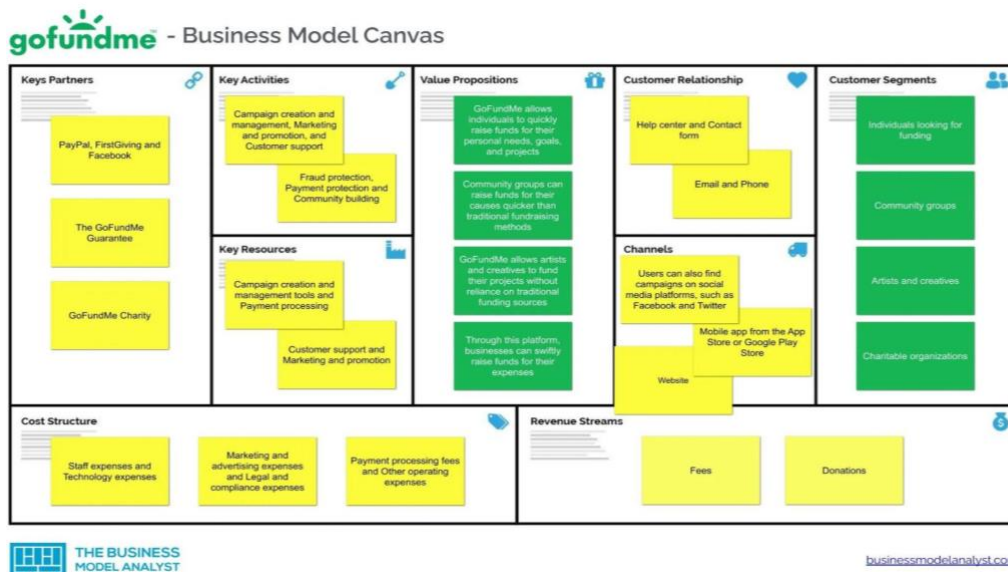

Fig. 3. Business Model Canvas (BMC) of GoFundMe

4.2. The Emergence of 4IR in Malaysia

The emergence of Malaysia's National Fourth Industrial Revolution (4IR) Policy has become palpable towards the country's aim to develop their digital manufacturing scene further. 4IR is devoted to improving the digital economy scene in Malaysia, fostering change towards digitsation and green technology. In fact, technology has become a key element in the world's operations, functions and activities. Around 65% of Malaysians are connected through mobile technologies (Allo Technology, 2021), influencing the ways in which they interact with their daily activities more than two-thirds of Malaysians are connected through mobile technologies In fact, Malaysia is posed as one of the countries with the highest use of technology within the Southeast Asia region (Tech For Good Institute, 2023). Thus, utilising such technologies towards the digital economy can help foster the country's competitiveness, efficiency and growth. Allocating resources towards the empowerment and spread of such technological capabilities, specifically in the business area, can implicate an array of benefits towards different stakeholders. Now, more than ever, society's reliance and constant use of technology urges relevant parties to digitise their own services in order to meet the growing demands of a digital economy.

4.3. Sadaqah based crowdfunding and donation platform

Crowdsourcing and crowdfunding are not entirely new practices solely made possible by digital technology; they have historical roots in earlier methods. (Rouzé, 2019). Crowdfunding refers to raising funds for a project or cause through a large group of people online. (Iuliia Gernego et al., 2022). Sadaqah-based crowdfunding is similar to regular donation crowdfunding and is easier to understand than investment crowdfunding. However, there are not many donation platforms that specifically focus on Islamic values and supporting Muslim communities. (Mohd Anim et al., 2020) Donors are not just motivated by rewards, they also want to make a positive social impact (Prendergast, 2023). This highlights the need for a crowdfunding platform designed specifically to address the needs of Muslim communities (Mohd Anim et al., 2020). Moreover, Sadaqah-based crowdfunding platforms could not only encourage the principles of Islamic law (Maqasid Shariah) but also strike a healthy balance between using technology for charitable giving (Saad & Mohammed Fisol, 2019). The emergence of financial technology (Fintech) has smoothen the daily activities for the general public, particularly by facilitating efficient online money transactions. (Mohd Anim et al., 2020). A study by Mohd Anim et al. (2023) identified several key strategies for ensuring the success of Sadaqah-based crowdfunding platforms. These include incorporating gamification elements like rewards and challenges, creating a user-friendly experience with easy navigation and personalization, and tailoring features based on the Stimulus-Organism-Response (SOR) theory to encourage desired donation behavior. Additionally, continuous research on donor behavior and collaboration with Islamic scholars are crucial to ensure the platform remains aligned with Islamic principles and values.

