

SKILL HUB: A CONCEPTUAL BUSINESS MODEL THAT GIVES JOB OPPORTUNITIES FOR FREELANCERS AND B40 COMMUNITY

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ABSTRACT: The goal of this paper is to present a conceptual Skill Hub business model, complete with its digital platform and apps, that is in line with the United Nations Sustainable Development Goals (SDG). The Skill Hub business concept and platform offer potential advantages to its consumers. The Customer Segments in this study are the people who are busy and need an immediate service, the service providers who do not have a good platform to promote their services, the low-income people (B40) who lack the contemporary skill set, and the donors who do not have the trusted platform to donate their money. Skill Hub offers quick services in many fields without the need to waste time in searching, surveying and giving solutions to the unemployment issues. The Sustainable Development Goals (SDG) that can be found in this paper are SDG 1 - No Poverty (the issues of poverty in Malaysia), SDG 8 - Decent Work and Economic Growth (concerns with unemployment and underemployment problems), and SDG 12 - Responsible Consumption and Production (training that ensuring long-term consumption). The Design Thinking (DT) methodology is used in this study to identify significant challenges and propose possible effective solutions. This process entails completing a literature research, benchmarking, and surveys or interviews to understand and define the issue space of consumer segments, as well as brainstorming, prototyping, and testing potential solutions. The business modelling tools that have been used for the problem and solution area of the customers are Environmental Map (EM), Business Model Canvas (BMC), Value Proposition Design Canvas (VPC) and Strategy Canvas (SC). The initial business model prototype was prepared by EM, BMC and VPC while the low-fidelity Skill Hub prototype was created and tested with various consumer segments. Thus, the Skill Hub business concept and platform offer potential advantages to its consumers and come out with the solution for their difficulties and pains.

KEY WORDS: *Digital Business Model, Strategy Canvas, Environmental Map, Entrepreneurship, Post-Pandemic.*

1. INTRODUCTION

Coronavirus disease, also known as COVID-19, is an infectious illness caused by the SARS-CoV-2 virus, which has already spread to every nation in the globe.

During the COVID-19 outbreak, the Malaysian government followed the World Health Organization (WHO) guidelines and provided expert advice on how to contain the outbreak and prevent it from spreading further. Under the Prevention and Control of Infectious Diseases Act 1988 and the Police Act 1967, Malaysia has been subjected to a nationwide movement control order, popularly known as MCO or PKP (Bunyan, 2020). The low-income people (B40) face significant poverty, and this group was expected to grow during the Covid-19 pandemic. This group faces unemployment and underemployment as a result of poor education. Skill Hub applies the design thinking methodology as a solution-based approach to problem solving.

Everyone was asked to stay at home and not to go out, even if they had to go to work. Those who owned businesses were told that they could not offer their services without the authorisation of the national security. People started to buy and sell things and services through the Internet that is more convenient and works better at that time. The key problems and extreme pains are to find a digital platform which provides quick services in many fields without having to waste time in searching, surveying and giving solutions to the unemployment issues. Due to that reason, we came by one of the future potential options, which is Skill Hub. The targeted groups for Skill Hub are the customers who are busy as they can easily purchase their services needed at their fingertips with really fast and immediate services, the service providers who do not have a good platform to promote their services, the low-income people (B40) who lack the contemporary skill set, and the donors who do not have the trusted platform to donate their money. This platform also provides training for the B40, underemployed and unemployed people to upskill, reskill, and retrain their skill in order for them to get employed. Skill Hub also helps freelancers and affected businesses to increase their sales during the pandemic as they can attract more customers and promote their services on Skill Hub. This paper discusses and outlines the benefits for the business model canvas remodels for workers and community.

2. BACKGROUND, CHALLENGES AND OPPORTUNITIES

The effects of COVID-19 on Malaysian economy can be seen in the high unemployment rate. According to the Malaysia Statistic of Labour Force, Malaysia's unemployment rate in 2019 was 3.3 percent and increased to 4.6 percent in August 2021 (Dept. of Statistics Malaysia, 2021). The COVID-19 epidemic has had a significant influence on the Malaysian economy. Millions of Malaysians work in insecure positions that are unclear in terms of the continuity and volume of labour, do not pay a living wage, do not provide employees the authority to advocate for their needs, and do not provide access to the basic needs.

Many talented professionals were forced to resign since their employers could not afford to pay their salaries. As a result, they were forced to work outside of their expertise. Malaysia's top online delivery system, Foodpanda has assisted many Malaysians who have lost their full-time jobs to join its management team, rider fleet, or even as foodpanda walkers (Azanis Shahila Aman, 2021). This area of employment does not necessitate a high level of education or skill. As long as you have an iPhone 4s (or newer) or an Android Phone (4.2 or newer), a scooter and a valid driver's licence, then you are able to work (Apply Today, 2021). To avoid wasting the precious skill, Skill Hub assisted those who were jobless or

underemployed. Skill Hub came about for a variety of reasons. Some people need to wait five days for a light to be fixed, employ a photographer who did not commit as promised, or spend so much time searching and comparing the best service providers on Google.

