A Trusted and Collaborative E-Mosque Marketplace: Conceptual Solution

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Abstract— this paper aims to analyse the relationship between sellers and customers based on before era e-commerce platform is introduced and the introduction of e-commercing platform. The e-mosque marketplace as proposed e-commerce platform serving as alternative e-commercing sites for the muslim and mosque's community is proposed to provide additional functions and benefits such as more secure transaction, money-back guaranteed. The methodology for this paper is based on literature using the BMC and VPD framework and was tested using various kind of field experiment. Data were collected using informal interview at local mosque and online survey form for the online seller community. Findings – the interview results indicates the usage of endorser credibility that is 'the mosque' has improved the seller's willingness to use the system. The problem that has prevented the seller reaching their audience, are difficulty to advertise the product and attracting the targeted user to buy the product. However, the survey unable to reach to older and mature online seller as the individual required more time and formal interview.

I. INTRODUCTION

This model of business basically focus on the Muslim community that live around the mosque. This online platform will give benefit to the seller that live around the mosque so they can promote their product to the people by using online marketing. This platform will give convenient way to the seller and buyer around the mosque to do the business transaction with the secure and trusted platform. Beside, this system will start by providing the platform for the seller to sell their food online and it also has the guarantee from the committee of the network of mosque especially IIUM mosque about the freshness and the hygiene of the foods.

II. PROJECT BACKGROUND

Online business currently have given impact to the business transaction because the way it operates can reduce the cost of selling and buying process. The model of this online business graph have shown the gradually increase year by year. Besides, not many online marketing focus more on the user at the mosque. So, because of that we want to develop this online platform that focus more on the Jemaah at the mosque around the Malaysia so that they can use this system to promote their product and the buyer will easily to use this system to buy the thing without need to worry about the security issue. This platform also will provide the good relationship with the customer by having after sales services.

III. PROBLEM STATEMENT

The main problem in the online business is the platform itself which is does not provide the convenient way to the buyer and seller to communicate among each other's especially the online platform for Jemaah at the mosque. So, by using this e-mosque marketplace the flow of business transaction among Jemaah of mosque will be easily and hopefully it will attract more Muslim people to use this platform.

IV. METHODOLOGY

At first, the questionnaires were prepared by brainstorming session from every group member. Then the sets of questionnaires were transformed into Google form type questionnaires to be distributed as a survey to the targeted audiences. The purpose of using this type of methodology of the survey is that it is easier to get the respondents and it takes less time to complete the survey. Apart from the survey, we also have prepared some questions and set up some interviews to complete up the survey. The interviews were specially conducted by the team members for collecting needed information from the sellers. There were two types of interviewees which can be categorized into sellers and buyers. Sellers were divided into two categories which were the sellers who have physical shop but did not have any online business marketplace and the sellers who have online business marketplace but did not have any physical shop while the buyers were also divided into two categories which the ones who have high buying power and buyers who have low purchasing power. The survey was conducted for only 10 people for each type of interviewees. For the sellers who have physical shop but did not have any online business marketplace, we focused on the sellers around mosques at Gombak especially at the Sultan Haji Ahmad Shah IIUM Mosque. Meanwhile, for the sellers who only have online business marketplace, the survey was conducted on a different session which mainly as same as the previous interview. The same set of questionnaires was asked but the only difference was the interviewees which were the sellers who only have online business platform. For another type of interviewees (buyers), another different set of questions were distributed but the way we implemented the survey was just the same. After finishing up the survey and interviews, we did some studies and statistics based on the results that we got.

V. LITERATURE REVIEW

The business plan is about a platform for connect between Muslim seller and buyer. The seller will be for those small medium enterprise business who have products. Based on an observation, they mostly able to create superb products such

as soy sauce, 3in1 drink, cracker and much more. Most of the time, they are lacking in mass production, marketing tools and research and development. It is impossible for us to involve in their production sustainability, therefore the network of mosque will be responsible to let who and what products should be in the store. It is mandatory for each of the seller to go through the network of mosque which in responsible in order to get the mosque endorsement title of "Suci dan Bersih". Besides, we provide this kind of endorsement because most of small business do not have opportunity to obtain halal certificate because it was difficult for them fulfil requirement of Halal certificate.

Besides, the lack of resource to focus on marketing and development. E Mosque marketplace will provide marketing for the seller's product via our key partnership which that we have outsources it to third party organization. Asides that, E Mosque marketplace are not responsible in handling or having warehouse for seller's product. In fact, they just will inform seller to postage an item for any payment or order that had been made by buyer.

