LetSadaqah Application: A Conceptual Digital Platform Business Model to Enhance the Quality of Life of Poor People

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Abstract: **The purpose of this conceptual paper is to help the stakeholders by providing them with an online or digital donation platform. Some people would like to donate, but limitations such as issues with accessing the needy, often prohibit the needy from contacting the public for help. As for the non-profit organization, they have problems in searching for potential donors. With an online donation application, it helps the donors to easily donate online. On behalf of the non-profit organization, it helps to ease the process of collecting the donations in the aspects of time and energy as well as money. LetSadaqah is a conceptual digital platform business model which includes collecting donations for the poor, promoting events for fund-raising and nurturing these poor people to be more balanced digital entrepreneurs. With the help of social media tools, it enables the non-profit organization to easily collect and manage donations from a larger scale of people. The Design Thinking methodology is adapted for this paper which is to understand the key problems, ideation of possible solution options, validation of options by customer segments, and to suggest a conceptual solution. This includes conducting literature review and benchmarking, conducting interviews using the business modeling tools i.e. nine blocks of Business Model Canvas (BMC) framework and Value Proposition Canvas (VPC) [1].**

Keyword: **Quality of life; Poor people; BMC; VPC; Digital platform; Fund raising; Balanced digital entrepreneurial education.**

I. INTRODUCTION

As technological development allows economic growth and contributes very significantly to economic and social-cultural life globally. Despite the number of people who live in extreme poverty becoming fewer, nearly half of the world's population which is 3.4 billion people still struggling to meet necessities as stated by the World Bank [2]. Besides, Dietrich (2019) mentioned that statistics at DBKL's annual count vary from year to year, but approximately 1,000 homeless people in 15 hotspots reflect an increase in human insecurity [3]. To get the world to a variety of life-changing 'zeros' like zero poverty and hunger with the goal of ending all forms of hunger and malnutrition by 2030. Malaysia has thus aligned SDG principles with Malaysia's 11th Plan, which will enshrine SDGs in all aspects of Malaysia's growth [4]. Therefore, since technology keeps on advancing and becoming more powerful, this is the time where we are benefiting it for the usage of donations and charity for the needy people. A lot of people out there want to donate but there are restrictions such as difficulties to reach the poor people and the poor also have barriers in reaching out for help from the public [5]. With only a single click, the internet can act as a fundraising tool that enables non-profit organizations to register for online donations which reduces donation attraction expenses [6] at the same time increase the flexibility of delivery in doing charity. Hence, a platform business model is needed: the creation of digital communities and marketplaces that allow different groups to interact and transact in resolving this problem by offering donors and non-profit organizations a digital platform to help the poor and hardcore poor people. At the same time, to improve their quality of life by providing skills and training for needy people to show that not everyone lives an easy life by relying on the kindness of citizens.

Page | 42

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II. OBJECTIVES

1. To develop a conceptual digital platform business model for the sustainability of LetSadaqah.

2. To propose a high-level LetSadaqah digital app with the characteristics of ease-of-use, transparency, dependability and making charitable giving an everyday affair.

3. To propose humanising entrepreneurial education programmes for the poor people to become entrepreneurs and self-sustained.

III. LITERATURE REVIEW

A. Sadaqah Management

Sadaqah or charity is a voluntary action that can be performed by anyone to help people who are in need for the purpose of seeking the pleasure of *Allah*. As stated in Hadith from Abu Hurairah r.a that *Rasulullah SAW* had said which means: "Charity does not in any way decrease wealth, no one forgives another except that Allah increases his honor, and no one humbles himself for the sake of *Allah* except that *Allah* raises his status." [7]. In Malaysia, there is no specific legislation which governs *sadaqah* since charitable organisations are subject to different laws depending on the establishment structure of the charity [8]. Even so, Malaysia's government already took the initiative to stabilize an official website to receive any *sadaqah* fund to be channeled for needy people, but there are still infirmities that need attention especially on the issue of governance transparency between donors and recipients. Therefore, *sadaqah* management should have proper procedures to ensure that the fund can be received to the intended people.

