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ADAPTATION FROM PROSUMERISM IDEA IN CONCEPTUALIZING THE BENEFIDONORS CONCEPT

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Abstract: *This is a conceptual article that includes an examination of a literature review on waqf from 2011 to 2021. According to the findings, "Use More" can occur among beneficiaries for various types of waqf and different types of beneficiaries. Donors' characteristics, as well as internal and external aspects of incentive, all contribute to the phrase "donate more." "Share more" refers to information exchange between three parties: the waqf manager/mutawalli, donors, and recipients. Waqf Prosumers encourage donors, in which the same person plays all three roles of Beneficiaries, Donors, and Volunteers in order to disseminate information. The Benefidonor Concept is dependent on the interactions between the three parties. The three parties share common interests in cultivating the quality of growth and change, as evidenced by their same points of view on 'Use more, donate more, and share more.' Furthermore, we discovered that in order for the donor to repeat, accountability and reporting are critical.*

Keywords: waqf, benefidonors, prosumerism, Islamic Marketing.

1. Introduction

Mutual assistance (taawun) is the spirit taught and followed throughout the Muslim communities of Mecca and Madinah by Prophet Muhammad (PBUH). During the early time of Islam, resources were shared, and help in many ways bonded the community to be strong in fighting economic and political obstacles. Learning from the Prophet's sunnah, the Islamic communities practise waqf, or resource sharing, to economically empower one another. Waqf adoption literature in Turkey presented evidence that waqf has fueled economic growth in Muslim communities where religious activities and public amenities such as health and

education are given. Waqf therefore encourages the self-sufficiency of a community that helps each other by sharing resources through asset transfer and knowledge and skill sharing among community members, which leads to financial inclusion.

Prosumer and Altruism – Toffler (1980) used the term prosumer to refer to a concept comparable to mutual aid (or taawun) by combining the words producer and consumer.. He quoted in his writing as;

“People consumed what they produced. They were neither producers nor consumers in the usual sense and is called “prosumers”.

In appreciating the mutual aid concept, which has existed since the time of the Prophet Muhammad (PBUH) till today, the concept of prosumerism, which is akin to mutual assistance (taawun), is thus explored. Saifullah et.al (2020) remarked during a prosumerism workshop organised by University Sains Islam Malaysia that prosumers, as outlined by Alvin Toffler (1980), develop through three waves of civilization. The first wave occurred thousands of years ago during the Agrarian Economy Era, the second wave occurred during the Industrial Revolution, and the third wave occurred during the Information and Knowledge Age. Prosumerism can be one of the practical ways to promote entrepreneurship agenda in the university, where the prosumerism concept is closely related to the do it yourself (DIY) concept that promotes the concept of learn more, make more, and share more (Noraini Ahmad, 19 August 2020), as stated in the workshop's opening speech by Malaysia's Minister of Higher Education.

The concept of Do-It-Yourself (DIY) rises since 1970 when a do-it-yourself pregnancy test kit invaded the pharmacies of France, England, Holland, and other European countries. People also learnt to carry out surgical procedures, handle self-examination of breast and pap smears and handle stethoscope and blood pressure. The self-care idea was trending and accepted by the people. It was about empowering the ordinary consumers. This has the potential to revolutionise the sharing economy by giving control back to consumers. For example, today, we can easily download free open-source software, courseware and even hardware designs. This means more consumers may leverage on these freebies and their active participation in production having a knock-on effect of cheaper products and this prosumers idea is also called altruism. Altruism is an act of selflessness or unselfish for the wellbeing of other people. There is a belief that fundamentally humans are self-interested, but some research found that our first impulse is to cooperate rather than to compete. For example, toddlers spontaneously help people in need out of their genuine concern. Hence, mutual assistance (taawun), prosumers, and altruism are concepts promoting human wellbeing through selfless acts Nur Atikah Atan and Fuadah Johari (2017)

Hence, this research aims to conceptualise beneficiaries-donors or a learning model from the perspective of prosumers, mutual assistance and altruism; as the concepts suggest the transformational impacts of the components of the players within the movement. The beneficiaries-donors cyclic transformation is therefore coined as ‘benefidonors’ from here on.

