

Transformation of Masjid: Empowerment of Muslims Economy through E-Halal One Stop Centre (E-HOSC)

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Abstract: Economy is one of the important tools in the upbringing of human's civilization. Looking back at the Golden Age of Islam, Muslims merchants were all over the world not just for trading purposes but also to spread the beautiful teaching of Islam. During the reign of Caliph Harun al-Rashid (170-193 A.H.) the Muslim world experienced the best moment where each members of the society was taking part in the economic activities as they wanted to contribute to the society. Thus, it led to the level of almost no poverty at all (Ismail, 2012). History also portrayed that Prophet Muhammad sallahu'alaihiwasallam and many of the sahabah were successful businessmen. However, it seems the world has gone upside down where most of the Muslims nowadays have been left far behind and live in poverty and abused by others. Therefore, the role of Mosque need to be revised on the basis of Islam as a syumul religion which comprises all life segments including the economy or muamalat. e-Halal One Stop Centre (e-HOSC) is being proposed to help the Muslim entrepreneurs especially to those who are still searching for the best platform to market their products with zero cost and in the same time helping the consumers to find halal products from Muslim producers. This program is the extension of eHalal4All Program (Abdul Rahman Ahmad Dahlan et al, 2014),—with the aim to enhance the economic and social well being of rural communities in Sabah, Malaysia. e-HOSC will be maintained and supervised by Masjid Negara (National Mosque) supported by Jabatan Kemajuan Islam Malaysia (JAKIM) and SME Corp as the centre and will be integrated with all mosques in Malaysia via Network-of-Mosques (NoM). Masjid Negara is being proposed as the administrator as one of its functions is to make a range of activities for Muslim community and it is an established organization where it has publication and multimedia unit which can be assigned to manage e-HOSC portal. Literature review and Business Model Canvas will be used as the methodology approach. Also, we would adapt the concept used by online marketplaces like Amazon.com or Mudah.my and leveraging on mobile apps to ensure the acceptance, reliability and efficiency of the program. This program is expected to enhance the Muslim entrepreneurs and increase their market shares and indirectly, people will be closer to the mosque and thus, proved the completeness of Islam as the way of life.

Keywords: mosque, online marketplace, Business Model Canvas, networking, mobile apps.

I. PROJECT BACKGROUND

This program is being proposed as many small or home based Muslim entrepreneurs are having difficulties to sell their products and also to help the consumers to find halal products produced by the Muslims as the population of Muslim in Malaysia increase. In the study it shows that, our country are lack of food industries that have halal certification and only about 15% small entrepreneurs have halal certification which cause a lack of market share that lead to lack of opportunities in global marketplace. (Opening speech of Seminar on Halal Food Standard EN 1500: 2004- Realization of SME sector in Halal Food Industry, 5 December 2006).

According to the study, the number of halal product users is increasing time by time, and Malaysia has well position to play the main role who leads the halal product development. Actually it give the opportunities to the small entrepreneurs to develop their skills, however, they are unable to introduce their products due to capital constraints, lack of knowledge, skills, competition, experience and also difficulties to expand their business. (Sazelin Ariff, 2008)

Taking the opportunity of the online shopping trend nowadays, a study in 2014 by *ecommercemilo.com* shows that in Malaysia there are about 91% is the online users shop online and from these shopaholics 54% Malaysians generally shopping once a month, 26% of weekly shoppers and 7% of them are the daily online shoppers. This program will definitely benefit both the entrepreneurs and the consumers. Indirectly, the mosques will be benefited too as it can be the best channel of da'wah and to spread Islamic teaching. Moreover, the mosques can gain revenues from the program by charging fees on other advertisers.

Furthermore, this program is in line with the government's aspiration under the Innovation Human Capital Development Plan (MOHE, 2010) where the citizens especially the youths are being prepared for skilled, knowledgeable and innovative human capital to lead the economic growth in the future. As the government is moving towards developed nation by 2020 where the level of competitiveness and progress are being measured by innovation-led and skill based performance, the whole nation should be driven towards entrepreneurship culture through education, encouragement and facilities to ease them to get involve in business.