There will be two segment of customers:
1. Have Physical store and do not have online store
2. Have Online store and do not have physical store

There will be two segment of potential buyer
1. People with high purchase power - (age 26 - 35)
2. People with low purchase power - (age 18 - 25)

There are two way review system where buyer will rate seller and buyer will rate buyer. By this way, buyer will be more careful in choosing products from different seller because of seller's ranking and review. These will overcome trusted issue among the Muslim community of Malaysia. Existing e-Commerce portals include Taobao, Lelong and Ebay.

Common features are include two way review system, secure transaction such as ipay88 and PayPal. The different was taobao will hold the money of each transaction until the deal is valid unlike ebay and lelong where buyer will make direct transaction to the seller. Lelong have such high security for both parties such as when seller is reported by the buyer, the authorities will take responsibilities on the seller.

VI. INITIAL CONCEPTUAL FRAMEWORK / MODEL

Environmental Map

Market Forces: It is based on the data on the Frost and Sullivan that Asia has the highest daily internet usage. So, that's why this ecommerce platform is suitable for seller around the mosque to promote their product widely and also help expand their business strategy.

➢ Market issue: most of Muslim's products are coming from village means that is not well known among the community and most of the time it is the best product compared to commercial products.
➢ Market segments: end-customers (B2C), Muslim community
➢ Needs & Demand: as a seller, unable to market their products and gain halal certificate.as buyer, trust issue with current online shopping websites
➢ Customers willing to pay more as long as the product is worth it.

Industry Forces: Key actors in your space, such as competitors; rising value chain actors; new or fading technology providers; and more.

➢ Competitors:
➢ MIHAS, large player in Grouping a Halal products.
➢ They are better because of supported by the government.
➢ They focus on product that have halal certificate but not all good products have halal certificate.
➢ We focus on product that do not have halal due to difficulties in obtaining the certificate.
➢ We give certificate of pure and clean ("suci dan bersih") that certified by network of mosque.

Key Trends: Online shopping in Malaysia was increasing year by year compare to the offline sales. (Frost & Sullivan). It was an opportunity for this ecommerce platform to be the one among this popular trends of online transaction.

➢ Technology trends:
➢ Mobile and e-commerce trend are going upwards every years.
➢ Opportunities in increasing customer segments.
➢ Socio economic trend: growing middle-class in emerging markets.

Macroeconomic Forces: Macro trends, such as global market conditions; access to resources; high or low commodities prices; and more

➢ Global market conditions: Consumer (buyer) confidence level in purchasing online increasing each year
➢ Capital markets: opportunities in getting crowdfunding by Muslim communities
➢ Commodities and other resources: Office with internet and human resources are needed to manage the websites.

Figure 1: Initial business model canvas for network of mosque

Key Partners 🔗	Key Activities ✔	Value Propositions 🎁	Customer Relationships ♥	Customer Segments ●
1. ipay88 (payment system) 2. Banks	1. Developing e-Commerce Website 2. Web-hosting and Hardware Maintenance	1. Secure 2. Trust 3. Good relationship (after sales service)	1. Online Customer Service 2. After Sales Service	1. Muslims in Malaysia 2. Internet Users (Muslims) 3. Jemaah of as-Syakirin Mosque, Gombak and Puchong Perdana Mosque, Puchong
	Key Resources 👨‍🏭 1. Two-way Riview System		Channels 🚚 1. Website 2. Mobile Platform	

Cost Structure 🏷	Revenue Streams 💰
1. Development Cost 2. Marketing 3. Website Maintenance	1. Service-based charge 2. Subscription Fees

Table I: Initial Value Proposition

| CUSTOMER SEGMENTS	CUSTOMER JOBS	GAINS	PAINS	GAIN CREATORS	PAIN RELIEVERS	PRODUCTS & SERVICES
Sellers who have physical shop but do not have online business platform.	-The activity of selling and buying of product.	-Globalize business. -Higher potential business reach. -Ability to do business 24 hours. -Cost effective business.	-Business only focus on customer nearby the niche area. -Business has less potential customers reach customer. -Business cannot be operated 24 hours per day. -Higher business operational and maintenance cost.	-Getting access to a large audience of prospective customers from all over the world by just having an internet connection and a better online business platform. - Number of internet user is rapidly increased so that the potential business reach to customer is higher. -Internet itself make the online business available all the time. -Opening and maintaining an online store costs less budget required	-Providing an online business platform that can be reached anywhere and anytime that customers wants. - Providing an online business platform that all possible customers can get access. - Business can be operated at flexible time. - Reduction business operational costs by just focusing more on system maintenance.	-The system itself as a medium that enable communication between seller and user. -Selling advertising spaces.

