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Abstract— The population of Muslims globally is estimated to be more than 1.6 billion, which represents about one-fifth of the world's population. The recent religious awakening of Muslims and their realization of the importance of compliance with Shari'ah laws in business dealings have enabled them to achieve their economic and wellbeing goals. This conceptual paper proposed a business, which is providing IT products and services throughout Malaysia. This concept has potential to become the biggest solution provider in the country as IT products and smart devices are needed today. Literature reviews, nine (9) blocks of Business Model Canvas (BMC), Value Proposition Design (VPD), and Environmental Map framework are used methodology for this paper. As the extent, this concept also serves the customers with cheaper price compared to other competitors but high quality product and have warranty for each items.

Besides, our company also have charity program. On the initial plan, We will provide tools like LCD and projector to specified mosque in order for jamaah to get knowledge through video presentation. Besides, the tools provided also can be used when there are crowded people attend to hear any talks organized by the mosque. Other than that, special discount will be given for needy students to purchase our product. Some criteria has been choose in order to identify them. Thus, demonstrating the contribution of our company in realizing partly the meaning of "Rahmatan lil Alamin".

*Index Terms*— Smart Technology, wellbeing, BMC, VPD, EM

# I. INTRODUCTION

The population of Muslims globally is estimated to be more than 1.6 billion, which represents about one-fifth of the world's population (10). The 11 September 2001 (9/11) event and the recent religious awakening, Muslim entrepreneurs around the world have been increasing seeking to setup

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businesses that are in compliance with Sharia's laws whereby enabling them to achieve their economic and wellbeing goals. Today's society is different to the one that existed not so many years ago. Our society is constantly changing. The most important characteristics of our era may be the transformation, transmission and dominion of information. We live in an information society where the leading role has been given to new technologies, especially those devoted to information. Our society could not be imagined without new technologies and their role both in this society and in human life in general.

MySmartSolution technology has also provided chances for people to explore new technologies, contribute to other Muslim communities and also spreading the power of knowledge. As knowledge are easily spread, Muslim communities will enhance the way of life thus increase their reputation all over the world. Not only does spreading the knowledge, Muslims also can contribute to other Muslim's life by taking part on this concept. Some part of this revenue will be count as their charity in order to grow up the reputation of Muslim globally.

Technology has made it possible for information to reach far and wide. Online education has set in, making it possible to render knowledge to students inhabiting remote locations on Earth. It is due to the World Wide Web that the information could reach one and all over the computer networks.

#### II. BACKGROUND

This paper proposed MySmartSolution platform project in order to raise the economic and social status of people in Malaysia. This program also has the potential to reduce the fake or low quality of IT product in market because as we know there are too many product which have been sold in market that are very low quality and not original. So we are going to sell high quality product, which sold in affordable price especially for IT lovers, students and academic staff. This is because students nowadays really need the IT product like laptop, desktop or other IT products to help them in their studies. Besides, our company also provide very special price for the needy students who cannot afford to buy them. In fact, our company will identify a few mosque that attract the most Jemaah in order to supply them a set of LCD and projector devices. This is because there are some problems when the big events like talks by professional moderator that attract crowded people. They ask for the device so that they can easily hear and learn the content given by the moderator.

Basically we get our product directly from big manufacture company by buying them in bundle. In doing so, we manage to reduce the cost gradually. In addition, our products are

from trusted brand, which have quality such as Sony, Samsung, Apple, Lenovo and etc. As we know, nowadays customers always are being cheated by seller, which their products are not the quality one. So, for our product, we provide specific period of warranty for every items purchased from our company. If our customers do not satisfied with the product bought form our company we guaranteed to return the money back. So, the customers do not need to worry about the product they bought form us.

Apart from that, we are going to use the media social as the promoting agent like Facebook, Twitter, Instagram, portal and many others. Technology are being use to make our life easier and nowadays customers do not have to go to the physical shops to buy their needed stuff but only by scrolling their media social. For example, we only have to type the word item that we are going to buy and just for seconds it will appear at the screen. So that is why we are using this powerful agent to promote our product. We already have our own account for media social, which is on Twitter, Facebook and Instagram. Furthermore, by using some part of revenues, we are planning to sponsor specified mosque with a set of projector and LCD in order for them to learn religious matters through video presentation. This project can be realized by using Network-Of-Mosque (NoM) program. In order to minimize the cost, we are interested in partnering with freelance technician throughout Malaysian to set up the devices in the specified mosque.