II. PROBLEM STATEMENT

Today, we can see that the mosque just has been used as for religious purpose only such as Friday prayers, congressional prayers and religious sermons. Moreover, the role and function of the mosque in this current world are mostly misinterpreted (Rasdi, 1998) which did not mean to improve the surrounding of the society but its lead to politic and social changes. As consequences, mosque only become the Islamic symbol of the nation which has been built focusing more on the design and landscape so it can be the vital to the nation to represent the identity of Islamic country. They treated mosque as the object-centered building which emphasize more on aesthetic rather than functionality. Remind the function of mosque during the time of Prophet Muhammad, Mosque was the center for any activities. It is because people just need to go directly to the mosque if they have a problem and it will be solve as soon as possible by the Prophet. Contrary, today situation which people need to follow certain condition and must be approved by the authority before they receive the help. This is a long process and took so much time to be solved. Hopefully by proposing this information system to the authority of the mosque, it could revive the multi-function of mosque should have like before.

Secondly, it can be seen that the economy has been controlled mostly by the non-Muslim. According to a study conducted by a non-partisan wealth research firm New World Wealth, it was found that of the 13.1 million millionaires in the world, 7.4 million, or 56.2 percent are Christians. Fully 6.5% of millionaires are Muslim, 3.9% Hindu and 1.7% Jewish (CNBC, 2015). It is the challenges for Muslim community to against them in the rule of economy as in the shariah besides our Muslim society will face a problem on the income distribution such as uncertainty of the Halal source of income, the injustice of income distribution among them and also the use of interest (riba') that has been put as if it is the compulsory component in any company nowadays which are clearly unlawful in Islam. Moreover, when the non-Muslim lead the economic world, the economic structure does not follow the shariah compliances and it give a burden for the Muslim to stand on their own and improve their economy status. So, in order to encourage them to be success we intend to apply this project with the hope it can be benefited to them. As consequences, Muslim cannot rule the economic in the way it should be but need to follow their way so we need the transformation to overcome this problem efficiently and creatively according to the advancement of the technology.

Furthermore, nowadays there are so many youth are trying to do a business, however majority of them were failed because they got a problem during the business operation. The studies in Malaysia show that 13.3 million aged between 15-40 and its represent about 46% of the youth population. Out of this, approximately about 4.5 million aged between 15-25 and its represent around 25% of them are vulnerable and potential to be at-risk youth due to some problem such as deficient in social skills and low aspiration to motivate them. According to Haji Abdul Rafek Mohamad Saleh, Executive Director of Malaysian Halal Consultation and Training Agency (MHCT), there are several key challenges faced by the halal industry players. The challenges are there are only few companies with HACCP, GMP, and halal accreditation, the production of low value products, lack of product innovation and branding and lack of trained staff/workers in related field.

In the Small Medium Enterprise (SME), the finding of Chamhuri et al (1995) found that the entrepreneurs are facing problems on sales price. It occur causes of the high cost of production especially to too small organization who cannot compete with the larger company. It cause them to sell their product cheaper but the quality is low than the company which use electric tool to packaging their product. The design and packaging will be uninteresting and cannot attract the market. Therefore, their products are not well received by the consumer. Besides that, it's quite difficult to obtain a JAKIM Halal certificate or Good Manufacturing Procedure (GMP) because food is a sensitive issue among Muslim so they have to fulfill all the procedure that JAKIM required. In Malaysia, JAKIM is the only government authority for Halal and they are very strict with Halal certification process. An organization or entrepreneurs (applicants) must follow all the procedures in order to get the certificates. Firstly, they need to attend pre-consultation services and advice on Halal requirements set by JAKIM. Second, they need to prepare and submit required documents. Then, there will be site visit and pre-audit at applicant's place by JAKIM. Next, the applicants will be monitored for a certain period by JAKIM officer before rewarding the certificates. Clearly, there will be a long way for the entrepreneurs which consume time and cost to obtain the certificate.