4.4. Instrument Development to Measure The Non-profit Organisation Website User Satisfaction and Willingness to Donate

Validation of the instrument is a must before measuring the website ease of use, usefulness, and trustworthiness towards the website user satisfaction of using the NPO website and influence the user action. Therefore, this paper is to validate the proposed items for website easiness, usefulness, and trustworthiness through the CFA. The variables of website ease of use, usefulness, the satisfaction of using NPO website and user willingness to donate adopted from the Technology Acceptance Model (TAM). While Trust included due to it is significant to the application of many IS mediums such as the website. The result from CFA indicated several items were discarded to meet the model fit criteria. Consequently, website usefulness was discarded, one item deleted for website trust, one item also was deleted for user satisfaction of using NPO website, and out of nine items, seven items remained for the user's willingness to donate. Whereas, the convergence validity analysis for the items of website ease of use, trust, the satisfaction of using NPO website and user willingness to donate indicated the items are independent but converged to measure as an individual construct.

4.5. CharitAble: A Software Application for Charity Donation

This study aims to develop an online application that will help charitable organizations in Metro Manila become easier to reach for donors to go along with the innovation of technology continuously. The main focus of CharitAble's business model is to provide a digital platform that connects charitable organizations in Metro Manila with donors, making it easier for them to receive donations and support their causes. CharitAble aims to leverage technology and innovation to streamline the donation process and enhance donor engagement. The application focuses on creating a user-friendly interface and features that improve the donor experience, resulting in increased confidence levels and donor participation. CharitAble's business model revolves around generating revenue through transaction fees on donations, partnerships with corporate sponsors, and advertising opportunities for businesses interested in supporting charitable causes. By offering a functional and efficient platform, CharitAble aims to attract more charitable organizations and donors.

