IIUMINKIND PROJECT BUSINESS MODEL: CROWDFUNDING FOR ENHANCING THE WELLBEING OF B40 COMMUNITIES AND NURTURING B40-PRENEURS

NURALYA MEDINA BINTI MOHAMMAD NIZAM[1*], NIK SHAMEERA AZFAREEHA BINTI NIK SHAMLAN[2], NOR AZREEN BINTI ASARI[3], SYAZA NUR SABRINA BINTI MOHAMAD FAEZAL[4], ABDUL RAHMAN AHMAD DAHLAN[5]

[1,2,3,5]*Kuliyyah of Information and Communication Technology*
International Islamic University Malaysia, Kuala Lumpur, Malaysia
[4]*Kuliyyah of Economics and Management Sciences*
International Islamic University Malaysia, Kuala Lumpur, Malaysia

*Corresponding author: medinamohdnizam@gmail.com

ABSTRACT: This conceptual paper outlines an approach for increasing community well-being by adapting the crowfunding IIUMinKind project business model offered, aiming to tackle a wide array of societal issues such as poverty, homelessness, mental health, and addressing the special needs of the low income B40 population. With an eye towards enhancing various facets of the society, such as unemployed, community centres & network of mosques, the disabled, single mothers, and orphanages, the approach seeks to collect public funds and redistribute them to these establishments, ensuring transparency and impactful outcomes in donation utilization. Additionally, the approach aims to empower individuals in these needy communities by providing opportunities for reskilling and upskilling, thereby fostering entrepreneurship, jobs and wealth creation, and economic growth. Reaching out to and engaging underprivileged or isolated individuals and groups, who frequently face unstable finances, limited access to quality medical care, difficulty finding steady work, housing insecurity, and limited resources for education and skill development, are among the challenges of this endeavor. The effort, which encourages accountability, transparency, and impactful outcomes in fund usage, seeks to meet societal demands and getting community support. Thus, creating social cohesion and economic growth towards the betterment of human life and civilisation. This paper seeks to lay a solid basis for long-term outcomes and impacts by leveraging on business modelling tools like the Value Proposition Design Canvas (VPC), Business Model Canvas (BMC), and Business Environmental Map (EM). Surveys are used to collect data on situations, understanding, and knowledge, allowing for ongoing modification of the model to suit the changing needs of stakeholders. Hence, this paper offers the IIUMinKind project business model aims to pave the way towards the betterment of B40 quality of life by leveraging on trusted digital platforms for fund/donation collection and distribution in supporting impactful societal initiatives.

KEY WORDS: *Digital Platforms Business Model, Societal Quality of Life, Donation, Impactful Societal Initiatives, B40 Entrepreneur*

1. INTRODUCTION

The digital world is rising as the world evolves causing many changes especially in the betterment in human's life. The Internet is accessible to everyone hence, a lot of things have been digitalised including the method of donations to encourage people to keep donating to the needy. The changes of the donation process has significantly expanded the donation sector's scope and provided them with more opportunities to interact with donors. According to Sung et al., (2020), by providing related information, the online donation system enables donors to see how their donations are used or distributed to donees. Donors can donate at fingertips due to the development of mobile-apps that are designed to make donations quicker and more convenient than ever before.

The existing online donation platforms such as GoFundMe, KickStarter, and Indiegogo offer both benefits and challenges for donors and donees. Although they differ slightly from one another, all these online donation platforms operate similarly. With only a few clicks, online donation platforms enable donors to support anyone and allow them to track the distribution of their giving, which is a huge advantage. However, there are drawbacks as well, such as the possibility of fake campaigns and issues about the use of donations. Moving on to the donees' perspectives, online donation platforms give them immediate access to a huge population of potential donors and allow them to collect donations for a variety of needs. However, due to the huge amount of people asking for donations on these platforms, this leads to some donees not being able to achieve their KPI in receiving the donations. Despite this, there are still flaws in the online donation platforms that must be fixed to enhance the donation experience for everyone involved. Thus, a major issue is the adaption of high platform charges, which have a big influence on the amount of money that eventually reaches the donees, leading to affecting the success of the donation process.

This paper introduces IIUMinKind project business model with a digital and mobile app-based platform for donations & funding of impactful initiatives in assisting organizations, including NGOs, in their efforts to create values and support communities in need. To promote generosity, IIUMinKind provides a comprehensive channel that accepts donations, both locally and globally. For this reason, it is essential to promote community engagement (CE) initiatives to ensure the effectiveness and success of this project. In addition, as stated in the IIUM Roadmap 2023 - 2024, to achieve High Touch CE and Global Relevance & Citizenship, it is crucial to build strong CE and partnerships between IIUM and the local and global communities. This will therefore lead to easier distribution of donations to various community organizations, among which are mosques, orphanages, and homes for the disabled and elderly. By focusing on the B40 demographic, also referred to as the poor or underprivileged, IIUMinKind can ensure the needs and goals of the people it aims to nurture as digital entrepreneurs can be achieved.

2. OBJECTIVES

This project is proposed in an attempt to help those in need, especially from the low income B40 groups in Malaysia. In line with several United Nations' Sustainable Development Goals (SDGs) namely SDG1 - No Poverty, SDG2 - Zero Hunger,

SDG4 - Quality Education, and SDG8 - Decent Work and Economic Growth, this paper aims to offer a conceptual project business model that include the following:

a. To build an intuitive and user-friendly digital platform and mobile application that allows individuals to donate various items conveniently.
b. To provide educational resources and free teaching sessions through the platform to empower low-income families, students, and individuals with disabilities to acquire new skills and improve their livelihoods.
c. To collaborate with mosques, elderly, orphanages, and other community organizations to identify and address the specific needs of beneficiaries and ensure the effective distribution of donated items.
d. To foster a culture of giving, community engagement, and social responsibility among individuals, businesses, and organizations through the platform's initiatives and outreach efforts.
e. To empower vendors, especially Micro, Small, and Medium Enterprise entrepreneurs from the B40 group, by providing them with a platform to showcase and sell their products, locally and globally.

3. METHODOLOGY

This paper employs the design thinking methodology to formulate a conceptual IIUMinKind project business model aimed at assisting both local and global communities. To gain a comprehensive understanding of the challenges faced by various customer segments (CS) – donors, donees & B40 entrepreneurs - a literature review is conducted. Additionally, surveys are administered to assess the well-being of IIUM students and external communities, including community centers and the B40 group. These surveys also gather feedback on the proposed digital platform/app, which facilitates donations of goods or monetary contributions and the sales of goods by communities. Leveraging on business modeling tools such as the Business Model Canvas (BMC) (Osterwalder & Pigneur, 2010) and Value Proposition Design Canvas (VPC) (Osterwalder et al., 2014), a conceptual project business model is developed embedded with a digital platform in facilitating donations collection and distribution for funding of impactful societal initiatives. The initial BMC is validated through surveys distributed to key partners, ensuring their endorsement of the application's potential utility. Meanwhile, the initial VPC is validated through surveys with various customer segments (CS), ensuring the validated business model is well-aligned with the identified problems and effectively addresses the needs of the target communities.

4. LITERATURE REVIEW

4.1. Benchmark of Business Model

4.1.1. GoFundMe (https://www.gofundme.com/)

GoFundMe is a crowdfunding platform founded in 2010 by Brad Damphousse and Andrew Ballester. Its original purpose was to help people raise money for private causes, including emergency medical bills or college expenditures. With time, the platform gained attraction and grew to become one of the biggest crowdfunding websites in the world. People can use GoFundMe to raise money for small businesses, charitable organizations, and other purposes in addition to personal causes. See Fig. 1.