Despite those kinds of problems, they also lack of knowledge on how to market their product in the industry so they intend to just use the traditional method in a selling contract to sell their product which is not too effective rather than using the information system that has been developed nowadays. In Small Medium Enterprise (SME), they did the study shows that small company has a larger problems than a bigger company. In Establishment and Enterprise Census of 2005, it show the problem face by the business operation of the small company such as the competition from the larger company, financial difficulties, lack of support and knowledge from the government and also they lack of the skilled labor and marketing strategy to introduce their product better. (Feature Article: SME Survey Bank Negara Malaysia, 2005). Hence, by establishment of this program all these problem could be dissolved and the Muslim entrepreneurs will be successful in their business, while helping to enhance the economy wellbeing of the country.

III. OBJECTIVES

The objectives of this program can be seen from four perspectives; mosque, customer, entrepreneurs and government. Firstly, this program will empower the role of the mosque as a center of Ummah in a community which running any activities either religious, economic or education activity as long as it easy for Muslim to adopt and use it to improve themselves. This can be a medium to attract the Muslims to interact with the mosque and indirectly, strengthen the bonds of ummah. Moreover, the mosque can gain some additional income from the donations or other fees.

Second, customers regardless of their religion can easily search for halal Muslim home made products. As the target group for this program is the Muslim entrepreneurs who are doing their business at home and do not have halal certificates from the authorized body due to some constraint such as cost, this program will be a platform for them to promote their products and expand their business.

Next, this program too will help the government to empower the small entrepreneurs especially the Muslims to build their confidence in marketing their products. As the government is moving towards building Malaysia as a halal hub, this program can help the government to seek for potential entrepreneurs and products that can be upgraded and exported to other countries.

IV. LITERATURE REVIEW

After the advent of Islam, mosque is the first comprehensive base established by the Prophet (PBUH) for spreading and promoting a comprehensive and complete religion, science and practice of divine laws. During history, many people have suffered difficulties in forming this base, the holy place where people and different groups come together for different occasions to prove the strength and stability of their promises to save society from any external and internal sworn enemies. After the victory of the Islamic Revolution in Iran, mosque expansion begun in all parts of the country which increased tendency of people, especially the educated young towards this holy and divine base. The importance of mosque is to the extent that Imam Jaffa Sadiq (AS) states: "anyone who prays God at home, then goes to mosque and prays with others, it comes out with their goodness."(Ibn Babuyeh, 1992)

Therefore, based on legend, when people are going to go there, it seems they are planning to visit the house of God, and God Himself. Mosque is the place where people can have privacy with God, a place for meeting beloved and praying Him

and confabulate with Him. Lovers of the mosque will never feel tired of staying there and their love will increase and they reach their beloved.

The Concept of Mosque:

Mosque is generally known in Arabic as Masjid. This term is derived from the word sajadah (to prostrate oneself). Masjid therefore is a place basically meant for the performance of Sajdah (Prostration). This indicates the reason for the choice of the word as the Muslims' place of worship. The choice of Masjid as a place of worship by the Muslims becomes obvious when one looks at the word 'Sajdah' as the act of total humility, obedience and submission in front of the Supreme Source of all creations. (Hamudah, 1976) The term is so important that it occurs several times in the Qur'ān particularly on the episode of the creation of Adam (as). In this regard, the Qur'ān considers performance of Sajdah as an outstanding quality of true believers and saints. Example of this can be found in the Glorious Qur'ān Chapter 16 Verses 48 and 59 where Allah says:

Do they not look at God's creation, (even) among (inanimate) things; their (very) shadows turn around, from the right and the left prostrating themselves to God, and that in the humblest manner? And to God doth obeisance all that is in the heavens and on earth, whether moving (living) creatures or the angels: for none are arrogant (before their Lord), they all revere their Lord, High above them, and they do all that they are commanded.