B. Current News on Pandemic COVID 19 which impacts Homeless People in Malaysia

Recently, Malaysia Government has enforced a Movement Control Order (MCO) that intends to limit people movement in order to break the chain from the virus to spread. This order has affected many sectors such as agriculture, manufacturing, financial and services and more. This also includes the NGOs that actively done the charity activities which need to be limited during this pandemic issue. According to Juliana Shahrin, reporter from TV3 [9], homeless people are the most high-risk group that are exposed to the virus since they have no place to stay. Hence, the NGOs need to take precautionary steps by only limiting food distribution services to help them survive during this pandemic. Before, Datuk Munirah Abdul Hamid, founder from Pertiwi Soup Kitchen stated that they provided many services to help the homeless people such as medical checkup, giving out the essentials and more but then because of the pandemic they need to strictly follow the guidelines from the government. Therefore, homeless people have limited food supply and essential items because most of the restaurants are closed and no money to gain since most of the small businesses that are not critical-to-operate also need to limit their operation by using online services.

C. Impact of COVID-19 on Digital business models with Less Face-to-Face Interactions

Amid COVID-19 crisis, most companies are now facing challenges with the new normal activities that need to be exercised during this pandemic to stop the virus from spreading. As stated by Fong (2020), the biggest impact of COVID-19, in the short term, is that there will be less or will no longer be any face-to-face interactions. Almost everything will have to be done online [10]. Therefore, all types of businesses need to follow the government order to apply a new standard of procedures for them to continue operating as usual. Otherwise, they need to update their business model to a new normal operation which is to employ an online platform. Based on the consumers buying trends during this pandemic, most transactions have been done online [11]. This is because consumers are advised to stay at home unless it is necessary to go out since the movement control order has been implemented. Jones (2020) stated that online and digital businesses are booming. Since all bank and insurance branches are closed including the traditional channels, all sales teams and insurance agents are home-bound. Hence, the demand for real-time payments has taken on a new urgency in recent weeks. The COVID-19 pandemic has placed enormous pressure on consumers and small businesses struggling to generate income as public health concerns force travel, retail shopping, and billions of dollars in business activity to a halt [12].

D. Benchmarking

To overcome the problem as mentioned in the problem statement section, the developers have compared some existing products that have the same functions and similar characteristics to be implemented in the developers' system. The

existing products are ShareTheMeal apps and the Aman Palestin website. Through the benchmarking, the developers find the key features and functions of the existing products. Based on these findings, a better idea would be extracted and used in the proposed digital donation platform.

1. ShareTheMeal apps

ShareTheMeal is a crowdfunding mobile application run by the United Nations World Food Program (WFP) to counter global hunger [13]. The purpose of this application is to fight global hunger where it will collect donations at a very minimum price which is $0.50 [13]. With $0.50 it enables people to share their meals with children in need especially those in the countries that suffer hunger problems such as Nigeria, Yemen, India, etc. The app launched globally for iOS and Android which allows all users to help the starve children at their fingertips.

2. Aman Palestin website

Aman Palestine is a platform that acts as a medium between the donors and the Palestinian people. The main purpose of the system is to ensure that each Ringgit donation reaches its destination, but also that each Ringgit is completely utilized in Palestine [14]. The concept that they use is package donation where people can donate according to the packages offered by Aman Palestin to ease the donors and reach their target in helping Palestinian people.

E. Mega Trends

According to Zeev Efrat [15], "Mega trends are global, sustained and macro-economic forces of development that impacts business, economy, society, cultures and personal lives thereby defining our future world and its increasing pace of change." The world has advanced in settling every job and task through the internet because it is proven to ease people in terms of energy and time. Plus, according to Frost and Sullivan [16], "Social networking users in Malaysia are expected to nearly double to 25.6 million in 2020. Around 95% of Malaysian will be part of social networking services". Interpreted by this statement, more than 67% of Malaysians use the internet on a daily basis and by the 20th century, they simply want more convenient and reliable services through any website or mobile app.