One factor in GoFundMe's success is its reputation for being easy to use and user-friendly. Making a campaign website, sharing personal narratives, and receiving contributions are all made possible for users. The site provides campaign organizers with a wide range of tools and information to aid them in meeting their funding targets.
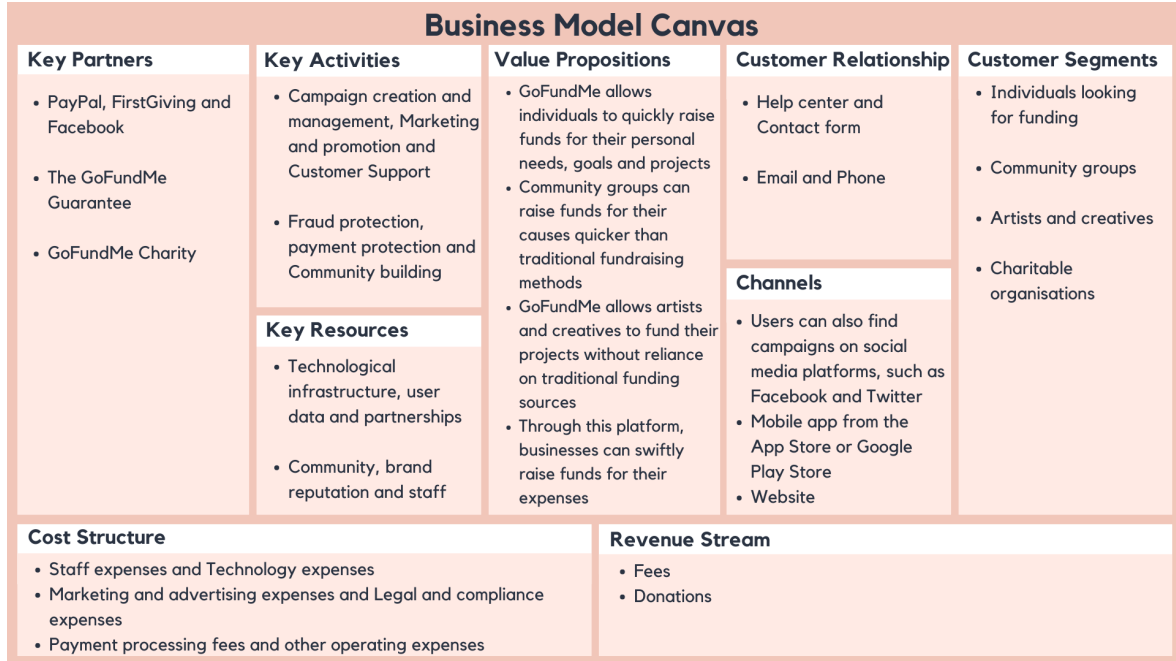

Business Model Canvas

Key Partners	Key Activities	Value Propositions	Customer Relationship	Customer Segments
• PayPal, FirstGiving and Facebook • The GoFundMe Guarantee • GoFundMe Charity	• Campaign creation and management, Marketing and promotion and Customer Support • Fraud protection, payment protection and Community building **Key Resources** • Technological infrastructure, user data and partnerships • Community, brand reputation and staff	• GoFundMe allows individuals to quickly raise funds for their personal needs, goals and projects • Community groups can raise funds for their causes quicker than traditional fundraising methods • GoFundMe allows artists and creatives to fund their projects without reliance on traditional funding sources • Through this platform, businesses can swiftly raise funds for their expenses	• Help center and Contact form • Email and Phone **Channels** • Users can also find campaigns on social media platforms, such as Facebook and Twitter • Mobile app from the App Store or Google Play Store • Website	• Individuals looking for funding • Community groups • Artists and creatives • Charitable organisations

Cost Structure	Revenue Stream
• Staff expenses and Technology expenses • Marketing and advertising expenses and Legal and compliance expenses • Payment processing fees and other operating expenses	• Fees • Donations

Fig. 1. GoFundMe Business Model

4.1.2. KickStarter (https://www.kickstarter.com/)

Kickstarter is a worldwide website that facilitates the funding of creative projects by consumers. It was developed to link musicians, designers, filmmakers, and artists with possible backers who may enable them to realize their creative visions.

Kickstarter has developed and expanded over time. A new category called "Design and Technology" was added to the platform in 2014 with the sole goal of assisting hardware projects. This category rose to dominance on the website quite rapidly. It has aided in financing several creative products.

Kickstarter has become one of the most favored and successful crowdfunding sites worldwide. The site had raised over $5 billion for over 200,000 projects as of 2021. Kickstarter has aided in the development of numerous creative projects, ranging from films and music albums to innovative gadgets and social concerns. See Fig. 2.
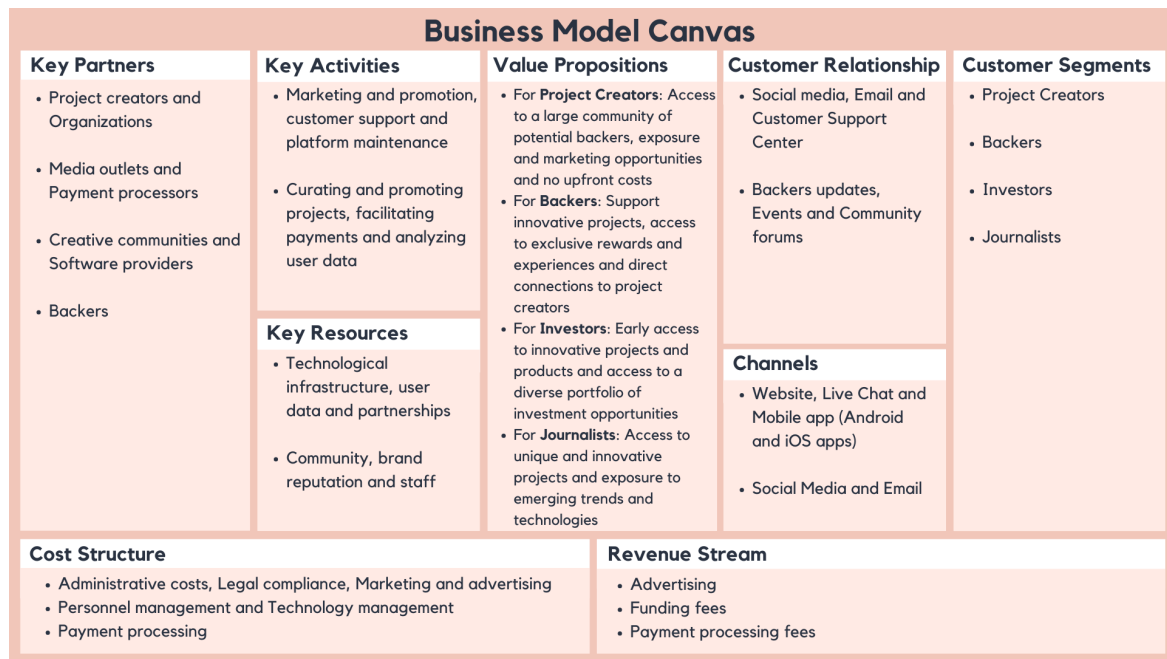
Business Model Canvas

Key Partners	Key Activities	Value Propositions	Customer Relationship	Customer Segments
• Project creators and Organizations • Media outlets and Payment processors • Creative communities and Software providers • Backers	• Marketing and promotion, customer support and platform maintenance • Curating and promoting projects, facilitating payments and analyzing user data **Key Resources** • Technological infrastructure, user data and partnerships • Community, brand reputation and staff	• For **Project Creators**: Access to a large community of potential backers, exposure and marketing opportunities and no upfront costs • For **Backers**: Support innovative projects, access to exclusive rewards and experiences and direct connections to project creators • For **Investors**: Early access to innovative projects and products and access to a diverse portfolio of investment opportunities • For **Journalists**: Access to unique and innovative projects and exposure to emerging trends and technologies	• Social media, Email and Customer Support Center • Backers updates, Events and Community forums **Channels** • Website, Live Chat and Mobile app (Android and iOS apps) • Social Media and Email	• Project Creators • Backers • Investors • Journalists