5. INITIAL BUSINESS MODEL

Based on the Literature Review conducted above, below is the initial Business Model Canvas (see Fig. 4) and Value Propositions Customer (VPC) for SadaqahNow project (see Fig. 5 & 6):
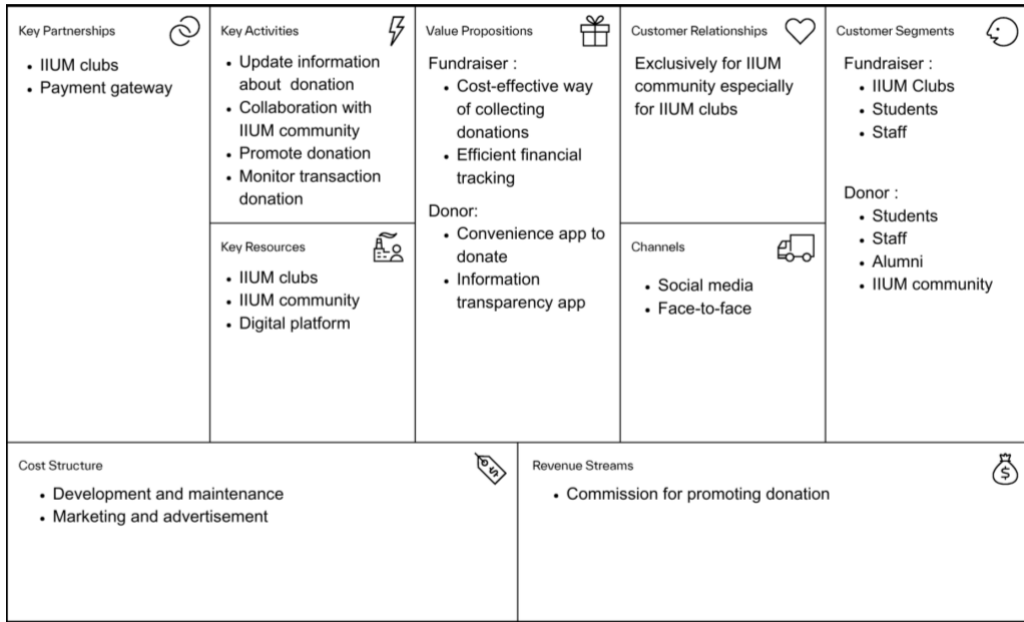
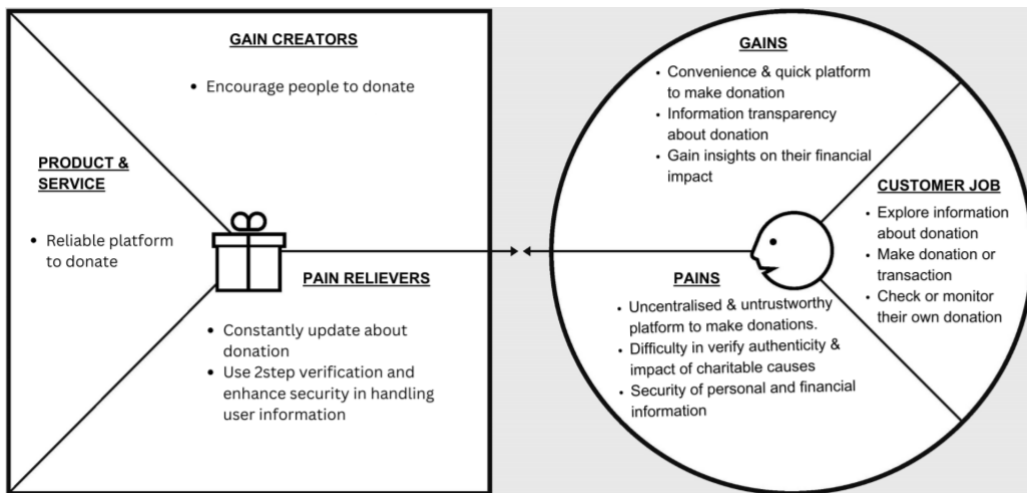Fig.4. SadaqahNow Business Model Canvas
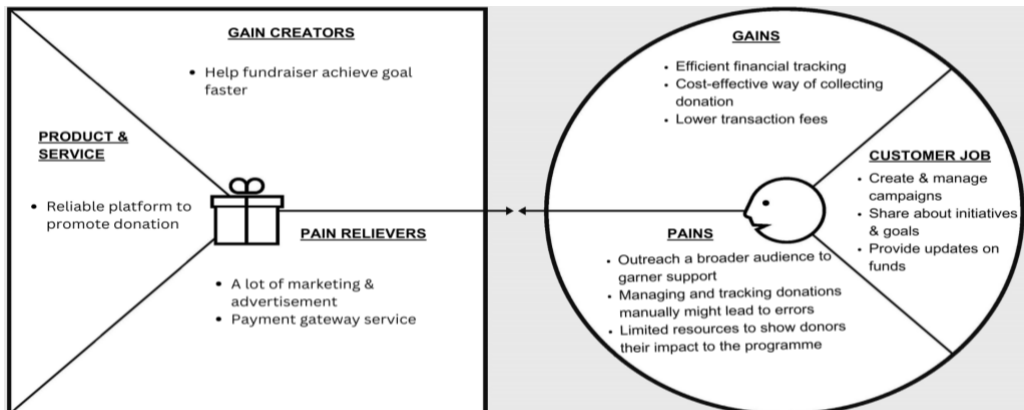

Fig. 5. Donor Value Proposition Canvas

Fig. 6. Fundraiser Value Proposition Canvas

6. CONDUCT VALIDATION OF INITIAL BM & KEY FINDINGS

To validate our initial business model, we opted to employ survey questions to collect data and gauge the opinions and preferences of the IIUM community regarding donations and donation apps. We distributed a series of questionnaires through the Whatsapp platform, targeting individuals within the IIUM community. In total, we received responses from 42 participants. The majority of our respondents, comprising 39 individuals, are IIUM students followed by 2 staff and 1 lecturer. This approach allowed us to gather valuable insights into the attitudes and inclinations of our target demographic towards donation practices and applications.

As for customer segments, our survey included inquiries about donation frequency and preferred methods. Notably, when presented with a scale of 0 to 5 for donation frequency, the majority of respondents (15 individuals) indicated a level 3, suggesting that they donate occasionally rather than frequently. When asked about their preferred donation method, a significant portion of respondents (22 individuals) expressed a preference for online transfer or QR code donations. Additionally, we investigated respondents' familiarity with other donation apps, finding that a considerable number (27 individuals) were not acquainted with any other donation platforms. These findings shed light on the donation habits and preferences of our target audience, providing valuable insights for our business model validation. See Fig. 7.