F. Demand for Digital Entrepreneurship Education

As stated by Normaliza and Kamarulazizi (2017), Malaysia always emphasizes efforts to enhance income-earning opportunities, while eradicating or reducing poverty [17]. Since the internet has become more fully accessible, thus, allowing people to benefit from the digital age. Therefore, these opportunities need to be grabbed, with the power of technology social impact can be accelerated. This digital platform offers great opportunities where people can donate easily. While receiving donations, the recipients, as the needy people, can enhance their skills and abilities via e-learning. Hogan and Kedrayate (2011) stated e-learning is one of the strategies for developing countries to eliminate or reduce poverty [18]. Moreover, e-learning also can provide in time training at the tip of fingertips. E-learning with digital entrepreneurship focus has the ability to help eliminate or reduce poverty by promoting the socially disadvantaged and the least fortunate people in society [19, 20, 21] so that they can become entrepreneurs and donors in the future and give back to the societies.

IV. METHODOLOGY

The Design Thinking methodology is adapted for this conceptual paper. It consists of six different phases which are empathise, define problem, ideate, prototype, test and iteration [22]. At the empathise phase, the targeted customer segments are studied through the reading of academic journals, current articles and latest issues from the news. Since, this conceptual paper is developing a platform for the donors and volunteers from all the non-profit organizations (NGOs), therefore it is crucial to understand their challenges, job-to-do, and pains in helping the needy people. From the literature reviews, an initial conceptual business model is formulated – in the form of the Environment Map (EM), Business Model Canvas (BMC), and Value Proposition Design Canvas (VPC) [1, 30]. Next, at the defining problem phase, interviews are conducted with the various customer segments to identify the key problem and validate the initial business model formulated. The customer segments that were interviewed are seven donors, three volunteers from NGO and two recipients of donation. After getting feedback, brainstorming sessions were conducted again to improve the conceptual business model embedded with digital platform capability and key activities as the proposed solution that will create and add values as well as benefits to the various customer segments.

V. BUSINESS MODEL CONCEPTUAL FRAMEWORK

Several tools have been used to formulate an initial business conceptual framework which are Environmental Map (EM), Business Model Canvas (BMC) that consists of 9 building blocks which are customer segments, value propositions, channels, customer relationships, revenue streams, key resources, key activities, key partners and cost structure, and Value Proposition Design Canvas (VPC).