Cost Structure	Revenue Stream
• Administrative costs, Legal compliance, Marketing and advertising • Personnel management and Technology management • Payment processing	• Advertising • Funding fees • Payment processing fees

Fig. 2. KickStarter Business Model

4.1.3. **Indiegogo (**http://www.indiegogo.com/**)**

Through the crowdfunding website Indiegogo, people and organizations may raise money for a range of initiatives, causes, and projects. Indiegogo, which was established in 2008 by Danae Ringelmann, Slava Rubin, and Eric Schell, has grown to become one of the top sites for crowdfunding. The platform uses a rewards-based crowdfunding approach, in which campaign backers get benefits or incentives in return for their financial contributions. Indiegogo is a user-friendly platform for utilizing campaign creation and management. It enables campaign creators to share their stories, set fundraising targets, and motivate backers with incentives, social issues, entrepreneurship, and more, which are addressed through campaigns on Indiegogo. With the help of Indiegogo, entrepreneurs, artists, activists, and inventors may now more easily obtain funding and acknowledge their ideas. See Fig. 3.
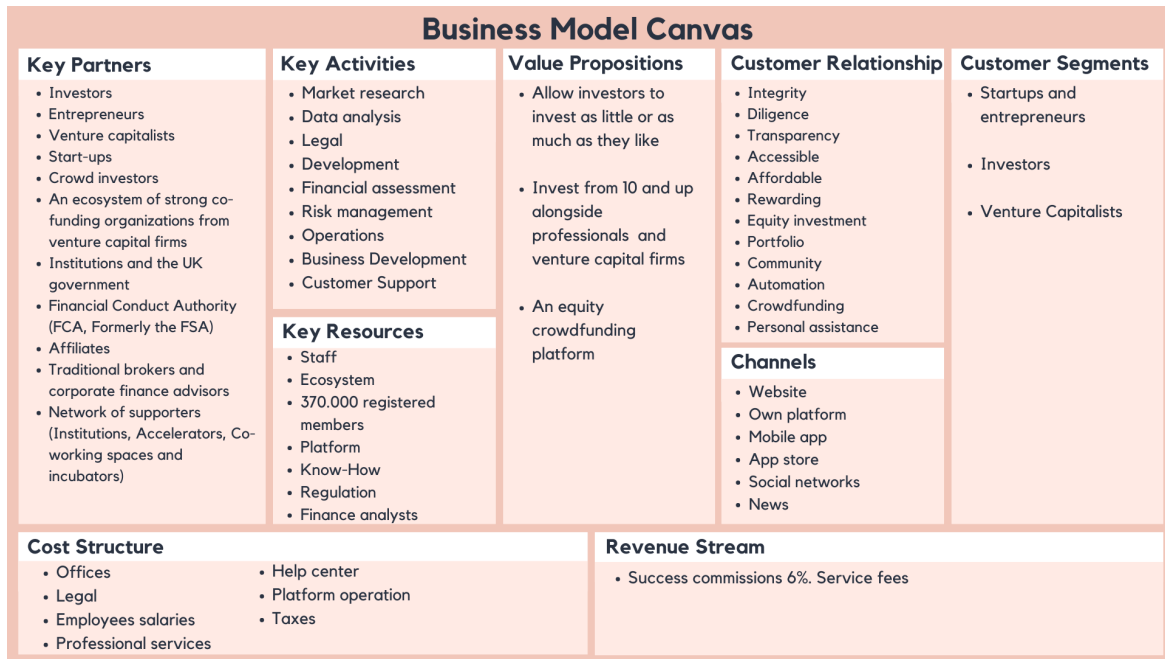
Business Model Canvas

Key Partners	Key Activities	Value Propositions	Customer Relationship	Customer Segments
• Investors • Entrepreneurs • Venture capitalists • Start-ups • Crowd investors • An ecosystem of strong co-funding organizations from venture capital firms • Institutions and the UK government • Financial Conduct Authority (FCA, Formerly the FSA) • Affiliates • Traditional brokers and corporate finance advisors • Network of supporters (Institutions, Accelerators, Co-working spaces and incubators)	• Market research • Data analysis • Legal • Development • Financial assessment • Risk management • Operations • Business Development • Customer Support **Key Resources** • Staff • Ecosystem • 370.000 registered members • Platform • Know-How • Regulation • Finance analysts	• Allow investors to invest as little or as much as they like • Invest from 10 and up alongside professionals and venture capital firms • An equity crowdfunding platform	• Integrity • Diligence • Transparency • Accessible • Affordable • Rewarding • Equity investment • Portfolio • Community • Automation • Crowdfunding • Personal assistance **Channels** • Website • Own platform • Mobile app • App store • Social networks • News	• Startups and entrepreneurs • Investors • Venture Capitalists

Cost Structure		Revenue Stream
• Offices • Legal • Employees salaries • Professional services	• Help center • Platform operation • Taxes	• Success commissions 6%. Service fees

Fig. 3. Indiegogo business model

4.2. 4IR on Donation Platform

According to Zhang et al., (2020), as the Internet continues to change our life, donation practices are also being adapted to the evolving technology, making conventional fundraising methods almost obsolete. Online platforms offer flexibility by allowing donors to make donations whenever they want, eliminating the needs of physical giving. The Fourth Industrial Revolution, or 4IR, is the term used in Malaysia to describe the adoption of cutting-edge technology such as artificial intelligence (AI), the Internet of Things (IoT), and robotics. The implementation of 4IR technologies in donation platforms has completely changed the process of making and managing donation. Through the analysis of donor behavior and preferences by AI algorithms, platforms can boost donor interaction and customize donations.

Moreover, the government has sped up the nation's digital transformation by launching MyDigital. The MyDigital, which highlights the value of technological advancement and integration across all sectors, offers Malaysia a strategic framework to lead the country into the digital era. Malaysia characterizes the digital economy as "economic and social activities that involve the production and use of digital technology by individuals, businesses and government," based on research, analysis, and consensus among key players in the public and private sectors. The digital economy, then, is the result of the 4IR due to the fact that digital technology has been widely used. New digital economies are developing as a result of the fundamental changes that 4IR technologies are bringing about in several industries, including how businesses function and engage with their clients. Using 4IR technologies in the context of online contribution platforms is one way that digital innovation promotes change and boosts Malaysia's digital economy. This does not only bring the donation process up to date, but they are also promoting societal benefit, transparency, and trust in the digital era by securely and openly managing giving donations.

4.3. Aspects that Lead to Donation Giving

According to the research by Noor et al. (2016), age, income, and education have been found to have an impact on the features of charitable donating behaviour in Malaysia. Thus, individuals' preferences towards making donations are determined by the combination of their demographic characteristics with socio-economic backgrounds, real-life experiences, and personal views on certain things. The combination of these factors shows the needs of a variety of donation practices and the encouragement to make donations within the diverse community in Malaysia.

Aside from demographic characteristics, a study by Geng et al. (2022) found that donors' satisfaction and well-being influence their desire to donate. Although to some, the issue of transparency may not directly affect the donors' decision to donate, however, it has a major effect on the environment that promotes giving as a whole. When the donors and the donation or nonprofit organizations have developed a high level of trust, thus, this may lead to a stronger connection between them, as the donors place a high confidence and trust in the organization's responsibility and honesty. However, it is crucial to note that the honesty felt by the donors might change from time-to-time especially when there are questions about the entire organization's operation or perhaps, mismanagement inside the organizations.