In the nutshell, we do not only getting profit from customers, we also manage to serve the people who cannot afford to have IT product by giving really special price for them. By manage to do that, as we apply the concept of "Rahmatan Lil Alamin". Other than that, we believe the more you give, the more you will get because Allah have mentioned that, one who manage to help other people, Allah also will help them later.

# III. PROBLEM STATEMENT

Computer and smart devices like smartphones, phablets and tablets, smart watches, smart bands and smart key chains have becoming larger business among other field of trading. Every person are using electronic device to communicate, doing work or even to learn. People are demanding a good and quality computer parts such as hard disk, RAM and computer processing unit CPU for better performance PC. But they have difficulty to find a right store to buy such things. People also do not have leisure time to do survey about which stall has low price and have the electronic components they need. Most of the company use computer as medium and then some of part is outdated; their worker will do a restoration and want to upgrade the computer part. Nowadays education field likes school using computer as their learning device because of that they lack of supplier to provide and maintain the computer. Other than that, most of the sellers nowadays tend to cheat customer to gain higher profit by selling unauthorized IT products. Finally, mosque committee found it is for them to organize big event like talk by professional moderator if there is no LCD and projector devices implemented in their mosque.

#### IV. PROGRAM OBJECTIVE

The main objective of MySmartSolution platform is to provide all the IT products including hardware and software for computer and Personal computer, phone and phone accessories and many more. Malaysian government has encourage school to start computer based system to keep their information and learning method, therefore as an IT company provider, takes this chance to enhance and enlarge our target customers.

Furthermore, almost all companies using computer to do their work and to communicate to each other. As the IT grown up rapidly, they need faster and good quality component to optimize their computer performance. Hence they need computer provider that cheap and satisfying their needs.

Besides, we are providing an authentic or original phone and electronic IT devices to the customer and provide a low and affordable price.

Finally, with the evolution of the way knowledge can be spread, we are interested in sponsored some mosque with projector and electronic devices together with Wi-Fi technology. This is done in order to enable Jemaah to gain knowledge through video presentation.

# V. METHODOLOGY

For this paper, the methodology is based on 3 method which is literature review, survey and interview.

For the first method, we are looking for location that can attract most customers. For example in the university they have huge community consist of students, staff, lecturers and workers. So they all are our potential customers that we target. Mostly we can said that the location must have strategic location, so that we can locate our store and the products will be distribute easily to customers.

The second method we used is we make some survey to the people. We ask them for the general question like how much the importance of IT product like laptop, phone, and others in their life and what are their level of addictedness towards IT products (latest smart phones or laptop). Besides, from the survey we want to find out what are their expectation from our company like what kind of product they want from us and services they want and lastly what are their suggestion that can be satisfy them. During the actual study, the questionnaires were distributed to the 30 respondents consist of 17 male students and 13 female students. From the 30 respondents, about 24 respondents said that they want original products with lower price and the most important thing the product must be high quality product.

The third method we used is getting testimony or feedback from our customers. After the customer get the service, we ask them for a feedback, what the weaknesses are, and which part we need to improve. From this method we can detect our weakness so that we can improve the services.

The next method is from observation and research. After observation have been made, we realise that the customers really love free gift from every purchase. So, by doing this it can attract more customers to buy product from us. From all this method we collect the data and analyse the data. By doing this methodology, we also find out that most Jemaah can learn knowledge by using IT product instead of traditional method like talk. Besides reducing cost in inviting moderator, Jemaah also can utilise the benefits of evolution IT products.

#### VI. LITERATURE REVIEW

As world population increasing, and so does the use of technology keep emerging as answers for the demanding solutions for their daily routine such as social connecting, learning, and even groceries shopping. Almost every single action commit by peoples around the globe involve the use of technology. There have been a number of studies of implementation and the use of new technology; reviews and summaries of these studies may be found in [1].