A. Initial Business Model Canvas (BMC)
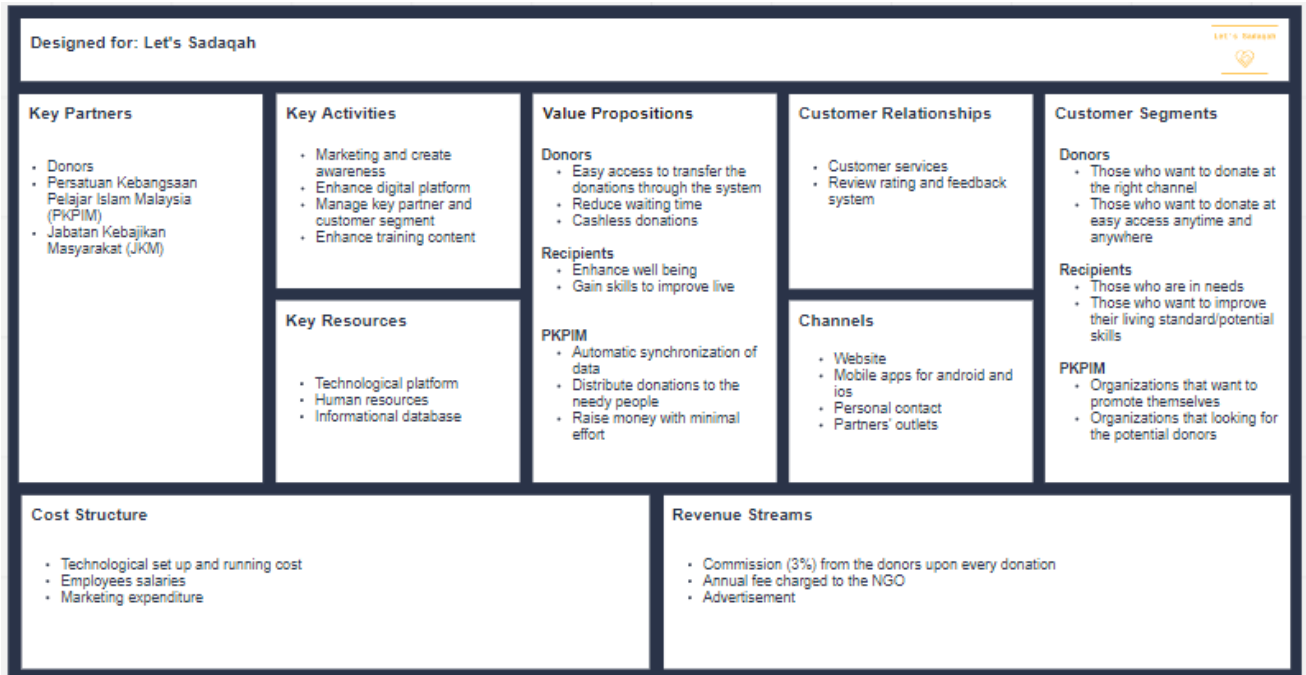
Fig. 1: Initial BMC for LetSadaqah

B. Initial Value Proposition Canvas (VPC)

TABLE I: SUMMARY OF VPC

Customer Segment	Customer Profile			Value Map		
	Jobs to do	Pains	Gains	Product & Services	Pain Relievers	Gains Creators
Recipients	- Enhance quality of life - Balanced entrepreneur education - Employed with decent jobs	- Scammer - Lack of trusted donators - Limited knowledge in technology used	-Enhance skill sets - Gain capital for startup - Gain money to fulfil necessities	- Trusted digital platform - Provide balanced entrepreneurship education	- Save energy and time - Trusted transaction from NGOs/ Volunteers	- Ease of use
Donors	- Make donation	- Scammer - Lack of trusted platform - Hard to find nearest branch to donate	- Fast service - Cashless donation - Trusted transaction	- Trusted digital platform	- Save time & energy -Verified NGOs /Volunteers - Governance transparency	- Easy access

NGOs/ Volunteers	-Promotes event/services regularly -Collect donation -Collaborate with KP in providing trainings/ seminars	- Lack of trust in digital platform - Limited knowledge in handling technology	- Can reach out to more people - Give exposure to the NGOs/ Volunteers - Save money and time	- Trusted digital platform	- Digital platform with secured transaction	- Online access - Advertise events /services

C. Challenges Business Model using 4 Lenses of Innovation

The "4 Lenses of Innovation" by Rowan Gibson [23] help LetSadaqah platform to broaden up the idea in delivering more values in society to do innovative charity.

1. Challenge Orthodoxies

For LetSadaqah, challenging orthodoxies gives us an overview on how we can get more potential donors and how to compete with other physical and online donation platforms. LetSadaqah comes with a strategy where they want people to feel the easiness of reaching the trusted organization to manage their donations using the application by facing simple features and interactive interfaces. As a result, the donors can easily reach the organization without having face-to-face interactions. Besides that, unlike the other donation platforms, LetSadaqah provides a platform for the needy people to enhance their skills so that they are able to make money on their own. On behalf of the organization themselves, they are able to gain more exposure of their organization's events to the community through LetSadaqah application.

2. Harnessing Trends

LetSadaqah is also trying to harness the trends by providing a better solution that allows donors to make cashless donations at the platform that unified all the NGOs that need donations. Trusted transactions can be done among the donors and the NGO since the NGO are all verified. Furthermore, with the help of the mobile application, the NGO also can receive donations fast with minimum effort.

3. Leveraging Resources

LetSadaqah platform is leveraging the existing government resources which have been providing basic needs to the society such as the welfare society department as our key partner. In addition, the welfare society department is actively organizing and sponsoring many programs to help needy people in sustaining their quality of life by enhancing their skill sets.

4. Understanding Needs

By having different groups of customer segments such as donors, recipients and NGOs as the nonprofit organization, LetSadaqah platform carefully observes and validates the needs of these customer segments to benefit each of them. This is to ensure that this platform can be able to sustain for many years in future.