As for customer relationships (see Fig. 8), we delved into respondents' preferences for staying informed about new charities and donation opportunities, as well as their perceptions regarding feedback from the charities they support. Notably, a vast majority (40 individuals) indicated social media as one of their preferred channels for receiving such updates. Moreover, our findings underscore the significance of feedback, with a substantial number of respondents (17 individuals selecting level 4 and 15 individuals choosing level 5 on a scale of 1 to 5) emphasizing the importance of receiving feedback from charities they donate to. Additionally, we investigated the type of user support respondents would likely utilize when encountering issues or queries while using a donation app. A significant majority (25 individuals) expressed a preference for accessing the frequently asked questions (FAQ) section for assistance. These insights provide valuable guidance for establishing and nurturing effective customer relationships within our business model.

Moreover, as for channels, among the inquiries posed to respondents was their preferred channel for accessing information about donation apps. Notably, a majority of participants (32 individuals) indicated social media as their primary source for such information. Additionally, participants were asked about their donation preferences, specifically whether they preferred one-time donations or recurring donations. The findings revealed that a significant majority (38 individuals) favored one-time donations over recurring ones. These insights illuminate the communication channels and donation preferences of our target audience, providing valuable considerations for refining our business model.

Furthermore, as for revenue streams,respondents were queried about their willingness to pay a nominal fee for utilizing a donation app. The findings revealed a split response, with an equal proportion of respondents, constituting 50%, expressing both willingness and reluctance to pay such a fee. Additionally,

participants were asked if they would be inclined to use a donation app that charged a fee, provided that the fee directly benefited charities. A substantial majority (36 individuals) concurred with this proposition, indicating a favorable disposition towards supporting donation apps that contribute directly to charitable causes. These insights highlight the complexities surrounding revenue generation within the context of donation apps and offer valuable considerations for devising sustainable revenue models within our business framework.

Additionally, as for key resources, respondents were asked about their comfort level with using online payment methods. The findings revealed that a majority of participants (28 individuals) expressed comfort with utilizing online payment methods for donations. Furthermore, participants were questioned about their concerns regarding the security of their personal information when donating through an app. An overwhelming majority (41 individuals) indicated a significant level of concern regarding the security of their personal data during the donation process. These insights underscore the importance of ensuring robust security measures within donation apps to instill trust and confidence among users, thereby enhancing the effectiveness of our key resources.

Lastly, as for value propositions and key activities, respondents were questioned about various aspects crucial to their donation experience. Firstly, participants were asked about the importance of having a convenient way to donate to charities, with a majority (28 individuals) highlighting its significance. Similarly, the importance of knowing that their donations support reputable charities was emphasized by a substantial number of respondents (33 individuals). Moreover, when queried about the importance of tracking their donations, a considerable majority (10 individuals selecting level 4 and 22 individuals choosing level 5 on a scale of 1-5) deemed it highly significant. Additionally, respondents were asked to identify the most important features for donors and charity clubs within a donation app. Nearly all participants (39 individuals) prioritized the easy donation feature for donors, while charity clubs predominantly favored the donor management feature, as indicated by 30 respondents. These insights underscore the importance of user-centric functionalities and transparency in fostering positive experiences and trust within donation platforms. See Fig. 9 – Fig. 11.
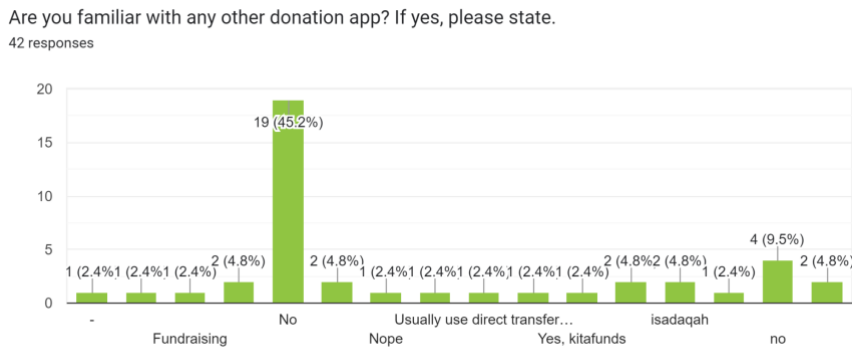

Fig.7. Customer Segment: 27 respondents have given answers related to unfamiliarity to other donation apps