In United States, the prediction of emerging use of technology already been conducted in 1999. According to [2], The Commerce Department estimates that 45% of capital investment in the U.S is for information technology (U.S. Department of Commerce, 1998). Meanwhile in Malaysia, the country is known as resource rich country and a major socio-economic force in the Asia-Pacific region. Previous research [3], shows that the economy of Malaysia was based on agriculture and natural resources. In its effort to transform Malaysia to a developed and industrialized country, the government start to focus on industry and high technology in the 1980s. A key area of focus was Information Technology (IT).

While using technology for educational purpose, [4] concluded that a networked learning institution where students have easy access to computers could foster positive attitudes toward the use of computers in teaching and learning. They found that a computer-enriched learning environment was positively correlated with student's attitudes toward computers in general, and the role of computers in facilitating teaching and learning. [5] perceived integrating computers into a learning system as a complex instructional system in which students learning is impacted by lecturers, students, administrative and technical staff, computer hardware and software resources, and the computer laboratory and classrooms settings. They reported that student's with positives attitudes towards using computers also have positive attitudes towards using computers for their learning.

In the future, the trends in ICT and education might come to realization parallel with the emerging trends of growing use of technologies. According to [6], those trends are:

Mobile Learning. New advances in hardware and software are making mobile "smart phones" indispensable tools. Just as cell phones have leapfrogged fixed line technology in the telecommunications industry, it is likely that mobile devices with Internet access and computing capabilities will soon overtake personal computers as the information appliance of choice in the classroom.

Cloud computing. Applications are increasingly moving off of the stand-alone desktop computer and increasingly onto server farms accessible through the Internet. The implications of this trend for education systems are huge; they will make cheaper information appliances available, which do not require the processing power or size of the PC. The challenge will be providing the ubiquitous connectivity to access information sitting in the "cloud".

One-to-One computing. The trend in classrooms around the world is to provide an information appliance to every learner and create learning environments that assume universal access to the technology. Whether the hardware involved is

one laptop per child (OLPC), or – increasingly -- a net computer, smart phone, or the re-emergence of the tablet, classrooms should prepare for the universal availability of personal learning devices.

**Ubiquitous learning.** With the emergence of increasingly robust connectivity infrastructure and cheaper computers, school systems around the world are developing the ability to provide learning opportunities to students "anytime, anywhere". This trend requires a rethinking of the traditional 40 minute lesson. In addition to hardware and Internet access, it requires the availability of virtual mentors or teachers, and/or opportunities for peer to peer and self-paced, deeper learning.

Gaming. A recent survey by the Pew Internet and American Life Project per the Horizon Report found that massively multiplayer and other online game experience is extremely common among young people and that games offer an opportunity for increased social interaction and civic engagement among youth. The phenomenal success of games with a focus on active participation, built in incentives and interaction suggests that current educational methods are not falling short and that educational games could more effectively attract the interest and attention of learners.

**Personalized learning**. Education systems are increasingly investigating the use of technology to better understand a student's knowledge base from prior learning and to tailor teaching to both address learning gaps as well as learning styles. This focus transforms a classroom from one that teaches to the middle to one that adjusts content and pedagogy based on individual student needs – both strong and weak.

Smart portfolio assessment. The collection, management, sorting, and retrieving of data related to learning will help teachers to better understand learning gaps and customize content and pedagogical approaches. Also, assessment is increasingly moving toward frequent formative assessments, which lend itself to real-time data and less on high-pressure exams as the mark of excellence. Tools are increasingly available to students to gather their work together in a kind of online portfolio; whenever they add a tweet, blog post, or photo to any online service, it will appear in their personal portfolio which can be both peer and teacher assessed.

Based on the stated trends, it is obviously showed significant impact on how technology can improve and assist in education. These trends are expected to continue alongside the technologies that continue to emerge without boundaries. Technologies may one day offer us the opportunity to live healthily well beyond 100 years, enhance our intellectual and physical abilities and control our emotions. Technology may also enable us to become producers of our own products, track what we think and guide our decision-making. The reaction of many to such possibilities is often "what a perfect world we might soon have".