2. Literature Review

In this section, we examine concepts that capture mutual assistance and economic transformations that waqf envisages. For that we examined the concepts of waqf and prosumers.

2.1 Waqf

Waqf is defined as "a donation of property, either explicitly or implicitly, for any charity or religious object, or to secure any benefit to human beings" in Islamic language. Thus, in order to satisfy the genuine meaning of the term waqf in Islam, waqf property must be in good shape and permanent, and the waqf objective must be to bring people closer to Allah by providing social welfare. Because the property was entirely granted in Allah's name, the waqif no longer has any rights to it. A person or individual who endows portion of his or her property with the goal of granting waqf is referred to as an al-Waqif.

According to the literature study, there are seven (7) literature reviews on waqf. (1) Miriam Hoexter's Waqf Studies in the Twentieth Century: The State Of The Art, (2) Miriam Hoexter's Waqf Studies in the Twentieth Century: The State Of The Art, (3) Miriam Ho (2) Dr. Abdul Azim Islahi's Waqf: A Bibliography, (3) Kuwait Awqaf Foundation's al Kashshf al-jmi li-adabyt al-awqf, and (4) Bibliography and Review of Waqf Literature Produced in India, Pakistan, Bangladesh, Malaysia, and Indo-China Prof. Dr. Syed Khalid Ra, Indonesia, 1977-2007, (5) Ahmed 3 Barakat's Waqf Financing of Higher Education in the Arab World: A Bibliographical Survey, (6) Aam Slamet Rusydiana and Salam al-Aam Farisi's Slamet Rusydiana and Salam al-Aam Farisi's Slamet Rusydiana and Salam al-Aam Farisi's Slamet Rusydiana and Salam al- Between 2011 and 2016, 281 articles on waqf were published in Scopus. Malaysian and Indonesian scholars are the top two nations actively publishing about it in 2020 (Joe Cullen ,2020).

2.2 Concept of Prosumerism and Consumermerchant

Prosumers – According to Cullen, J. (2020) as quoted from (Toffler, 1980) ‘Prosumerism’ was first coined by Alvin Toffler in his book ‘The Third Wave’ to denote people who produce some of the goods and services they then consume themselves—for example by making their own clothes, building their own cars or cultivating vegetables for their kitchen.

Alvin Toffler's notions of prosumer and prosumerism provide an appropriate theoretical foundation for examining various levels of engagement and involvement of individuals. Prosumerism is defined as the increased involvement of customers in the production process, as evidenced by the use of customer feedback and direct design requests in high-tech industries such as computer-aided manufacturing systems p.285 and the rise of customization in both the goods and services markets (Alderete, M.V., 2017).

Many users or customers now work on both sides of the market as consumers and producers. This term is derived from the term "prosumers," which is defined in R. Ford, J. Whitaker, and J. Stephenson, Prosumer Collectives: A Review, Dunedin, NZ (2016) as "a consumer of energy who also produces energy to meet their needs, and who, if their production exceeds their requirements, will sell, store, or trade the excess energy".

Prosumerism is increasingly considered as a solution to the issues confronting energy systems, according to Brown, D., Hall, S., and Davis, M.E. (2020). Prosumers, in this view, promote the adoption of DES, where energy is both generated and used locally, lowering greenhouse gas emissions and assuring local value creation. They investigate the evolving renewable energy 'prosumer' phenomenon in the United Kingdom (UK), identifying and evaluating how prosumer business models can exist beyond direct subsidy, as well as the range of prosumer business model archetypes currently in use. Smart Fintry, for example, provides a link from the broader local grid that links renewables with local customers, albeit these examples may push the prosumer concept: "there were... individuals suggesting, 'We'll just extend a cable from the wind farm down to the village and be 100 percent renewable.'" Of course, it did not occur. Clearly, there was some naiveté back then." (Local Energy Company, 2018).