			compared to open a physical shop.			
Seller who have online business platform but do not have physical shop.	-Buying and selling through system. -Survey through the advertisement in the system.	-Using mosque as virtual agent -Widen and increase the advertisement area -Usage of reliable name.	-Low penetration to the unexplored market area. -Unable to gain trust for new user. In the view of fact, that internet is filled with scams. Advertisement transmission less efficient.	-System as a medium for the user to reach seller; a virtual agent -The system can be use an advertisement space. -Increase the credibility of the seller by using the mosque as the trusted brand name.	-The system as the medium for the seller; a virtual agent to the senior citizen. -The system as a new ways to interconnect seller with the client. -System use mosque as a brand name that trusted and known for undisputed reputation.	-The system itself as a medium that enable communication between seller and user. -Selling advertising spaces.
Buyer who have higher tendency to use the platform for buying the products .Above 26 years old.	-Purchase product online. -Use internet to browse things online -Use internet to buy Muslim product.	-Privacy protected on personal information -Trusted and secure transaction -Discount or promotion sale -Free Delivery Charge	-Trust issue in an online purchase -Consumer trust continues to be a key issue impeding the proliferation of Internet shopping (Kim, Benbasat, A Framework for Evaluation) -In North America surveyed recently by Forrester Research Inc. had abandoned a shopping cart while shopping online because they were concerned about providing their personal information, and 24 percent had done so due to fears about credit card fraud (Kelley, Rhinelander, and DeMoulin, 2001).	-Advanced encryption technology to protect customer information and privacy -secured online transaction via ipay88 as an online medium transaction -Generate discount coupon for regular customer -Allow redeem point/coupon process	-Trusted and secure transaction via ipay88 as an online medium transaction -7 day money back guaranteed if seller is problematic or item is not arrived within 7 days -Ranked buyer and seller via 2 way review system	-The system itself as a medium that enable communication between seller and user. -A platform that can get Muslim product online.
Buyer who have	-Purchase	- Improve	-Difficult to get	-Secure and	-Manage to	-The system itself

lower tendency to use the platform for buying the products. 18-25 years old.	product online. -Use internet to browse things online -Use internet to buy Muslim product.	customer empowerment. - Quality and clean product. -Easy to buy product especially homemade product.	product with the competitive price. -Financial status not stabilized. -Difficult to determine the quality of the product.	trusted platform. - Provide the simplest platform of business transaction. -Be the connector among seller and buyer.	provide the business platform with the compatible price. -Provide the guarantee of return money back within seven days.	as a medium that enable communication between seller and user. -A platform that can get Muslim product online.

7. ENHANCED CONCEPTUAL FRAMEWORK / MODEL
Based on the interview/survey analysis and findings.
Figure 2: Enhanced business model canvas for network of mosque
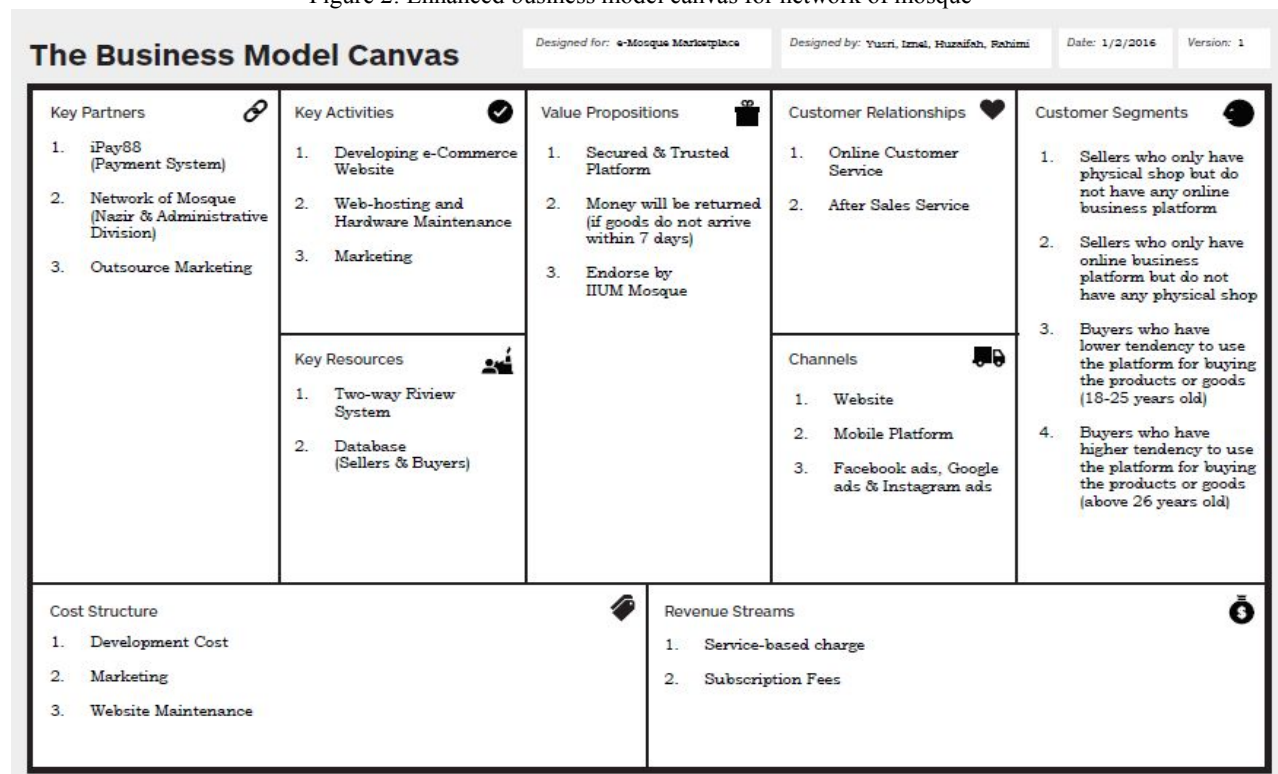
A.) Key partnership
The key partner played an important role to determine the success of the business. For this business model it will be used ipay88 payment system. This payment system will provide the online payment gateway service and solution provider for the system. Next, the involvement of the committee (nazir) of the mosque also have for help to be the guarantor for each product that was sold by the seller around the mosque. Outsource marketing will be used to promote this online platform to the end user.