## VII. CONCEPTUAL SOLUTION

In focusing on MySmartSolution conceptual solution, we are planning to buy the IT products in bulk from our key supplier from China. As a result, we can get it in cheaper price than the market value. We are also need to have a negotiation with them regarding the payment process. Since we are not having enough assets, we need to consult with them to give us product first before the payment has been made. This type of

deal known as accrual business. In a certain period of times, we need to pay the total of the product purchased. By doing this type of transaction, we can manage to handle our assets more properly. One of our staff has been hired and fly to china to look for the products and get the process going smoothly. The products ordered are also based on customer demand and need.

Other than that, we are also interested in hiring agents to promote the products. The agents itself must be discipline and agree with our condition. Certain commission should be agreed first between our agents and us in order to avoid fraud in business. They are freely to use any social Medias or portal to promote the products. Other than that, we are also interested to doing charity program .A few mosques have been identified as a platform to do this program. A program name Network-of-Mosque (Nom) can be used in order for us to sponsor a set of projector and LCD devices together with Wi-Fi facilities, thus Jemaah can gain knowledge through video presentation. As part of it, we are interested in consulting with freelance technician to set up the devices in the mosque.

In order for our business to become more competitive, our company plans to create a mobile platform that is user-friendly, attractive and easy for customers to purchase. The concept is similar with giant competitors like Lazada, mudah.my, and e-Bay but the main difference is we are only focusing on IT products such as power bank and PC accessories. For an initial plan, we are divided the IT product to 6 categories namely mobile phones and gadgets, accessories for phones and gadgets, television/audio/video, computers and accessories, cameras and photography, and games and consoles. By differentiate the items, it will easy for customers to find their desired product.

This proposed concept also supporting the trends of people nowadays who like to buy online compared to traditional method. Based on the statistics, more than 6 out of 10 Malaysian tend to go online to buy a new items (7) and it is a need for our company to create a new e-commerce platform in order to compete in the market.

Figure 1 shows the 9 blocks of Business Canvas Model (BMC) of MySmartSolution platform in Malaysia. The 9 blocks of BMC are value proposition, customer segment, customer relationship, channel, key activities, key resources, key partners, course structure and revenue streams which based on (11).

**Figure 1:** Business Model Canvas (BMC) for MySmartSolution platform

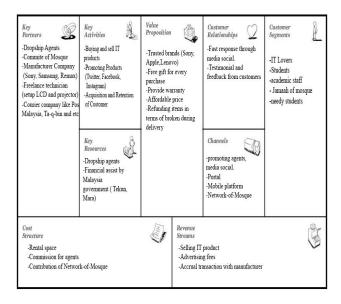


Figure 2 : Value Proposition Design (VPD) of Student for MySmartSolution platform

Figure 2: Value Proposition Design (VPD) of student for MySmartSolution platform

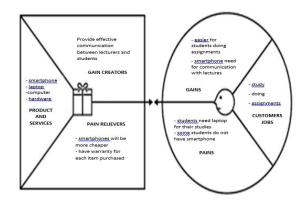


Figure 3 : Value Proposition Design (VPD) of IT lovers for MySmartSolution platform

Figure 3... Value Proposition Design (VPD) of IT lovers for MySmadSolution platform

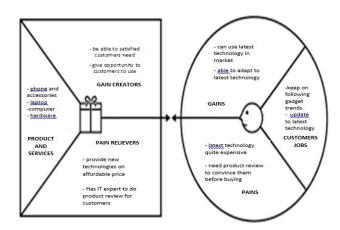


Figure 4 : Value Proposition Design of Jamaah of mosque for MySmartSolution

Figure 4.: Value Proposition Design (VPD) of jamesh of mosque for MySmartSolution