4.4. Online Donation Platform

According to Brunker (2016), most donations are made via a variety of payment methods, such as checks, credit cards, digital wallets (also known as e-wallets), and cash. With these donation options, donors can donate to any donation or nonprofit organizations with ease, meeting a range of preferences. Financial donations are, in fact, still a popular way, especially for in-person donation events. Thus, by accepting a variety of donation methods in terms of financial, the nonprofit organizations can improve their fundraising strategies, which will ultimately lead to more support, leading to a huge success in their charitable initiatives.

In Malaysia, the Muslim community prefers making direct or face-to-face donations either to the collection boxes or to the receivers. This shows that traditional approaches to donation requests are preferred over modern approaches that make use of technology (Awang et al., 2015). In addition, the Muslim community in Malaysia keeps to cultural and religious norms that place a high value on interpersonal relationships. Thus, this illustrates a preference for traditional practices of giving, even in the face of the wide range of technologically enabled platforms, such as mobile-app and the use of Internet platforms.

4.5. Having Confidence in Donating to Nonprofit Organizations

Trustworthiness is the foundation of acts of trust, such as donations (Wiencierz et al., 2015). The attitudes and actions of donors in charitable engagements are greatly impacted by trust. When donors have confidence in an organization, they are more willing to contribute their resources to the organizations (Sung et al., 2020). As mentioned, trust acts as a foundation upon which strong relationships between donors and donation organizations are built. Thus, by prioritizing trust-building efforts, charity giving can help to strengthen connections with donors, which may lead to greater charitable engagements.

In addition, transparency is also essential for establishing trust and dependability among the receivers, and donors in the nonprofit organizations. To accomplish their goals and attract more donations, the nonprofit organizations significantly depend on the trust of the general public. Thus, the nonprofit organizations must show great responsibility by being open and honest about how they operate, and handling financial management. Likewise, information should be identified in a timely manner (Sung et al., 2020). This gives donors confidence that their money will be spent wisely and morally.

5. INITIAL BUSINESS MODEL (BM) – USING BMC & VPC

5.1. Initial Business Model Canvas (BMC)

Based on Literature Review conducted above, the initial BM of IIUMinKind using the BMC framework is created (see Fig. 4)

Business Model Canvas

Key Partners
- IIUM Endowment Fund
- IIUM Disability Services Unit
- IIUM Student Societies
- IIUM Clubs & Unions
- Mosques
- Orphanages
- Nursing Homes
- Community Services

Key Activities
- Attracting Customers
- Retaining Customers

Key Resources
- Manpower
- Financial Resources
- IIUMinKind Digital Platform

Value Propositions
- Providing platform to contribute to charitable causes easily while offering transparency
- Donees benefit from improved visibility and access to generous contributors.
- Assisting entrepreneurs in establishing a revenue stream through the provided platform and acquired skills.

Customer Relationship
- Social Media Engagement
- Transparency in business
- Intermediary between doner and donee

Channels
- Communications and Services
- IIUMinKind Digital platform
- Physical

Customer Segments
- Donor
- Donee
- Entrepreneur

Cost Structure
- Development and maintenance costs
- Operational expenses
- Administrative costs

Revenue Stream
- Donations from individuals using the mobile app
- Sales of goods
- Social Media revenue

Fig. 4. Initial Business Model Canvas (BMC)

5.2. Initial Value Proposition Canvas (VPC)

Table 1 : Value Proposition Canvas

Customer Segment	Value Map	Customer Profile
Donor	**Products and Services** 1. User-Friendly mobile apps 2. Secure payment gateway 3. Access to charitable organizations and causes **Gain Creators** 1. Visualization of success stories in the tangible impact of donations 2. Customized recommendations based on donors preferences. 3. Social media sharing features to share donation activities **Pain Relievers** 1. Assurance of trust and credibility towards charitable organizations 2. Streamlined donation processes 3. Privacy of data and security measures for safety of donors' personal information.	**Pains** 1. Time-consuming donation processes 2. doubtful of the credibility of donation platforms 3. lack of transparency of the donations cashflow. **Gains** 1. Build trust in the accountability of the apps 2. Convenience to donate through a user-friendly app. 3. Can discover and support variety of causes **Job-to-do** 1. Search for reputable charitable organizations or causes to support 2. Create impacts through donations 3. Ensure transparency in donations to see if it is Uzen effectively
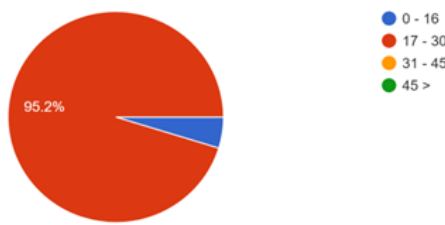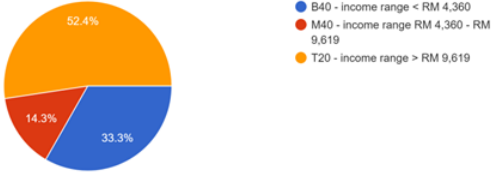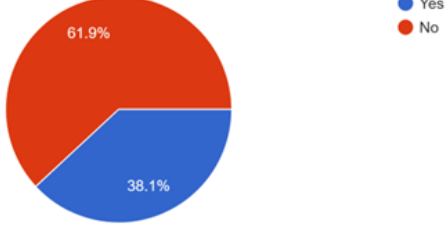
Donee	Products and Services 1. Community workshops and training programs. 2. Educational resources and tutoring services 3. Childcare and support services for single parents. Gain Creators 1. Tailored skill-building programs lead to employment opportunities. 2. Networking opportunities with potential employers and mentors. 3. Community events and social activities promote inclusion and belonging. Pain Relievers 1. Accessible and affordable mental health support services. 2. Flexible scheduling for community programs to accommodate diverse needs. 3. Holistic support services addressing housing and food insecurity issues.	Pains 1. Limited funding for programs and services. 2. Difficulty in reaching and engaging underprivileged community members. 3. Lack of resources for skill-building and educational programs. Gains 1. Increased funding for programs and services. 2. Enhanced community engagement and participation. 3. Access to resources for skill-building and educational programs. Job-to-do 1. Securing funding for community programs and services. 2. Engaging and supporting underprivileged communities. 3. Providing resources for skill-building and educational programs.

Entrepreneur	Products and Services 1. Provision of essential items, such as food packages, clothing, and hygiene products, through the platform. 2. Financial assistance programs can help alleviate financial issues. 3. Facilitate community engagement and support networks to help connect them with resources, services, and opportunities. Gain Creators 1. More access to opportunities since the apps will help small business owners build their brand. 2. It helps to create more sales due to the sales of goods in the apps. 3. Ease them to get financial assistance and distribution of essential goods. Pain Relievers 1. Offer access to essential items by requesting donations from other parties through the apps. 2. Relief in financial hardship and resources. 3. Facilitate peer support groups or mentorship programs connecting people in need with mentors that can provide guidance and encouragement.	Pains 1. Unstable finances and the incapacity to pay for necessities. 2. Difficulty locating steady work or possibilities to generate cash at a living salary. 3. Difficulties getting resources for education and skill development, especially for kids and young adults from low-income households. Gains 1. Improved capacity to meet fundamental requirements and stability in terms of finances. 2. Possibilities for socioeconomic growth and upward mobility. 3. Support and aid from governmental bodies, non-governmental groups, and neighborhood associations to meet their requirements and worries. Job-to-do 1. Providing necessities, including food and medical care, with limited financial resources. 2. Having access to chances for skill development and inexpensive education for both professional and personal growth. 3. Obtaining chances for income-generating work or steady employment in order to sustain their family and themselves.