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Campos, I., and Marn-González, E. (2020) emphasise the connections between prosumerism and framings such as energy justice (including energy poverty and gender issues), energy democracy, climate change action, and anti-nuclear movements in their discussion. To assess if prosumerism – the collective participation of prosumers in energy initiatives that benefit society in terms of social, economic, and environmental benefits – may be termed a social movement.

ConsuMerchant – This is PG Mall's very own real profit-sharing economy business concept that encourages consumers/shoppers, young and old, to be entrepreneurs and establish a lasting business empire. (<https://pgmall.my/consuMerchant-concept>). It is essentially a profit-sharing scheme designed to benefit PG Mall customers by awarding them with cash back ranging from 0.5 percent to 3.5 percent on every successful purchase. This concept also applicable for referring new customers aboard under PG Mall referral plan (Wira Louis Ng Chun Hau, 2020).



Despite the fact that this consumer-merchant idea and its cycle method might be related to the transformation of beneficiaries into donors and vice versa, it is mostly used in the business world. Consumer and merchant concepts are based on the two-sided market theory and consumer adoption and merchant acceptance of the chosen merchant card in use (D Bounie, A François, L Van Hove, 2017; Arango, C., Huynh, K.P., Sabetti, L., 2015, Stavins, J., Shy, O., 2015; Plouffe, C.R., Vandenbosch, M., Hulland, J., 2001); David (2017).

For example, a research on online merchant trust indicated that trust in an online merchant totally mediates the effect of performance risk, but only partially mediates the effect of psychological risk (IB Hong, HS Cha ,2013). Meanwhile, situational involvement was found to be positively related to financial product performance, delivery, psychological and social or perceived risk in order to better understand how a consumer chooses an online merchant (intermediaries/institutions/mode of payment) by examining the effects of product involvement, perceived risk, and consumer's trust expectation. As a result, previous research has concentrated on analysing customers' approval of the merchant's tools rather than establishing the PG Mall's cycle consumer-merchant paradigm. It is vital to investigate this concept for the purposes of this research so that it may be used to the cyclic transformation of beneficiaries-donors in order to meet the paper's goals.

2.3 Concept of Benefidors

Benefidors is a portmanteau that combines the words prosumer and consumer-merchant. In nature, prosumer is about empowering regular customers, and it has the potential to revolutionise the sharing economy through active consumer engagement. It also implies that customers are both producers and consumers. Many of us are already prosumers since we can readily download free open-source software, courseware, and even hardware designs, allowing us to take advantage of the latest technology. As a result, more consumers will be able to take advantage of these freebies, resulting in cheaper items as a result of their active engagement in manufacturing. Naturally, this has changed the way people think about sharing (Saifullah et al., 2020).

As a result, the operational definition of the benefidors concept in this study refers to beneficiaries who use waqf products, share or encourage others to use waqf products, and from the savings that the individual has made will be used to invest in other waqf products and transform the economy (Wira Louis Ng Chun Hau ,2020). The Benefidors' idea will be built on the facts emphasised by the benefidors themes (see Figure 1).

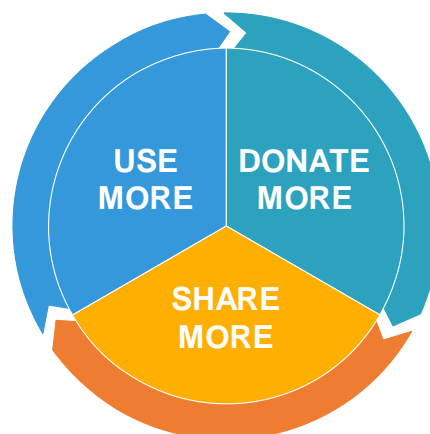


Figure 1: The Benefidors Themes

Source: adapted from shop-share-earn in Consumer-merchant concept and learn more and make more and share more in USIM's prosumers.