VI. VALIDATION OF BUSINESS MODEL

a. Interview (Donors)

TABLE II: DONORS' DEMOGRAPHIC

Age Group	Number of interviewees
31-40	1
41-50	3
51-60	3

Based on the initial VPC as stated in Figure 2, few questions were being asked to the 7 potential donors from different backgrounds. For the first question, "how do you usually make a donation?". The first similarity between individuals in age group 41-50 and 51-60, 71.4% of them are not familiar at all with the donation through online transactions. They usually donate manually either through masjid or if there is any money box at the certain place. While 28.6% of individuals aged 31-40 and 41-50 of them are familiar with online transactions and use it a few times to donate. Overall most of the older individuals are not comfortable in using technological platforms to make donations for the needy people.

The second question is, "how do you know whether the source that you make the donation is valid and verified?". Almost 100% of individuals in the age group of 41-50 and 51-60 are not sure whether the person or the organisation asked for the donations are very in need or verified. They always asked other people such as their children whether the organisation is authenticated or not. Moreover, when they donate, they do not know whether the organisation exists or not. Therefore, they do not realize whether they are being scammed. On the other hand, for an individual aged 31-40, he searches the name of the organisation first before donating. If the organisation has a website and reviews from many people, usually the organisations are proven to be true but still there are chances to get scammed by scammers especially if the source to get the donations through social media like Facebook or Twitter because you cannot validate them.

The third question is, "if there is an online application that unifies many NGO, will you use it to make donations?" All of them answered yes. For the individuals aged 41-50 and 51-60, they plan to learn how to use the application from their children because it is easy for them to make donations at different NGOs so that many people can be helped through that donation app. For the individual in age group 31-40, he is going to use the app because nowadays it is hard to find verified NGO to make donations, with the help of the app it will ease their heart because they know where the money goes and at the same time it will improve needy people's living standard.

b. Interview (Recipients)

TABLE III: RECIPIENTS' DEMOGRAPHIC

Individual 1	Individual 2
Age between 31 – 40	Age between 51 – 60

Meanwhile, two individuals were willingly to be interviewed as the recipient representatives. The interviews were conducted based on the initial VPC which has been discussed. For the first question, "how do you apply for donation?". The first individual responded that she actually went to the Social Welfare Department even though she has some difficulties with walking. She said that nowadays, there are many organisations that would like to offer help but most of them were actually lying. Therefore, to be safe she applied for a trusted department which can help her for living. Next, the second individual answered, he was introduced by his friend to register as a needy person in the Social Welfare Department. The difficulty he faced was that the waiting time for him to be eligible to get the donation as so many people were also applied for it.

The second question was "what do you think if there are training provided to teach you entrepreneurship skills, would you attend that training?". Both of the interviewees answered yes that they would gladly attend the training. This is because they actually have done various kinds of work to feed themselves and their family. But those works only give them pay which is enough for them to survive for two to four days. Hence, they would like to improve their well-being by attending such training to equip themselves with relevant skill sets. Besides, the first individual added that she is really glad if there is training that can help her to work from home by only using technology such as social media.

Last question, "is there any recommendation that you would like to add?". First individual answered that she would like to add a feature where all the needy people can actually apply for the donation online. This is because some organisations did not update their recipients list as some of the recipients have been really successful, but they still got the donation. So, she said it is unfair to those who are really in need. In addition, both of the recipients hope that this platform can really help to sustain their life and let them out from the needy status to normal people in future.

c. Interview (Volunteers from PKPIM)

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TABLE IV: VOLUNTEERS' DEMOGRAPHIC

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Age Group	Number of interviewees
21-30	2
31-40	1

To gain information on the non-profit organizations views in order to create more benefits out of LetSadaqah app, we have decided to ask three of the volunteers from Persatuan Kebajikan Pelajar Islam Malaysia (PKPIM).

The first question was "how do you usually reach people out to get donations?". Their answer was they usually put the donation boxes in the mosque or hallway for people to put in their money. Sometimes, during weekends they would go to places where many people are such as Jalan Tunku Abdul Rahman and Dataran Merdeka, meet and greet the people there and ask if they would like to donate.

The next question was, "how did the response look like?". They answered that it is indeed hard to reach the target of their donation amount because one of the problems is that their organization is not getting exposed much yet so the crowd may have the doubt to give donation. Besides that, they often have difficulties to find free time to go meet the crowd as their members are mostly full-time students while those who are not are busy with other commitments as well.