Another verse declares, Muhammad is the Apostle of God; and those who are with him are strong against unbelievers, (but) compassionate amongst each other. Thou wilt see them bow and prostrate themselves (in prayer), seeking Grace from God and (His) Good Pleasure...(Q. 48:29). In other words, Masjid is a place where devotees bow, prostrate and show humility and obeisance to God.

Mosque as an Institution:

Basically, mosque is a place that is reserved and dedicated for the worship of Allah. In the general sense however, it is a place where many things most pleasing to Allah are performed. These include, recitation of the Glorious Qur'ān (tilāwatul-Qur'ān), constant remembrance of Allah (dhikr), lectures, counseling and relaxation as well as other acts of worship that meet the approval of the Islamic scholars as praiseworthy. According to Al-Ghazālī in the Ihyā' 'Ulūmu 'd-Dīn,

Mosque is an institution. It is the source of spiritual and material guidance; it is the hall for worship, the school for knowledge and the centre for literacy pursuits. Strongly attached to the duty of prayers and the rows of worshippers are more attitudes and traditions which form the essence of Islam. (Al-Ghazali, 1999)

It should be noted at this juncture however, that no particularly consecrated place is necessary for the performance of divine service in Islam. In other words, Islam does not make mosque in terms of structure or building as the ultimate condition for the performance of Solah. In essence therefore, a Muslim can perform his solah anywhere he likes and that serves as his mosque. (Yusuf, 2004) There are many hadith of the Prophet to support this view. For example, in the tradition reported by Jabar ibn Abdullah (ra), the Messenger of Allah said:

The earth has been made sacred and pure and a mosque for me, so whenever the time of prayer comes for anyone of you, he should pray wherever he is. (Bukhārī and Muslim).

Other places prohibited apart from the above include churches and synagogues, dunghills, slaughter houses, middle of the road, resting places of the camel, bathrooms, and on the roof of the (house of Allah) except on certain circumstances. Ibn 'Umar relates that the Prophet (saw) prohibited salāt in seven places: dunghills, slaughterhouses, graveyards, middle of the road, bathhouses, watering places where the camels drink and rest, and on the roof of the house of Allah [the Ka'bah in Makkah]. This is related by Ibn Majah, 'Abd ibn Humaid, and at-Tirmidhī who said its chain is not strong. However during the period of 'Umar, the Muslims of Najran wrote to him saying that they found no place cleaner or better to pray in than a church. 'Umar wrote: 'Sprinkle it with water and leaves and pray therein'. According to the Hanafī and Shafī'ī schools, it is disliked to pray in such places in general.

Therefore, the fact that a Muslim offers his solah elsewhere other than the mosque does not invalidate the acceptance of his solah. In the same vein, the erection of a building for the purpose of prayer does not need any consecration.

Islam emphasizes the idea of brotherhood and community. It also lays much emphasis on the unity of mankind. It sees community, on one hand, to include all forms of relationship that have the features of a high degree of personal intimacy, emotional depth, moral commitment, social cohesion and continuity in time. (Ali, 1986) On the other hand, Islam sees community as a comprehensive group with two broad features:

It is in this respect that Muslims always converge there as one community without discrimination regarding race, color or tribe. In fact, till today, mosque has remained the symbol of the history of development of Islamic civilization in its interracial and international relationship. Apart from the above, it serves as a place where healthy social relations are established through the congregational *ṣalāts* and a forum for social leveling of status between the rich and the poor.

Raising Economic Activity and Institutional Strength:

Mosque in Malaysia today is seen more concentrated as the center of worship and education centers and individual duty. To restore public confidence and the glories of the mosque institution such as in the time of Prophet Muhammad SAW, the role of the mosque, which accounted for all aspects of community life should be lived as a whole the concept of efficient governance mosque. (Lokman, 2007)

Administrative and financial management concepts in Islam direct contact with faith in Allah Almighty for every action taken by the management of the mosque is intended to enhance welfare benefits are determined by Islamic law. Therefore, the management of the mosque should always be alert to developments time to ensure activities and programs run well, for example the emphasis on the concept in the management 6P namely planning, implementation, monitoring, control, evaluation and correction. (Zubair, CTMC)

Excellent Masjid needs to be planned, led, managed and well governed based on the practice of the Prophet Muhammad. Although organizational change progressively rapidly, yet the management of the mosque was still at the old notch and unproductive.