6. CONDUCT VALIDATION OF INITIAL BM & KEY FINDINGS

6.1. Online Survey

An online survey using a Google Form has been conducted to validate IIUMinKind's initial business model canvas. To validate the business model canvas, a total of 14 questions were created and responses were received to assist in enhancing some areas. As a result, this survey was able to achieve a number of 21 respondents, and the summary of the responses is as follows:

Responses	**Elaboration**
Age 21 responses ○ 0 - 16 ○ 17 - 30 ○ 31 - 45 ○ 45 > 95.2% Fig. 5. Question 1	The first question asked about the age group of the respondents followed by asking their current status, whether they are part of the IIUM community or not. As shown in Fig. 5, 95.2% of the respondents are aged between 17-30, and also majority of them are students where they are part of the IIUM community.
Which category is your household income 21 responses ○ B40 - income range < RM 4,360 ○ M40 - income range RM 4,360 - RM 9,619 ○ T20 - income range > RM 9,619 52.4% 14.3% 33.3% Fig. 6. Question 3	Moving on to the third question, the question asked about the household income of the respondents with the aim of knowing their income group. Based on Fig. 6, the majority of the respondents or 52.4% of the respondents are coming from the T20 group. Next, 33.3% of respondents are the B40 people known as the poor, and the remaining 14.3% are from the M40 group.
Have you ever involved in a fundraising campaign 21 responses ○ Yes ○ No 61.9% 38.1% Fig. 7. Question 4	Next, the online survey continues with a question asking about the respondents' involvement in a fundraising campaign. From Fig. 7, 61.9% of the respondents had never taken part in a fundraising campaign before. On the other hand, as many as 8 or 38.1% of the respondents have experience on a fundraising campaign.

How important is transparency and accountability in fund allocation and distribution to you when considering supporting charitable initiatives?
21 responses
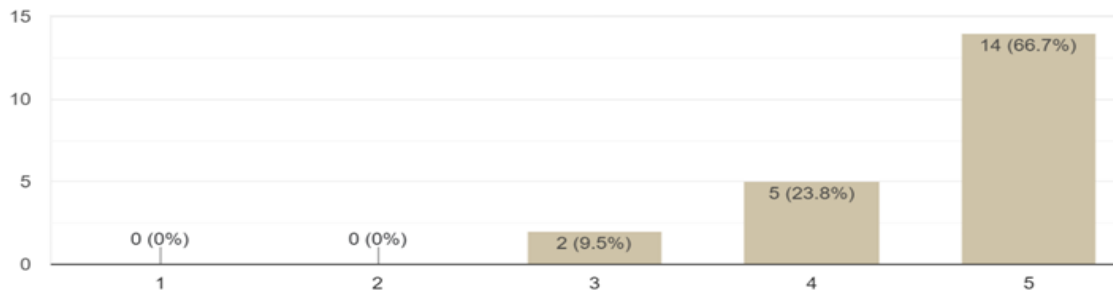
Fig. 8. Question 5

The following question asked about respondents' opinions on how important transparency and accountability in the distribution of funds is when considering charitable initiatives. As shown in Fig. 8, on a scale from 1 to 5 with 5 being extremely important, 14 of the respondents agreed that it is extremely important to promote transparency and accountability in the distribution of funds. Meanwhile, a total of 5 respondents chose scale number 4, and another 2 respondents chose scale number 3.

In addition, the online survey also asked about the respondents' awareness of the societal challenges faced by the community. Based on the responses given, it is an undeniable fact that the majority, or a total of 20 respondents are aware of the societal challenges while one respondent thinks otherwise.

Moreover, there is also a question asking about how familiar are the respondents on the B40 people socio economic issues. As a result, 52.4% or equivalent to 11 respondents are somewhat familiar with the issues, while another 10 of the respondents are very familiar with the issues.

In what ways do you believe supporting mosques, disabled homes, orphanages can make a positive impact on society?
21 responses

- Very important, as this initiative directly address critical societal needs.
- Somewhat important, but I believe there are other ways to make a positive imp…
- Neutral, as I haven't considered the specific impact of these initiatives on s…
- Not very important, as I think there are more pressing issues to address.
- Not important at all, as I believe societal issues should be tackled through othe…

Fig. 9. Question 8

Furthermore, in this question where they were asked in what ways did they believe supporting mosques, disabled homes, and orphanages can make a positive impact on society, the survey showed that 90.5% of respondents agree with the statements in the question (Fig. 9). They believe that this initiative directly addresses a critical community need. The remaining respondents consider it quite important but believe there are other ways to have a positive impact as well. Overall,

the majority of respondents are aware of the importance of supporting these institutions in contributing to the well-being of society, especially in addressing urgent social needs.

Which sectors of society do you think require more attention and support in community well-being initiatives?

21 responses
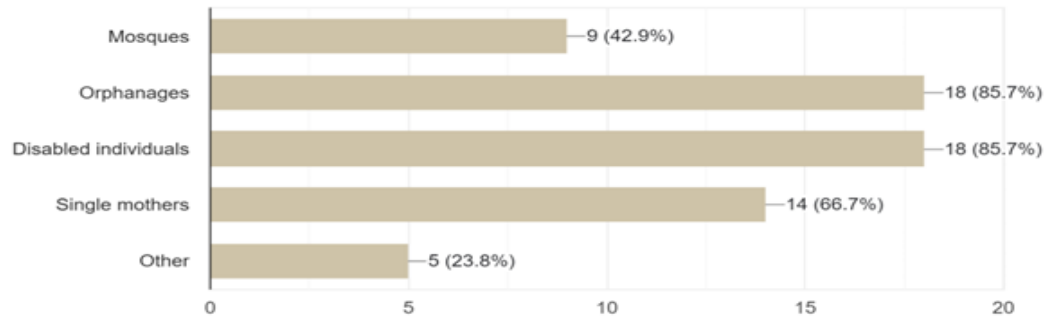
Fig. 10. Question 9

The following question asked about in which sectors of society need more attention and support in community well-being initiatives. From Fig. 10, it can be seen that orphanages and disabled individuals are tied with a total of 18 respondents. Moving on next are single mothers with a total of 14 respondents, coming on third are mosques with a total of 9 respondents. Lastly, 5 respondents think that other societies deserve more attention and support in community well-being initiatives.

On question number 10, the online survey continues with a question asking about the opinion of the respondents on whether the crowdfunding platform can assist deserving groups like the B40, Asnaf, disabled people, and single mothers. As a result, all respondents agreed that a crowdfunding platform may cater to the people in need.

Does this apps can help the needy in gaining more profit and making their products well-known?

21 responses
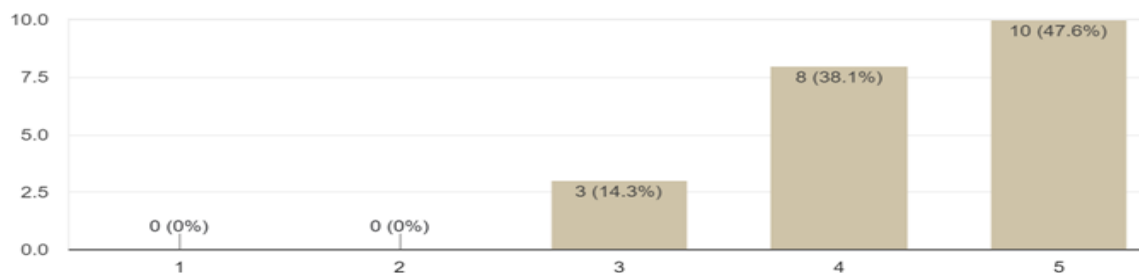
Fig. 11. Question 11

Next, the respondents were asked about how this app can help the needy in gaining more profits and making their products well-known. Based on the Fig. 11, on a scale from 1 to 5 with 5 being totally agree, 10 respondents totally agree that this platform is beneficial to the needy. 8 of the respondents chose the scale number 4 which equivalent to agree, and another 3 of the respondents chose the scale number 3 which is equivalent to neutral.