Last but not least, the last question that was being asked was, "If there is an online platform that will help you to collect donations, would you prefer to use it?". The answer was yes, and they were looking forward to making an online platform in the future because it will definitely give ease to them and most importantly is to give exposure about PKPIM to the community.

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VII. ENHANCED BUSINESS MODEL CONCEPTUAL FRAMEWORK

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A. Business Model Canvas

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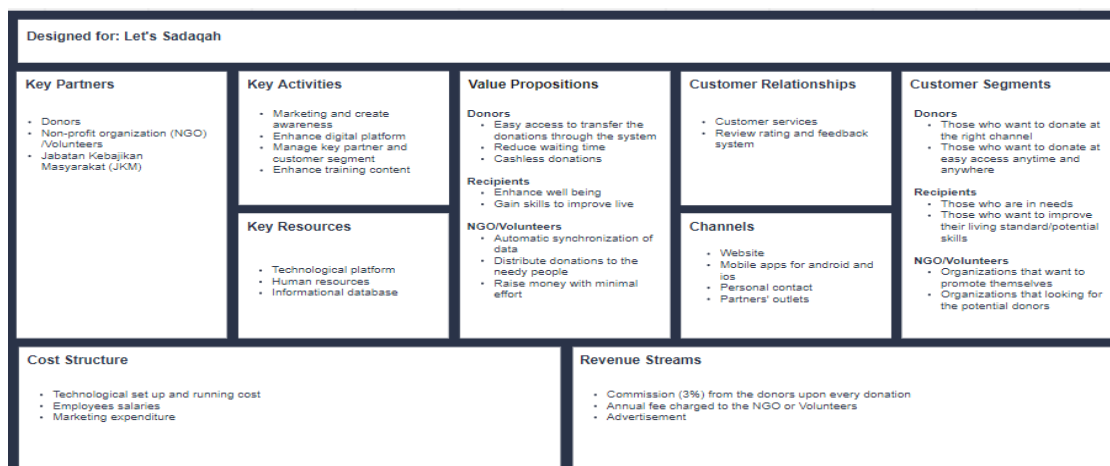
Fig. 2: Enhanced BMC for LetSadaqah

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a. Customer Segments

As stated in Fig. 2, LetSadaqah has grouped the customer segments into three key categories which are the donors, the recipients and the NGO.

i. Donors. Using LetSadaqah app to make a cashless donation for needy people.

ii. Recipients. Needy people that want to improve their living standard by gaining skills provided so that they can become a donor later on.

iii. NGO/Volunteers. Looking for the donors to raise funds.

b. Value Proposition

A value proposition is the benefit from this project that the customer segments get.

i. Donors. Have easy access at any time and anywhere to make a donation through a reliable and trusted application.

ii. Recipients. Receive help and at the same time improve their living standard by gaining skills provided so that they can become a contributor later.

iii. NGO/Volunteers. Distribute and raise donations with minimal effort. In collaboration with key partners such as JKM to provide training and coaching to the recipients.

c. Channels

LetSadaqah uses the mobile application, website and utilizes partner's outlets in promoting, attracting, and providing training for reaching different customer segments. Through the mobile application, the users can make a donation easily. On the other hand, all the information regarding the poor people in need and the schedule of the training that will be held will be displayed on the website itself. Furthermore, some of the training also might be conducted online depending on the current situation.

d. Customer Relationship

Consumer relationships basically represent the value a company provides in sustaining the relationship between the company and customer segments. Through a review rating and feedback function of the LetSadaqah system, customer segments can exchange information and ideas among each other and customer's experience can be improved simultaneously.

e. Revenue Stream

Revenue stream describes how the business would generate a profit and for LetSadaqah app, revenue is needed to ensure its sustainability in the long run. Through LetSadaqah app, revenue will be generated by charging a commission of 3% from the donors upon each transaction. In addition, we will also get the revenue from the advertisement.

f. Key Resources

The Key Resources defines the most critical assets required to ensure LetSadaqah app functions and deliver its value propositions to the customer segments. Therefore, those resources include innovative technological platforms, competent staff e.g. business development, software developers, and informational databases.