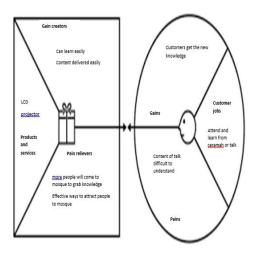
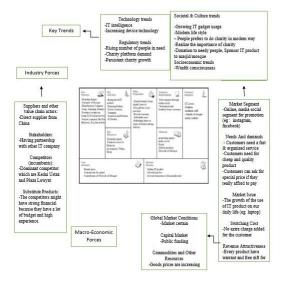


Figure 5: Environment Map for MySmartSolution platform



# A. Value Proposition

The Value Propositions Building Block describes the value in which the bundle of products and services that MySmartSolution concept create for Customer Segments. This includes:

- 1) Trusted brand of IT product that is genuine and original
- 2) Provide warranty for the entire product purchased. The warranty period is based on the product.
- 3) Free gift for certain product purchased.
- 4) One on one exchange if the products purchased are not original
- 5) More cheaper compared to market price

#### B. Customer Segments

The Customer Segments Building Block defines the different groups of people or organizations MySmartSolution concept aims to reach and serve. The focus customer segments are:

- 1) Focusing on the students by opening booth in any educational festival in all the campus in Malaysia
- 2) The second segment is to the IT lovers who are kept on following IT Technology trend.
- 3) Needy students
- 4) jamaah of mosque

# C. Customer Relationship

The Customer Relationships Building Block describes the types of relationships MySmartSolution concept establishes with specific Customer Segments. There are two types of customer relationships.

- 1) Fast response from our agents
- 2) Testimonial and feedback from customers

#### D. Channels

The Channels Building Block describes how MySmartSolution concept communicates with and reaches its Customer Segments to deliver the Value Proposition. The main channels include:

- Media Social network Since media social is most powerful medium to attract customers, it is beneficial for our company to create one. This include page on the Facebook, Instagram, and Twitter
- 2) Mobile platform we are planning to create a android or IOS application like mudah.my to ease customers to buy our products.
- 3) Opening booth IT fair in campus is one of our main platform to attract customers to buy our products
- 4) Network-of-Mosque platform to help committee of mosque setting up the LCD and projector devices.

# E. Revenue Streams

The Revenue Streams Building Block represents the cash MySmartSolution concept generates from each Customer Segment (costs must be subtracted from revenues to create earnings). This includes:

- 1) Advertising fees through mobile platform application
- 2) Accrual transaction with manufacturing company
- 3)Selling the IT products

#### F. Key Partners

The Key Partnerships Building Block describes the network of suppliers and partners that make the MySmartSolution concept work. The key partners include:

1) Dropship agents, mostly students who are promoting our products in their campuses

- 2) Manufacturing company Sony, Samsung, Lenovo
- 3) Committee of mosque

#### G. Key Activities

The Key Activities Building Block describes the most important thing MySmartSolution concept must do to make the business model work. The key activities include:

- 1) Acquisition and retention of buyer-type of customers physically and virtually.
- 2) Promoting products through social network.
- 3) Buying and selling of IT products

## H. Key Resources

The Key Resources Building Block describes the most important assets required to make MySmartSolution work. The key resources include:

- 1) Government agencies such as MARA that provide loan for business purpose
- 2) Dropship agents to promote the product throughout the campus all over Malaysia
- 3) MySmartSolution mobile platform application

#### I. Cost Structure

The Cost Structure describes all costs incurred to operate MySmartSolution concept which include:

- 1) Contribution to Network-of-Mosque
- 2) Rental space for opening booth in IT fair
- 3) Commission for dropship Agents

#### CONCLUSION

This type of MySmartSolution concept is hopefully can help people especially student, academic staff and IT lovers to do their work easily and get benefit from them. Besides, the evolution of IT product also can give people to explore and enhance their critical thinking on those products. Other than that, this concept is also can help people to easily find their required IT product thus help them to achieve their targets.

# FUTURE WORK

As in the future, this MySmartSolution is expected to expand and cover all over the Asian region. We are also expected this concept to gain reputation higher from AliBaba.com. When we are achieving that target, we are planning to have one online banking system that ease customer to buy our product. Lastly, through the charity program we hope that the committee of mosque will work together in order to spread the knowledge all over Malaysia.

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