How likely are you to support initiatives that aim to address societal challenges and promote community well-being through digital platforms?

21 responses
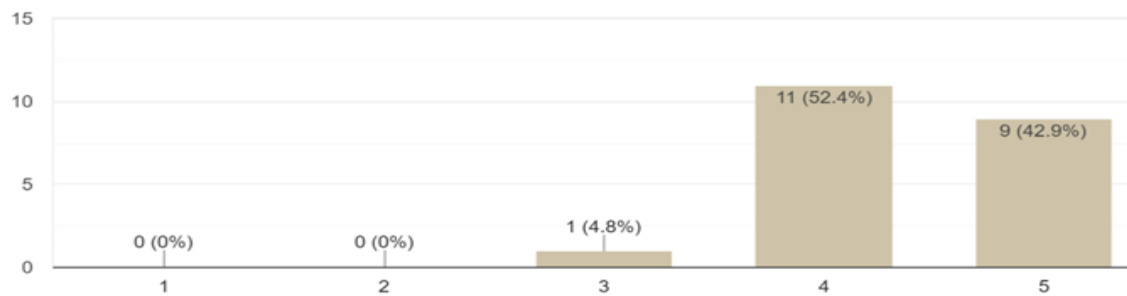
Fig. 12. Question 12

Moving on to question number 12, the respondents were asked about how likely they are willing to support the initiatives with the aim to address societal challenges and promote community well-being through digital platforms. From Fig. 12, on a scale from 1 to 5 with 5 as very likely, 11 of the respondents chose the scale number 4 or known as likely to support. Next, 9 of the respondents chose the scale number 5 which they are very likely to support and lastly, one respondent chose the scale number 3 or known as neutral.

Next, the question asked about how willing are the respondents to contribute to the effort of redistributing the funds, as the result of the reskilling and upskilling programs, enabling the people in need to become financially independent. Based on the survey, all of the respondents gave their full support in supporting the needy to become financially independent or entrepreneurs.

This apps let people to donate in many ways such as in education. Do you think it is helpful for B40 entrepreneurs and others that receive benefits from the apps?

14 responses
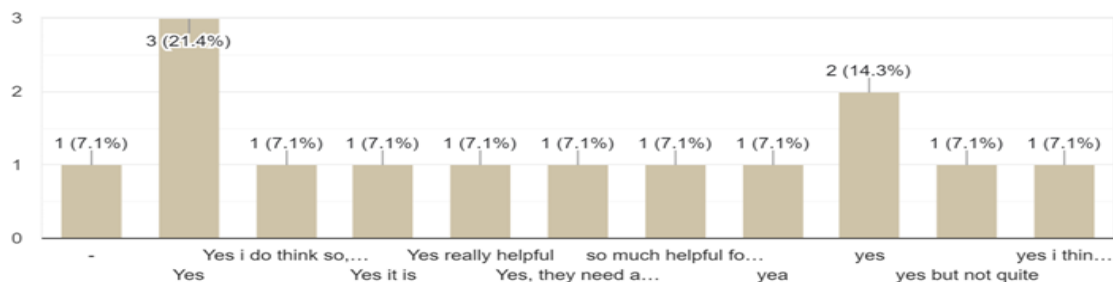
Fig. 13. Question 14

The last question from this survey is an open-ended question where it is not required for respondents to answer. See Fig. 13. Thus only 14 responses were collected out of 21 in total. In this question, they have been asked their opinion on whether this app is helpful for B40 entrepreneurs as well as others who receive benefits from the apps. Although the answers given were varied, the majority showed unanimous agreement with the statement which stated that the app is contributive for many groups of the community.

7. VALIDATED BUSINESS MODEL (BM) – BMC FRAMEWORK

7.1. *Validated Business Model (BM)*

Based on the online survey findings, the validated business model using the BMC framework for IIUMinKind is shown in Fig. 14 below:
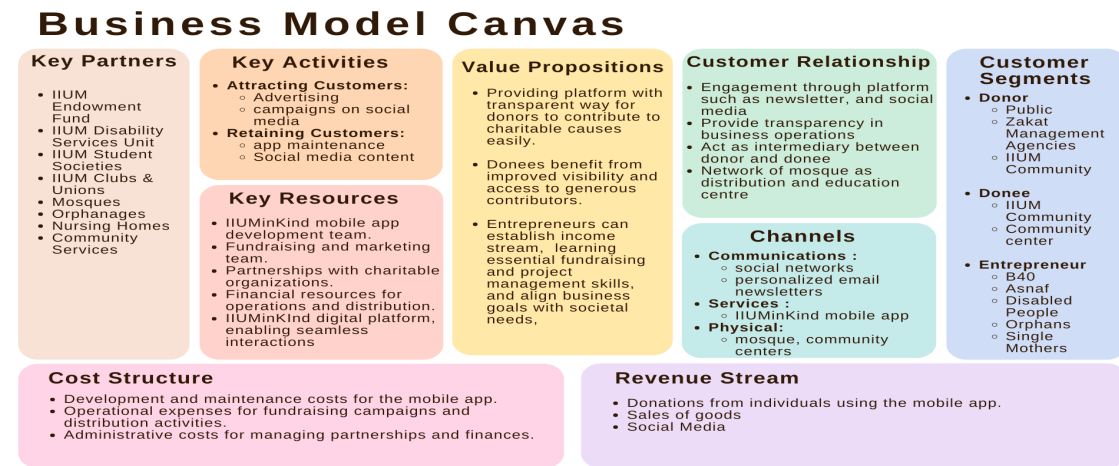
Fig. 14. Validated Business Model Canvas (BMC)

a) Customer Segments

The customer segments that are involved are donors, donees, and B40 entrepreneurs. The online application platform allows donors to make seamless contributions through fundraising campaigns and partnerships with charity organizations, assuring transparency and ease of donating. The app's outreach and engagement techniques assist the general public by encouraging community involvement and awareness. Zakat management agencies benefit from the platform's efficiency in distributing Zakat funds and reaching a larger audience for meaningful activities. Within the IIUM community, both donors and entrepreneurs find a welcoming atmosphere for collaboration and help, utilizing resources and networks to mutual benefit. Donors provide aid and support to the IIUM community and community centers, which address a variety of needs and improve general well-being. The app connects entrepreneurs in the category of those in need, like the B40, asnaf, disabled, orphans, and single mothers, with donors and resources to help their ventures become entrepreneurs and livelihoods, providing chances for empowerment and economic progress.

b) Value Proposition

Our platform provides a transparent way for donors to contribute to charitable causes easily, guaranteeing that their contributions have a real influence on society by helping mosques, old people's homes, orphanages, single mothers and food distribution efforts. Donees benefit from improved visibility and access to generous contributors, allowing for long-term development and success in their projects. B40 entrepreneurs can establish a consistent income stream through the platform, learning essential fundraising and project management skills, and aligning their business goals with the societal needs, resulting in purposeful companies that positively impact the society and nation.