g. Key Activities

The most important things a business must conduct to achieve its corporate purpose are key activities. Key Activities (KA) are required to ensure LetSadaqah to function and deliver its Value Propositions to the Customer Segments. For the LetSadaqah app, it involves helping each other to raise awareness among people. By using technology platforms which are mobile applications to raise donations faster and secure and managing partners and customer segments to provide training and skills techniques for the needy people to boost their quality of living. The KA includes marketing and creating awareness to donate for needy people, enhance digital platforms, manage key partners and customer segments and conduct training, coaching & mentoring the recipients.

h. Key Partners

Key partners are the partnerships a company has with other customer or non-consumer organizations that help the business model work. Key partners are required to ensure LetSadaqah to function and deliver its Value propositions to the customer segments, therefore, LetSadaqah app primary partners are the donors which can be included as organisations and individuals. The key partners also included many NGOs and Jabatan Kebajikan Masyarakat (JKM).

i. Cost Structure

Cost structure describes all the costs and expenditures a business needs to sustain the running and operation of the business. The costs include technological set-up and running cost, staffs' salaries, and marketing expenditure as well in conducting the training, coaching & mentoring the recipients, enhancing Digital Platform; as shown in the validated BMC which is in Fig. 2.

A. Environmental Maps

a. Key Trends

According to GalaBid [24], digital donations are the preferred across most age demographics. In 2019, over 60% of Millennials, Gen-Xers and Baby Boomers prefer to donate online or using PayPal. Therefore, this platform will help people of different ages to make donations efficiently based on the trend started since last year. Besides the impact of the current pandemic COVID-19, there is an urge for stakeholders to practice social distancing and therefore, most business transactions are encouraged to be done online to follow the new normal (Beukelaer, 2020) [25].

b. Market Forces

Most donors would like to get the satisfaction of seeing their money going toward the specific causes they choose. Hence, this digital donation platform can be used to show the transparency of the transaction. As stated by Wong and Chen (2019) [26], most companies in China are increasingly turning to the creation of online donation tools to increase customer's loyalty. Therefore, they could strengthen philanthropy in China to promote their country's growth.

c. Macroeconomic forces

According to Rhine and Flannery (2015) [27], nonprofit organizations have been facing challenges in the form of lackluster revenue growth and declining donor files. This showed that nonprofit organizations need to restrategize their methods of reaching donors by going to digital donation platforms as a replacement of traditional methods such as pamphlets, direct email and more.

d. Industry forces

Based on Porter's five forces model [28], there are many chances for the industry to have more new entrants or perhaps existing finance companies like banks to create a new service such as online donation. Hence, nonprofit organizations should enhance their methods to reach donors in order to sustain and optimize their donations in future.

VIII.   SUMMARY

LetSadaqah is a conceptual digital platform business model which includes facilitating the collecting of donations for the poor, promoting events for fund-raising and nurturing these poor people to be more income independent. With the help of social media tools, it enables the non-profit organization to easily collect and manage donations from the public and masses. Simultaneously, this business model can also bring more benefits and provide new opportunities for Muslims to create successful Ummah businesses. As mentioned in the Quran, "Worship God alone and do not associate with Him any partners. Be kind to your parents and near kin, to orphans, the needy, the neighbor who is related to you…" (Quran 4:36) [29]. People prefer to look down at others too much. But it is for those we look at, the poor, who need our attention so much. So, these are the people forgotten all too much, so Allah turns our attention to them.

IX.   CONCLUSION

In conclusion, LetSadaqah conceptual digital platform business model with the digital apps could give users, in particular donors and recipients several key benefits. Besides, this app not only serves the function of donating to the needy but LetSadaqah app will encourage the needy to enter training skills or classes in order to start their own small business and give back to the communities and become the donor in the future. Other than that, LetSadaqah will support donors and NGO with minimal effort to collect donations where donors can have unrestricted access at any time and anywhere. LetSadaqah's goal in the future is to cover the donations to support other least developed countries. The next step to realizing this is to create a business plan using V2MOM (Vision, Values, Methods, Obstacles and Measures) model. A business plan is needed not only to develop the digital LetSadaqah apps and secure funding, but it is a critical aid to sustain the operation of LetSadaqah more effectively.

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