B.) Key activities
The activities is to develop the e-commerce website that will be used by the seller around the mosque and the buyer that want to buy product online. The next activities is to host and do the maintenance for the website. Then, the marketing also need to make sure the end user know about this website.

C.) Key resources
It will used two way review system that means the buyer can rate the seller based on the quality of the product and the seller also can review about the customer. Database for this online platform will use Oracle to keep information of the seller and buyer.

D.) Value proposition
Money will be returned to the buyer if the product jorder did not arrive within seven days. Second is it get endorsed by IIUM Mosque so it will make people feel more trusted and secure to use this website.

E.) Customer relationship

This website will have online customer service that can give support to the seller and buyer if they have any problem regarding this website.

F.) Channels

It will used the website to run this platform and it also compatible with the mobile version. Then, it also used the google ads, Facebook ads and Instagram ads to promote this online platform.

G.) Customer segments
- Sellers who only have physical shop but do not have any online business platform.
- Sellers who only have online business platform but do not have any physical shop.
- Buyers who have lower tendency to use the platform for buying the products (18-25 years old).
- Buyers who have higher tendency to use the platform for buying the products (above 26 years old).

H.) Cost structure

The cost that will be used to develop the website and then do the regularly website maintenance every week. The cost for paid the marketing company to advertising this online platform also needed.

I.) Revenue stream

The revenue will be generated from the service charged to the seller that want to use this online platform and the ads on the google and Facebook.

Table II: Enhanced Value Proposition

CUSTOMER SEGMENTS	CUSTOMER JOBS	GAINS	PAINS	GAIN CREATORS	PAIN RELIEVERS	PRODUCTS & SERVICES
Sellers who have physical shop but do not have online business platform.	-Use the traditional way of business transaction which involving the customer need to meet the buyer to buy the product.	-Globalize Business. -Higher potential business reach. -Ability to do business 24 hours. -Cost effective business. -Trusted online business platform.	-Business has less potential customers' reach. -Business cannot be operated 24 hours per day. -Higher business operational and maintenance cost. Trustiness issues especially with the customer	-Getting access to a large audience of prospective customers from all over the world by just having an internet connection and a better online business platform. -Number of internet user is rapidly increased so that the potential business reach to customer is higher. -Internet itself make the online business available all the time. -Opening and maintaining an online store costs less budget required compared to open a physical shop. -Using ipay88 payment system which can always be trusted together with better and more	-Providing an online business platform that can be reached anywhere and anytime that all customers want. -Business can be operated at flexible time. -Reduction business operational costs by just focusing more on system maintenance. -Providing an online business platform that all possible customers can get access. -Building a trusted platform with good security.	Selling advertising space. -Sort the advertisement accordance with price and date.