c) Channels

A variety of approaches to communication and service delivery has been made, leveraging social media to successfully involve stakeholders by using the huge reach of social networks to communicate information about charitable activities, encourage community involvement, and amplify its voice across several platforms. In addition, the program uses personalized email newsletters to keep stakeholders informed about events and fundraising efforts. A dedicated IIUMinKind mobile app complements these marketing efforts by serving as the primary interface for consumers to access and interact with the charitable platform. The app includes features such as payment processing, real-time information on fundraising efforts, and chances to discover and support other causes. IIUMinKind app will also apply MyMosqueNet2Cloud Collaborative System, which implements Leavitt's model and will make Change Management (CM) more effective (Hamid et al, 2013). Not to mention our physical strategy, which includes mosques, community centers, and other venues where we hope to hold fundraisers.

d) Customer Relationships

IIUMinKind encourages strong and transparent consumer interactions across different channels including newsletters and social media, by giving regular updates, success stories, and chances for interaction to keep stakeholders informed and interested. IIUMinKind emphasizes transparency in business operations especially in fund allocation to build trust and confidence in the stakeholders. Furthermore, by acting as an intermediary between contributors and beneficiaries, the initiative fosters meaningful connections and guarantees that donations are directed toward effective causes, boosting both donors' and receivers' senses of purpose and fulfillment. Moreover, the network of mosques is part of the distribution and education center to improve social welfare. Utilizing the Mosque Network to transform the Mosque into a hub for education, zakat distribution and collection and other value-added services for the local population (Nasution et al., 2015). At the same time, it can enliven the mosque when people keep using the mosque as the center.

e) Key Activities

IIUMinKind's key activities revolve around customers by attracting and retaining them. To attract customers, the effort relies on advertising and running campaigns on social media platforms, using targeted messaging and compelling content to create knowledge about its charity platform and drive new users. Concurrently, in order to keep existing customers, the initiative invests in app maintenance to ensure smooth functionality and user experience, as well as rapid resolution of any technical difficulties to preserve user happiness and loyalty. Furthermore, the program continuously generates and distributes interesting social media content, adding value to its audience, encouraging community involvement, and reinforcing its brand presence to encourage continued use and support. This strategic way is to create long-term relationships with existing users, while attracting new ones.

f) Key Resources

Key resources are assets that are vital to run business and deliver value propositions to the customers. IIUMinKind key resources are mobile app development teams that are responsible to develop and maintain mobile apps to

ensure it is always up-to-date. Fundraising and marketing team is to attract more users and donors to use the platform. We also do partnerships with charitable organizations to leverage network and expertise. Having sufficient financial resources is vital to cover business operations and distribution funds to beneficiaries. Lastly, the IIUMinKind's digital platform encompasses mobile apps that enable seamless interactions between users and facilitates efficient operations.

g) Key Partners

Key partners are external organizations and entities that collaborate with businesses to facilitate the execution of value propositions and improve business operations. IIUMinKind has partnered with several IIUM entities, including the IIUM Endowment Fund, Disability Services Unit, Student Societies, Clubs and Unions, and IIUM Alumni chapters. Additionally, we collaborate with external organizations such as mosques, orphanages, nursing homes, community services, government and private companies to expand the reach of our apps to a wider target audience.

h) Cost Structure

Cost structure refers to the expenses incurred during the operation of the business, and it plays a crucial role in determining the success and sustainability of the business. For IIUMinKind, the costs involved include development and maintenance costs for the mobile apps, operational expenses for fundraising campaigns and distribution activities. Administrative costs are incurred to manage business operations especially in partnerships and finances.

i) Revenue Streams

Revenue streams are the income generated from customer segments. IIUMinKind obtains revenue from the donations from individuals that use the mobile app and sales of goods by the entrepreneurs through the apps. Based on this, a few percentages will be taken to maintain and update the digital platform/app. Also, social media that are mainly used for advertising and promotions purposes to attract more users to use the apps.

7.2. Environmental Map (EM)

According to Tristancho, C.(2023), conditions that aren't directly under the project team's or project management office's control are known as project environmental factors that are included in EM. They need to be managed because this could affect the outcomes of the project. These factors have the potential to impact project outcomes in both positive and negative ways while being outside the control of the project team and the organization that started the project. The range of these elements is further expanded because they can arise both inside and outside of the organization that is starting the project. There are numerous things to consider, including the following:

7.2.1. Market Forces

a. Market size and growth:

Market size and growth refers to the measurement and assessment of the current size of the charitable giving market in Malaysia, as well as the anticipated growth of this market over time. The charitable giving market in Malaysia is experiencing significant growth, particularly in the area of digital and event-based fundraising. In

correlation with that, IIUMinKind initiative, which aims to offer an easy-to-use mobile application and digital donation platform, finds great relevance in this trend. According to a OneCause survey in 2023, six out of ten NGOs obtained more than 21% of their annual budget from events and online fundraising. This realization highlights IIUMinKind's ability to profit from the growing use of digital fundraising approaches. From this analysis, it can be seen that IIUMinKind was able to deal with the complex environment of charitable giving, optimize strategies, and maximize its impact on society.

b. Target audience:

Analysis of target audiences in the context of market forces enables IIUMinKind to create focused strategies and campaigns that appeal to potential donors and recipients, optimize outreach and engagement, and eventually result in positive community impact. The primary target audience for IIUMinKind includes low–income families, students, and individuals with disabilities. These groups often face barriers to accessing resources. Digital tools and platforms can help in accurately identifying and engaging these groups by utilizing donation-based crowdfunding platforms as offered by IIUMinKind. According to Kamarudin et al.(2023), social support and community quality are vital in influencing donation behaviors. By fostering a supportive online community, IIUMinKind can enhance trust and encourage donations, which are essential for sustaining the initiatives.

7.2.2. Key Trends

a. Digital transformation:

With the help of digital transformation, IIUMinKind is able to use innovations and technological advancements to improve fundraising, reach a wider audience, and have a greater impact on societal issues including homelessness, poverty, and many more. The initiative could capitalize on new opportunities, adjust to the changing digital landscape, and promote good community change by adopting digital transformation as a major trend. According to data provided by the Malaysian Communication and Multimedia Commission (MCMC), a survey stated that internet users of the total Malaysian population have increased from 76.9% in 2016 to 87.4% in 2018 (MCMC, 2018). Thus, it can be simply put that digital donation platforms will reach wider opportunities and advantages compared to traditional approaches.

b. Sustainable practices:

Incorporating sustainable practices into IIUMinKind's operations aligns to promote community well-being and address societal challenges in a responsible and ethical manner. This app can maximize its good impact and help create a more resilient and sustainable future for everyone by placing a high priority on social responsibility, transparency, and community involvement.

7.2.3. Industry Forces

a. Technological advancements:

Technological advancements offer IIUMinKind the chance to give a better presence on the internet later, expedite its fundraising procedures, and increase the amount of support it provides to underprivileged communities. IIUMinKind may efficiently

use technology to accomplish its goals by keeping up with emerging trends and using creative solutions. The increasing usage of mobile payment solutions such as e-wallets and blockchain based donations are beneficial for IIUMinKind to offer safe and convenient donation options to users.

7.2.4. Macroeconomic Forces

a. Government policies:

Government policies play a significant role in shaping the operating environment for organizations like IIUMinKind. The government frequently offers tax deductions to promote charitable giving and aid nonprofit organizations. Tax discounts or credits may be among several incentives available to both individuals and organizations who make donations to qualified nonprofits. Comprehending and utilizing these inducements can help IIUMinKind in drawing donors and optimizing fundraising endeavors.