In addition, there is also a call for local authorities (LAs) such as Religious State Council to relocate the mosque to a reachable area. This is because through the strategic location of the mosque, it would make the mosque as the center of the local economy to meet the needs of the community. It can be realized by having kiosks, car wash centers and other business units.

In relation to the financial aspects, the mosque as an institution has the ability to handle the economic crisis. To achieve these objectives, the financial management of the mosque must be in accordance with the rules laid down by Islam and meet Islamic requirement. However, it was found that most of the mosques suffer financial management problems are not sufficient. Funds raised by the mosque from various sources will be used only to pay utility bills, token for the speakers and repair minor damage to the mosque so much so that some mosques have savings amounting to thousands of dollars in the bank. (Ajmain, 2008) Most mosques in Malaysia are storing the funds donated by the public. This financial contribution is not extended to activities that can give returns or a more optimal result to a mosque and a member of the local society. This scenario shows that the mosque tend to store donations funds received in finance institution that offer minimum in return.

Transformation of Mosque within the Region:

There are large numbers of mosques in Indonesia with big amount of fund, yet the level of poverty is still high. Therefore, the Indonesia Religious Minister (Maftuh Basyuni) had launched a mosque-based family empowerment post (Posdaya) on February 11, 2007 with the aim to equip the mosque with community empowerment activities. (Gemari, 2007:58) (Azis, 2014).

From the program, three mosques have achieved high performance where they are able to help the poor to become entrepreneurs. According to Azis, three main measures that the mosques have taken in conducting economic empowerment for the poor people are: 1) Recovering the lost perception on the role of the mosque. This is where the community should understand that mosque is not only for religious purpose like solat but also for social economic and politic functions. 2) Managing the mosque corresponding to the modern management principles. T is where the mosque will implement the correct and well-planned procedures. 3) Building a dream of being successful. The mosque will encourage the team to be more visionaries yet realistic with the abilities and resources that they have.

The need of Halal Verification around the World:

Allah swt through al-Quran and Prophet Muhammad sallahu'alaiwasallam has given clear guidance on determining halal and haram. In al-Baqarah:172-173, Allah said, "O you who have believed, eat from the good things which We have provided for you and be grateful to Allah if it is [indeed] Him that you worship. He has only forbidden to you dead animals, blood, the flesh of swine, and that which has been dedicated to other than Allah. But whoever is forced [by necessity], neither desiring [it] nor transgressing [its limit], there is no sin upon him. Indeed, Allah is Forgiving and Merciful.

While the prohibition of intoxicants and gambling is clearly stated in al-Baqarah:219, "They ask you about wine and gambling. Say, "In them is great sin and [yet, some] benefit for people. But their sin is greater than their benefit." And they ask you what they should spend. Say, "The excess [beyond needs]." Thus Allah makes clear to you the verses [of revelation] that you might give thought."

Halal means allowed or permitted by Islamic Law. According to the Trade Description Order (Usage of the term halal) 1975, halal can be defined as (www.halal.gov.my): When the term is used in relation to food in any form whatsoever, in the process of trade or commerce as an aspect of trading or part of an aspect of trading for the referred to food, the terms 'Halal', 'Guaranteed Halal' or 'Muslim Food' or any other terms that may be used to indicate or may be understood as meaning to indicate as permissible to be consumed by Muslims and allowed in their religion for the referred to food to be consumed, must therefore mean the following, that is, the food for which such terms are being used: 1)does not stem from or consists of any part of or item from animals that are forbidden to Muslims by Islamic law, or animals that have not been slaughtered according to Islamic law;2)does not contain any substance that is considered impure in Islamic law;3)is not prepared, processed or manufactured using equipment or utensils that are not free from impurities as defined by Islamic law ; and 4)that, in the preparation, processing or storage stage, does not come in contact with or is stored near any kind of food that does not meet the requirements of para(s) (a), (b) or (c) or any substances that are considered impure by Islamic law.