How important is it to you to receive feedback from the charities you donate to?
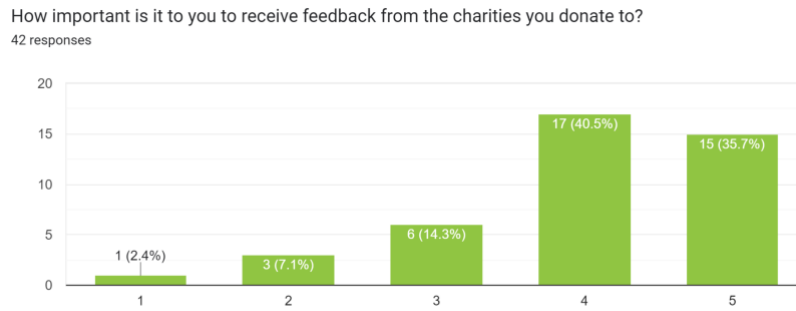42 responses

Fig.8. Customer relationships: 17 individuals selecting level 4 and 15 individuals choosing level 5 emphasizing the importance of receiving feedback from charities they donate to

How important is it for you to be able to track your donations?
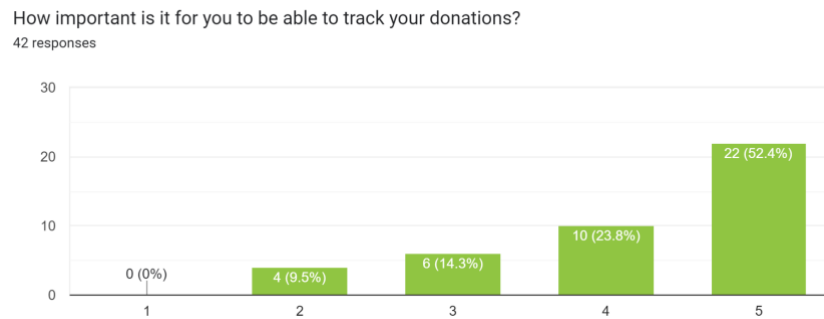42 responses

Fig. 9. Value proposition: 10 individuals selecting level 4 and 22 individuals choosing level 5 proving that being able to track donations in a donation app is highly significant.
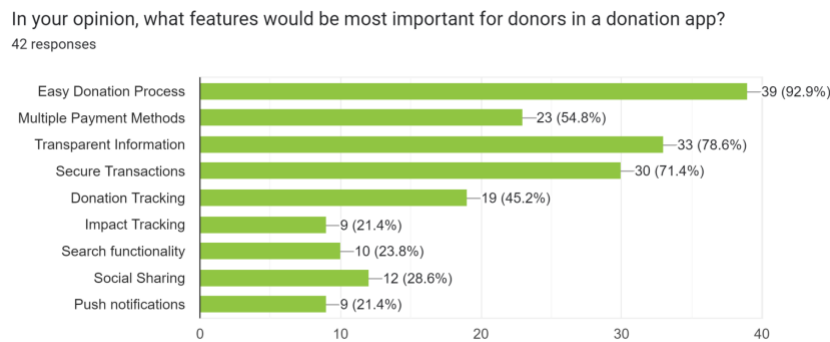
In your opinion, what features would be most important for donors in a donation app?
42 responses

Fig.10. Value proposition: 39 individuals prioritized the easy donation feature for donors

In your opinion, what features would be most important for charity clubs in a donation app?
42 responses

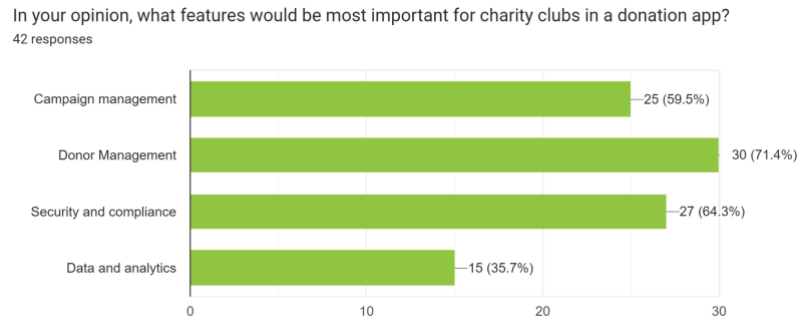|	
Campaign management	25 (59.5%)
Donor Management	30 (71.4%)
Security and compliance	27 (64.3%)
Data and analytics	15 (35.7%)

Fig.11. Value proposition: As indicated by 30 respondents, charity clubs predominantly favored the donor management feature

7. VALIDATED BUSINESS MODEL (BM) – BMC FRAMEWORK

7.1. Validated SadaqahNow Project BM

In this section, we'll provide a concise overview of the Business Model Canvas (BMC) for the validated IT/digital project, SadaqahNow. The BMC serves as a strategic tool to outline key aspects of the project's business model, including its value proposition, target customers, revenue streams, and more (Maria et al., 2023). By exploring each of the nine blocks of the BMC, we gain insight into how SadaqahNow operates and delivers value within the context of its digital platform for facilitating charitable donations within the IIUM community.