7.3. Strategy Canvas

A strategy canvas that compares the IIUMinKind business model canvas with the other existing companies, such as Kickstarter, Indiegogo, and GoFundMe, has been created to gain a better understanding of the model. The key features that distinguish these donation platforms from one another are displayed on this canvas. Based on Fig. 15, the interface, transaction fees, platform accessibility, promotion it provides, and branding are the main elements that are being analyzed.
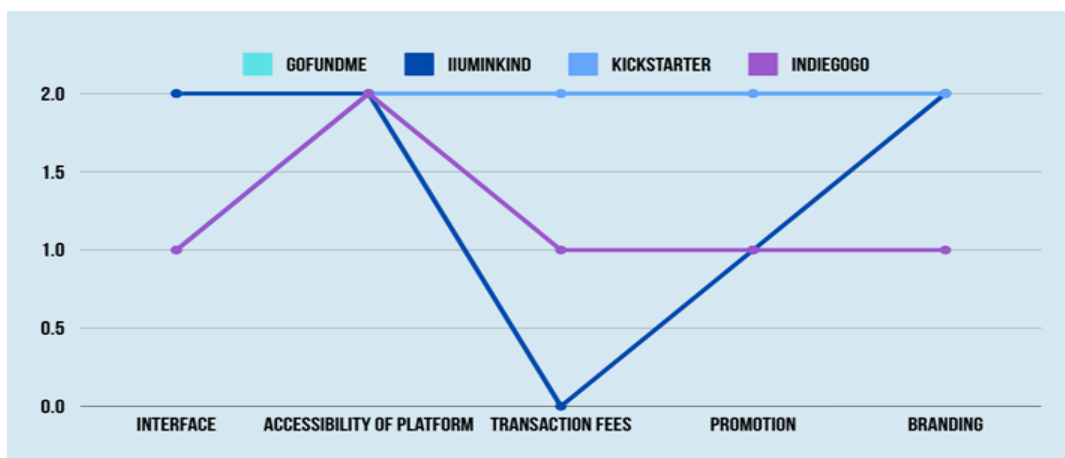
Fig. 15. Strategy canvas between three benchmark companies

7.4. Low Fidelity prototype apps

Fig. 16, 17, 18, 19 illustrates the low fidelity prototype apps that were developed in the initial stages of the design process. These prototypes allow quick iterations and user testing of the basic functionalities and layout of the application.
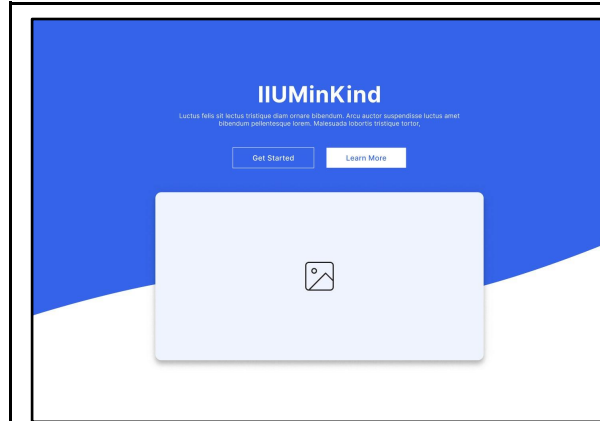

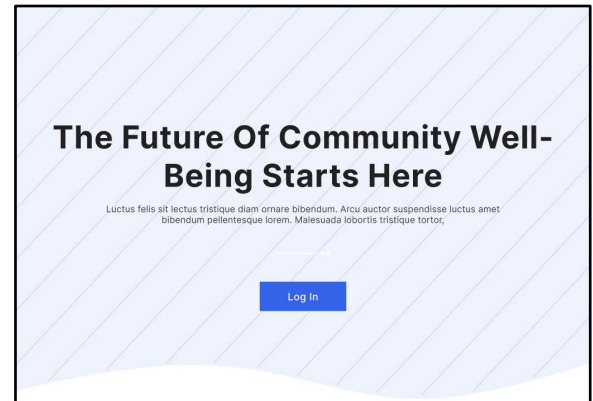Fig. 16. Low fidelity prototype for the home screen of the IIUMinKind web application

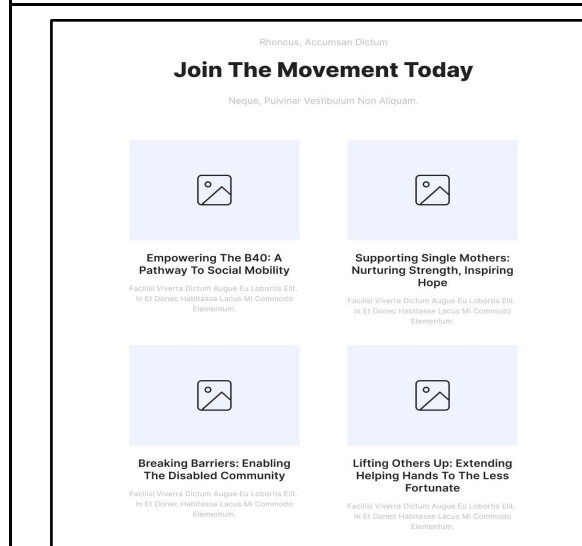Fig. 17. Low fidelity prototype for the login screen of the IIUMinKind web application.

Fig. 18. Low fidelity prototype for a page in the IIUMinKind web application to list out types of donations.
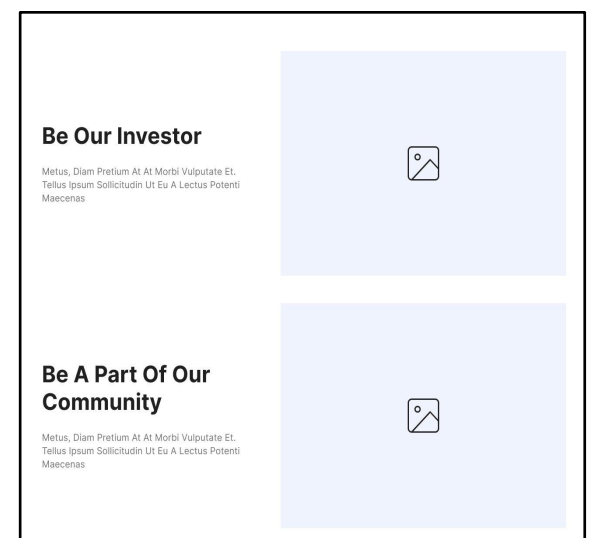
Fig. 19. Low fidelity prototype for a page in the IIUMinKind web application to choose their role in the web application.

8.CONCLUSION AND FUTURE WORKS

In conclusion, IIUMinKind serves as a light of empathy and generosity on the IIUM community as well as the larger community. This platform allows people and organizations to show their empathy and help those in need by providing a user-friendly interface. This platform, with its creative approach to donations, supports businesses and poor communities by promoting economic growth and skill-building programs in addition to average donation platforms. Its commitment to promoting trust, transparency, and engagement is what makes this platform unique and exclusive. This platform redefines the boundaries of donations by putting these principles first, making it more than just a place for donations. IIUMinKind's humane and inclusive approach is paving the way for a society where generosity is

unrestricted, everyone is welcome to help one another. Every donation made through IIUMinKind turns into a step towards a more promising and just future for everybody.

Future works for IIUMinKind include the development of a comprehensive project plan for the implementation of its digital platform and mobile app. This project plan will outline the key steps involved in the platform's development, from the beginning till the end. An extensive need for assessment to determine the specific requirements of users, as well as to make sure it is in line with the most recent technology, will be one of the project plan's main tasks. Therefore, working together with developers and designers to produce a user-friendly, innovative, and up-to-date interface is essential. Furthermore, this platform will concentrate on implementing important features and functionality, such as community engagement, skill-building programs, and donation tracking. The long-term success of this platform will also depend on the adoption of monitoring the platform usage, gathering feedback, and analyzing its relevancy and impact on the community.

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