The World Halal Forum estimates that the global halal market worth US\$700 billion where 65% of the demand comes from Asia (The Economist, 2014). According to Pew Research Institute in 2009, the Muslims population was 1.6 billion, comprising 23% of the world population where almost two-thirds live in Asia. From this statistics, it is so obvious that the needs of halal products by Muslims are very crucial.

There are many websites that facilitates the consumers to find the information on halal certificates which had been rewarded to the companies or the manufacturers. For example JAKIM had launched halal portal www.halal.gov.my as the main reference for the consumers to look for the related information, also for the industry to apply for halal certificate. Moreover, JAKIM in collaboration with DagangHalal Bhd, a global halal e-commerce company will introduce Halal Certification Management System (HCMS). HCMS is an addition to the existing Halal Verification Engine with tight security elements that would help to shorten the certification process and capable of handling large-scale data transaction allowing more than 70 global halal certification bodies around the world to manage their own halal certification process. Thus, this will improve the efficiency and reduce productivity costs. (Bernama)

There are many mobile applications too which are created to assist the consumers to find halal shops or producers such as my JAKIM, Halal Malaysia, Halal Tag Singapore, Halal Check and others. Most applications will give the list of halal products or restaurants which already obtain halal certificates from the authorized bodies, the information on halal ingredients, barcode scan and others. However, there are still no web portals or applications lead by the mosque in promoting halal products by Muslims home based producers as being suggested in this paper.

V. PROPOSED CONCEPTUAL SOLUTION

Living in the virtual world, internet plays the most important part to ensure the success of this program. In addition, the born of iOS, androids and other mobile communication gadgets push all entrepreneurs to be more proactive and ahead of others if they want the sales as the business is running 24/7 unrest.

Therefore, to empower and help them the Muslims to market their products, e-HOSC should be the best platform where there would be no fees charged to the entrepreneurs to join the program and in addition, the entrepreneurs will be guided by the system's administrator.

Therefore, e-HOSC will use the internet and Network-of-Mosques as the tool to integrate between a team of system administrator from the selected mosques representative, the vendors (entrepreneurs), the customers and other related parties. As the internet has variety of functions and attributes, this program will be more user-friendly where the basic function is to match the vendors with potential buyers within seconds. The vendors need to register their details and product information such as ingredients with the system admin before they can advertise the products. This is to ensure that the products that they are selling are Shariah compliant and as the result, they can build customers trust. On the side of the customers, they can choose the type of product they require, the price range, and to prevent fraud, details of products and vendor will be disclosed to the customers. The customers also can rate the vendors or give comments to the vendors for their improvement. This program too can be accessed via mobile applications to ease the consumers to get information and get the updates.

Based on the Business Model Canvas (Osterwalder, Pigneur & al., 2010), there are nine components that are important for this program. The components are key partners, key activities, value proposition, customer relationships, customer segments, key resources, channels, cost structure and revenue streams shown in Exhibit 1:

<i>Key Partners</i>	<i>Key Activities</i>	<i>Value Proposition</i>	<i>Customer Relationships</i>	<i>Customer Segments</i>
<ul style="list-style-type: none"> - Government Agencies i.e. SME Corp, JAKIM - Religious State Council - Mosques - Private companies - Muslim Vendors 	<ul style="list-style-type: none"> - Acquisition - Advertisement - e-HOSC portal management 	<ul style="list-style-type: none"> - Empowerment of Muslim's vendor - Increase wealth - Trusted halal product by Muslim vendors - Develop networks among the vendors, government and private companies - Develop close cooperation and relationship between the mosque and community - Medium of da'wah for the mosque 	<ul style="list-style-type: none"> - e-HOSC portal - 1 to 1 - Acquisition 	<ul style="list-style-type: none"> - Muslim vendors - Muslim consumers - Mass Market
<i>Key Resources</i>			<i>Channels</i>	
<ul style="list-style-type: none"> - Trusted halal product and brand - Authorised by JAKIM - e-HOSC portal - Mosque Committee 			<ul style="list-style-type: none"> - e-HOSC portal - e-HOSC mobile apps - 1 to 1 	
<i>Cost structure</i>			<i>Revenue Streams</i>	
<ul style="list-style-type: none"> - Portal/Web development and maintenance - System administrators allowance, Cost of data storage 			<ul style="list-style-type: none"> - Advertisement fees, Premium fees - Donations 	

Customer segments:

The users of this program are the Muslims vendors and the consumers who seek for halal products made by the Muslims. This program will be a better platform for the vendors to promote and sell their products as the mosque will verify their products as halal. Thus, the consumers will have the confidence on the products that they are going to buy and used.

Value proposition:

From the perspective of the Muslim's vendor, this program will help them to expand their business where they can increase their wealth and in the long run, they can empower the economy of ummah. In addition, this program can develop networks among the vendors, government and private companies where the vendors can supply their goods to other parties.

From the perspective of the consumers, as mentioned earlier, this program can help the consumers to find halal products recommended by the mosque as religious authority. They can be assured that they buy halal products with no halal certification as the producers are Muslims who should know well on halal and haram matters.

From the perspective of the mosque, this program can develop close cooperation and relationship between the mosque and community and as medium of da'wah for the mosque.

Channels:

E-HOSC which can be access through internet portal or mobile applications will be the intermediate between the vendors and the customers. It will be just like a shopping mall where the customers can deal with the vendors directly one to one.

In order to ensure the validity of the information given by the vendors, Network-of-Mosques will digitally connect the members (mosques) which will update and monitor the vendors under their regions.

Customer relationships:

The relationships between the vendors and the customers are built through the transaction occur between them via e-HOSC. E-HOSC will show the details of products and the vendors and also the link to the vendors so that customers can deal directly with the vendors.

Revenue streams:

The mosque as system administrator will earn revenue or income from the donations of the e-HOSC users and also from the advertising or premium fees for vendors who ask for special advertisement or special features which will attract more customers to them.

Key activities:

The key or main activities in the portal are the portal management by the system administrator (mosque), advertisements by the vendors and other parties also acquisition of products by the customers who use the portal and purchase from the registered vendors.

Key resources:

Key resources of this program are the products made by the Muslims will be verified as halal from the mosque committees which are authorized by JAKIM. Then, the verified products will be placed in the e-HOSC portal according to their category such as biscuits, drinks, dairy products and others.

Key partners:

The key partners in this program can be divided according to the key activities. Government agencies such as JAKIM, Religious State Council, SME Corp and the mosques committee are involved in the management of the e-HOSC portal where they will cooperate in determine the verified products and also the details of the vendors. While the system administrator and vendors will be involved in the marketing activities.

Cost structure:

The cost involve in this program is the cost to develop and maintain the portal including the system administrator allowance and cost of data storage. These costs will be borne by the mosques fund granted by the government and also income that the mosque will incur from the donations and premium and advertising fees.

VI. CONCLUSION

Islam upholds the mosque as the centre for the Muslims to worship Allah. As Allah has give us clear guidelines on how to manage our life, the mosque also should be used to the maximum capacity where we can bind the strength of the ummah and improve their life through any activities organized by the mosque. Through the advancement of technology, we should use it for the sake of prospering the Muslims economy and one of the ways is by helping them to market their products through e-HOSC. In the future, this program is seeking to penetrate the global market especially within the Muslim countries and by having a strong network all around the world, Muslims can develop their own economy empire which is shariah compliant and the most important thing we will not depend too much to the others.

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