Firstly, key partnerships. SadaqahNow relies on strategic partnerships with IIUM clubs and a reliable payment gateway. Collaborating with IIUM clubs ensures a steady stream of fundraising campaigns, while partnering with a trusted payment gateway facilitates secure transactions, enhancing user trust and confidence in the platform. Then, key activities. The core activities of SadaqahNow encompass updating donation information, fostering collaboration with the IIUM community, promoting fundraising campaigns, and meticulously monitoring donation transactions. These activities ensure the smooth operation of the platform, effective communication with stakeholders, and transparent handling of funds. Next, key resources. SadaqahNow leverages key resources such as IIUM clubs, the IIUM community, and the digital platform itself. IIUM clubs provide the content and campaigns, while the IIUM community contributes donations and engagement. The digital platform serves as the backbone, facilitating interactions, transactions, and information dissemination.

For value propositions, SadaqahNow offers a compelling value proposition to both fundraisers and donors. For fundraisers, it provides a cost-effective means of collecting donations, efficient financial tracking, and instant visibility into the impact of donations. For donors, it offers convenience, transparency, and trustworthiness, making the donation process seamless and rewarding. Other blocks of (BMC) which are Customer Relationships, SadaqahNow fosters exclusive relationships with the IIUM community, particularly IIUM clubs and donors. Through personalized support, timely communication, and reliable assistance, SadaqahNow builds lasting relationships based on trust, integrity, and mutual benefit. Next, channels. SadaqahNow utilizes various channels to reach its target audience, including social

media platforms, face-to-face interactions on campus and via Network-of Mosques (Salleh et al., 2013; Dahlan et al. 2017), and possibly email newsletters. These channels enable effective communication, engagement, and promotion of fundraising campaigns, maximizing outreach and impact.

Then, customer segments. SadaqahNow serves two primary customer segments: fundraisers (IIUM clubs, students, staff, community centres) and donors (students, staff, alumni, IIUM and the public community). By catering to the unique needs and preferences of each segment, SadaqahNow ensures relevance, satisfaction, and sustained engagement. Furthermore, cost structure. SadaqahNow incurs costs associated with development and maintenance of the digital platform, marketing and advertising efforts, and operational expenses. However, these costs are offset by the potential for revenue generation through commissions for promoting donations, ensuring sustainability and scalability. Lastly, revenue streams. SadaqahNow generates revenue primarily through commissions earned from promoting donations. Additionally, alternative revenue streams such as subscription fees or transaction fees may be explored in the future to diversify income sources and enhance financial stability.

7.2. Business Environmental Map (EM)

Business environmental map (EM) provides an overview of the external factors that influence SadaqahNow business model's development and operation. It examines various aspects of the business environment, including social, technological, economic, legal, regulatory and environmental factors (Mahesh et al., 2020). See Table 1.

Table 1: Business Environmental Map for SadaqahNow

Social Factors	**Technological Factors**
SadaqahNow aligns with Islamic teachings on charity (Sadaqah), promoting compassion and community development. It also addresses financial constraints faced by IIUM clubs and facilitates charitable giving among the IIUM community, contributing to social cohesion and responsibility.	SadaqahNow leverages technology to create a centralized donation application, streamlining the process of fundraising and making it more accessible and transparent for both IIUM clubs and donors.
Economic Factors	**Legal and Regulatory Factors**
SadaqahNow offers a cost-effective solution for IIUM clubs to reach their financial targets and provides donors with a convenient and trustworthy platform to contribute to charitable causes.	Compliance with financial regulations and data protection laws is crucial for the operation of SadaqahNow. Ensuring transparency, accountability, and security of transactions are key considerations to maintain trust and integrity within the IIUM community.
Environmental Factors	
While not directly related to environmental sustainability, SadaqahNow indirectly promotes environmental consciousness by supporting social initiatives that contribute to sustainable development goals, such as poverty alleviation, and education.	