3. Method

To conceptualise the Benefidonor model in Waqf, this study draws from current academic research and descriptive data. Data and information are gathered through library research, especially scholarly publications published both locally and internationally. To put it another way, it's a conceptual examination of prior research and studies conducted between 2011 and 2021. There were 1331 waqf literatures found between 1957 and 2017 (Salehuddin and Nor Asiah, 2018), with 289 works focusing on the function of waqf in poverty reduction between 2006 and 2016 (Nur Atikah Atan and Fuadah, 2017). As a result of this research concentrating on Beneficiaries, there are more literatures in the disciplines of waqf and Islamic Social Finance from 2011 to 2021.

4. Results and Discussion

4.1 Conceptualizing Benefidonor from Prosumer Framework in Waqf Research

Benefidonors who use the prosumer notion perform in three roles. It is strongly tied to do-it-yourself or, to put it another way, volunteers who promote the principle of using, sharing, and donating more. Benefidonor is a hybrid term coined from the words "beneficiaries" and "donors" with the intention of sharing information in order to promote waqf and attract new donors and beneficiaries to join the waqf eco-system. Volunteering in Waqf is not a new concept; Mufid Suryani and Nida Nusaibatul Adawiyah (2017) argue that when the government is unable to benefit the people through its programmes, the volunteer sector might be considered as a viable option. The research of Agung Abdullah (2020) aims to investigate the sincerity element as the primary motivator for working in non-profit organisations, particularly waqf institutions. The study discovered that sincerity and voluntary conduct can outweigh economic reasons, implying that effort done is worthwhile.

According to Ma Binghaiaa and Salina Kassim (2017) the quality of volunteers is diverse. Government ministries have started a volunteer scheme for modest waqf institutions with the goal of long-term growth and a positive social impact. The majority of waqf institutions promote the initiative through internet promotion, advertisements, and government assistance. Volunteers come from many walks of life, and the primary sources of funding are recent graduates, idle employees, and retirees.

Waqf has proved effective in educational institutions such as Islamic boarding schools, where all charitable activities are managed with sincerity and volunteers; nonetheless, they suggest to investigate the sincerity and volunteer component in other sorts of waqf areas (Mufid Suryani and Nida Nusaibatul Adawiyah, 2017). As demonstrated in Figure 2, volunteers and waqf volunteers can coexist in the Benefidonor framework:

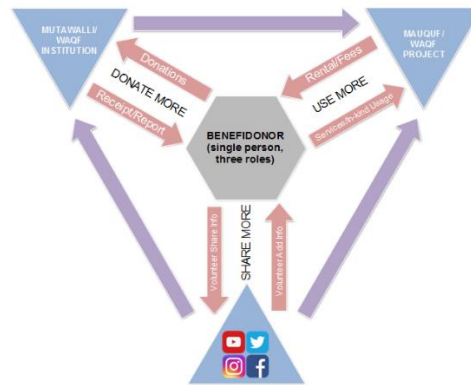


Figure 2: The Proposed Model of the Concept of Benefidonor from the Concept of Prosumers

5. Conclusion

Waqf is an Islamic social finance system that has had a significant influence on the economic well-being of its recipients. As a consequence, Waqf encourages a community to be self-sufficient through sharing resources through asset transfer, knowledge and skill sharing, and financial inclusion. Most waqf research and analysis on the cyclic impact and the conversion of receivers to donors is absent. The operational definition of the benefidonors concept in this study is based on Toffler's 1980 concept of prosumers, the USIM agenda (Saifullah et al., 2020), and Wira Louis Ng Chun Hau's (2020) *ConsuMerchant*. Hence, Prosumerism and consumermerchant are used to conceptualise the benefidonors concept.

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