				details specifications of products.		
Seller who have online business platform but do not have physical shop.	-Using the system as a medium for online transaction -Comparing prices between sellers through the system.	Strengthen the trust level of the community toward online marketing. -Improve the usability of the system by focusing toward the senior citizen capability. Improving the penetration in advertisement to the audience.	-Difficult to advertise toward new user. -unable to build up trust with user. Inefficient advertisement	-Offers an untapped opportunity for the penetration of e-commerce. -Source of advertising from certain community of the mosque it is noticeable that the certain individual are not yet exposed to the online marketing. -Endorsement of reliable and trustworthy organization.	-Making the mosque as the ambassador of the brand; for instance, a private college making affiliation with well-known institute to gain more scholar. -Improves the transmission of advertisement. -The system works as a middleman; a virtual agent.	-Selling advertising space. -Sort the advertisement accordance with price and date.
Buyer who have higher tendency to use the platform for buying the products .Above 26 years old.	-Use internet to buy things online. -Purchase the Muslim product through secured online platform	-Privacy protected on personal information. -Trusted website that protect customer rights. -Secure transaction.	-fraud transaction -website not responsible for customers (buyer) rights.	-Create advanced encryption technology to protect customer information and privacy -Create secure transaction platform by using ipay88 -Create 2 way review system, Ranked buyer and seller in order to get trusted seller and buyer	-Avoid using direct payment to seller as medium transaction -Avoid using website that do not assure purchase assurance and do not have privacy protection -Ranked buyer and seller via 2 way review system in order to get trusted seller and buyer	-A platform that can help Muslim buyer to get the Muslim product online. -A platform that can help seller among the mosque community to promote their products online.
Buyer who have lower tendency to use the platform for buying the products. 18-25 years old.	-Use internet to buy things online. -Purchase the Muslim product through secured online platform	- Quality and clean product. -Can save the cost. - Get the easy way to buy the product without having to go shop. -Can use mobile phone to buy the thing online	- Did not trust the online platform -Difficult to determine the quality of the product. -Do not satisfies because cannot touch and feel the product.	- Provide the online platform that make the interaction between seller and buyer become more efficient. -Have the guarantee from the committee of the mosque about the quality of the product.	- Provide the trusted and secure platform. - Can display the full detail of the product. -Have a better view of image of the product.	-A platform that can help Muslim buyer to get the Muslim product online. -A platform that can help seller among the mosque community to promote their products online.

SUMMARY

This paper reflects the business model canvas (BMC), value proposition design (VPD) and extensive explanation regarding the context of the solution; the e-mosque marketplace. The problem and problem explanation can be divided into 4 situation;

- ➢ Seller that only have online platform wants to sell product to the customer that relying on the physical store and customer that has trust issue with e-commerce.
- ➢ Sellers who only have physical shop but do not have any online business platform.
- ➢ Buyer with high purchase power
- ➢ Buyers who have lower tendency to use the platform for buying the products

Every situation has its own problem and conceptual solution and realistic solution. Every VPDs and situation reflects the same repetitive problem in all of them that is trust. Secondly, the known fact for the seller are their advertisement are not reaching their audience. Throughout, extensive and detailed survey and interview, the majority of the seller expression their problem and support if a system were to overcome the barrier.

Through the survey conducted, unclear problem has been revealed such as, fraud transaction, Business has less potential customers' reach, unfamiliar market area for new user and difficulty to determine the quality of the product. The seller agreed that the system may increase their sales and breaking the problem barrier.

CONCLUSION

It can be conclude that, the system can increase the efficiency of the seller to sells their product regardless of the platform. Throughout deeper analysis, the system should be able to unify the seller from regardless the different situation with a solution and breaking the barrier for the mosque's community to involve in online commerce solution. The system concise and cover all different aspect from the seller for more interactive with the client and potential client from the basis of conducted interviews and surveys. In short, the constant trust and other barrier can be overcome regardless the situation.

FUTURE WORKS

Probing deeper, the results in this research also provide a strong foundation for future work in business plan development. One area of future work is in combining the knowledge gained about value proposition of potential buyer with knowledge about the potential value proposition seller. Some of those problems were addressed in this work and some possible solutions provided. It is hoped that this business case motivates the network of mosque to help each other growing the economy of Muslim people. Hopefully this business case will provide clear opportunity to develop proper business plan of e-commerce in collaboration of the network

of mosque. The development and implementation of e-mosque marketplace demands for:

(a) The streamlining of mosque community, where efforts are driven to simplify systems and enhance the network of mosque delivery of services to the Malaysia's Muslim community.

(b) The consolidation and optimization of the mosque's top management to connect potential Muslim buyer and seller through online marketplace service.

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