7.3. Strategy Canvas

(a) Before and After SadqahNow Implementation

Factor/ Problem	Before implementation	After implementation	Explanation
Time consuming of fundraising	Long	Short	People can donate easily whenever and wherever they want
Who can donate /make fundraising	Club and student who have information	Everyone in IIUM and the general public	Application can be use by IIUM community and there will be ads and promotion about all ongoing fundraising
Awareness level of fundraising	Medium	High	As we collaborate with IIUM club and management. it can make more people aware about the easier way to donate and attract more people to try

(b) Comparision between SadaqahNow vs. KitaFunds

● Our solution : SadaqahNow   ● Others solution : KitaFunds

| Factor/ Problem	Our Solution	Others Solution	Explanation
Transaction fee	Free of charge	5% of each transaction	To make sure all the donations go only to fundraising.
Exposure of application	- Collaborate with IIUM club - Promote on social media	Social media	Our app aims for the IIUM community only, hence it only focuses on IIUM.
Fundraising progress tracker	Make system that can update efficiently about ongoing fundraising	Need to check personally to see update	Easy for donor to know update about fundraising
Level of trustworthy on application	Do a lot of collab with IIUM clubs and management	Everyone can access to website to know about fundraising	With this we can gain IIUM community trust as we collaborate with important people in IIUM.
Security level of user's data	Use data encryption to store user information	Make privacy data policy	User will be more confident to fill in their bank information

7.4. Low Fidelity prototype apps
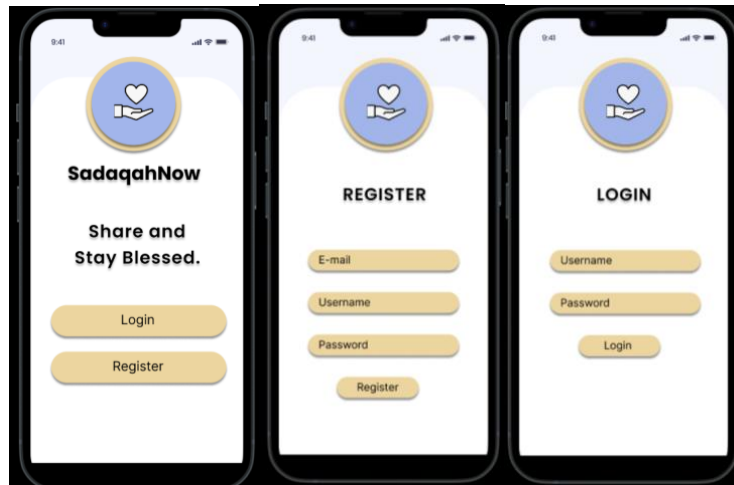
Fig.12. Interface for login and register new account

For registration of customer segments (CS) – donors and fundraisers, SadaqahNow will leverage on BDA capabilities, storing their profiles and tracked their preferences/ experiences. See Fig. 12.
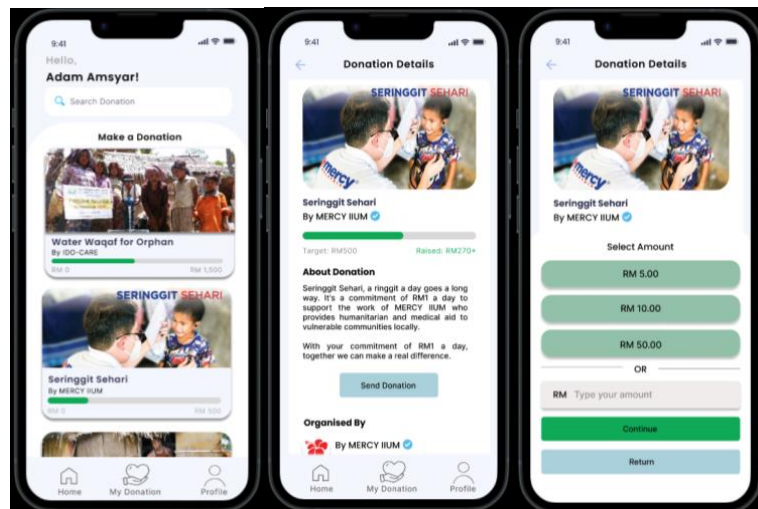

Fig.13. Interface for donation details and give donation

For donations, SadaqahNow will use AI in the search bar as it will make it easy for our user to search their desired club or fundraising to donate to (see Fig. 13).
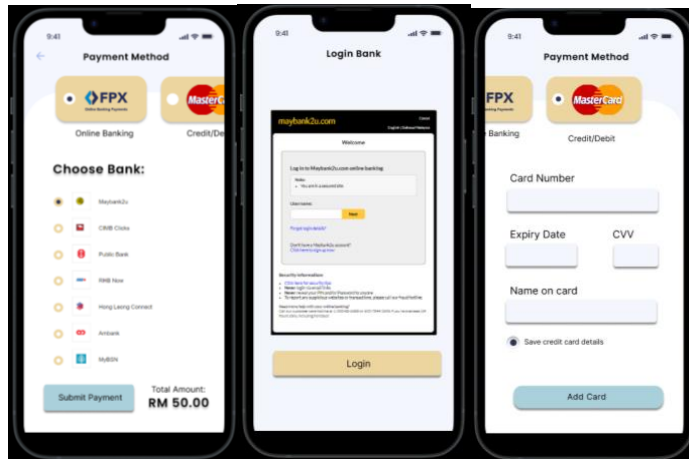
Fig.14. Interface for giving donation via bank card and FPX

For giving donations, SadaqahNow will use BDA to store user card information (see Fig. 14). Other than that, we also will use IOT in this part as it involves connecting our app with the bank cloud to make the transaction. In IOT we also can avoid fraud transactions as it can detect all of the data transactions being made.
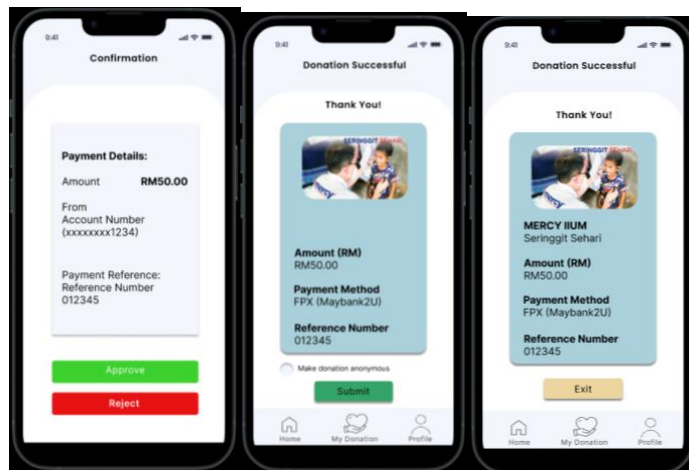

Fig.15. Interface for confirmation transaction and receipt of donation

For transaction and receipt of donatiopn, SadaqahNow will use BDA capabilites to keep track of all receipt of transactions for each fundraising project (see Fig. 15).
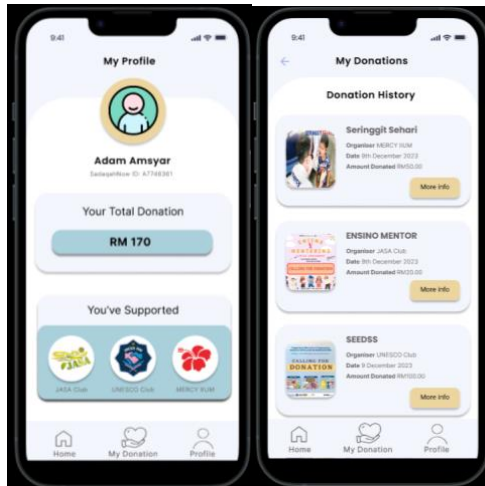
Fig. 16. Interface for profile and donation history

For donation history, SadaqahNow will use BDA capabilities to track and reflect transactions of donors history and total donation (see Fig. 16).

8. CONCLUSION AND FUTURE WORKS

In conclusion, the key challenges presented in this paper highlighted the lack of a holistic approach towards supporting IIUM club crowdfunding and fundraising activities. This poses obstacles for both the donor and the organisers/fundraisers, including the tireless man-hours spent for donation collection, lack of tracking and fund progress. Thus, conceptually SadaqahNow helps to address these pains and instigates a culture of contributing, support and caring community. The surveys conducted in validating SadaqahNow project business model has provided further insight towards the relevancy of SadaqahNow as pain relievers and gain creators for both donors and fundraisers. Future works include developing a detailed IT Project Management (PMC) plan to develop SadaqahNow.

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