It is absurd that in this day and age, people still have to squander an entire day researching, contacting, and comparing for the field pros if they have an urgent need for one (not including weekends and public holidays). Therefore, Skill Hub sets out to make it easier by allowing people to search across numerous services, pick their favourite pros, and hire all from one platform. It could become a big help to the busy parents, working adults, students, and companies to employ them, and Skill Hub can also help freelancers, unemployed and underemployed people to raise their revenue, besides developing what they are good at, into something bigger and give the training to upskill their skill so that they could get employed. Skill Hub is constructing more than just a product. The application fosters local economies, strengthening communities and is appropriate for all ages, creating a level playing field so that even the tiniest firms have a fair chance at success. Job opportunities and training will be offered through this platform to the B40 and Asnaf groups as they can register as service providers. This will address the issue of unemployment while also indirectly assisting them in assuring a better living.

Due to the movement restrictions, all transactions had to be made online. If someone wanted to cross an area, they were only permitted to do so for a distance of not more than 10 kilometres. As a result, if an individual required services such as a car service and the location store he frequently visited exceeds 10 kilometres, that individual would not be able get the service needed. This caused problems to them because not everyone knows businessess with good service in their neighbourhood and sometimes they have to endure hardships. It is difficult for them to survey for businessess with a reasonable pricing and good service because of the movement restrictions. As everyone had the same challenges during the pandemic, this created an opportunity for Skill Hub to expand.

3. OBJECTIVES

Many people lost their jobs because of COVID-19 and were unemployed. These people, particularly those in the B40 and Asnaf groups, were affected by the pandemic and in desperate need of money to survive. The main objective of this paper is to build a conceptual business model for sustainable implementation of Skill Hub. Besides, Skill Hub wants to provide a better platform for service providers to promote their services, a trusted platform for customers to buy the services they want and trusted information service providers for the B40 group to choose for training. Skill Hub gives thorough information on the trainer, who is the service provider, to guarantee that the B40 group is trained by professionals. Skill Hub provides detailed information of the service providers such as his/her previous work, education background, work experience, email, and social media. Other than that, Skill Hub also desires to provide a trusted platform for donors to donate their money. To ease the donating process, Skill Hub provides a secure platform for the donors to transfer their funds securely.

4. LITERATURE REVIEW

4.1. Impact of COVID-19 on Employment and Jobs

Since the Great Depression, COVID-19 pandemic created one of the worst job crises. Many countries imposed stringent control measures in the first half of 2020 to slow the spread of the infection, putting a significant halt to most economic and social activities. Economists had expected a slowing of economic growth starting from March 2020 onwards, but without a particular end date (World Happiness Report, 2021). The impact of the pandemic and the containment measures resulted in a significant drop in the economic growth, since many individuals were unable to work and businesses were unable to operate (International Labour Organization, 2020). Finding a new job during a recession can be extremely challenging for people who have recently lost their jobs (World Happiness Report, 2021). Many employees also had to shorten their working hours even while still employed. There is a significant risk that the crisis will exacerbate poverty and worsen disparities, with long-term consequences (International Labour Organization, 2020). All affected countries must take all possible measures to prevent this job crisis from escalating into a social disaster. It is critical to invest in the future and the following generations by rebuilding a better and more resilient job markets (International Labour Organization, 2020). This issue makes it difficult to accomplish SDG 1 since they earn a low income due to the decreased working hours, and it exacerbates the issue of poverty.

4.2. Industrial Revolution 4.0

Malaysia today has undergone various changes that also include significant industrial aspects such as rapidity in the field of manufacturing, transportation, social media, sophistication of computer use and modern technology. Our country has already gone through some transitional phases of the industrial revolution and we are now in the fourth phase, dubbed the Industrial Revolution 4.0. Industry 4.0 is the technological innovation of industrial production and allied industries, as well as value creation processes. It is also a new phase in the structure and control of the industrial value chain that is used alternately with the fourth industrial revolution (I-SCOOP, 2021). Technology has revolutionised the way we use and connect to data in many aspects of our life. It has made information flows faster and faster. The business world is becoming increasingly involved in this ever-changing technological landscape. Automation and connectivity have increasingly become more prevalent in the industrial sector. The paradigm changes in Industry 4.0 are based on interoperability, decentralisation, real-time analytics, virtualisation, service orientation and modularity and scalability (IoTsens, 2021). Industry 4.0 can improve productivity where it allows people to accomplish more with less. To put it another way, people can produce more and faster while deploying their skills in a much more cost-effective and efficient manner. As a result of Industry 4.0-related technology, multiple parts of the manufacturing line will become more effective such as the reduced machine downtime and the potential to produce more products at a faster rate. Industry 4.0 also provides chances to improve the customer service and the consumer experience. People can swiftly resolve issues with automatic track and trace capabilities. Furthermore, people will have less product availability concerns, product quality will increase, and they will be able to provide clients with additional options (Moran, 2018). In addition, Industry 4.0 can lead to the increased

revenue for the production line. For example, people may add a new job with low staff wages to fulfil an increase in demand or compete for a contract renewal by fully automating the production line and integrating other Industry 4.0 technologies. Industry 4.0 is expected to boost the production of good jobs, as required by SDG 8.

4.3. Benchmarking

Benchmarking is a critical component in the development of Skill Hub. It assists us in identifying aspects of our business that may be improved. Furthermore, thorough research will help us to identify the current strengths and shortcomings. This research study will also help us to avoid implementation errors and provide alternative strategies for the future. As a result of the literature research, new and revolutionary ideas for features and functionalities that may be included into the Skill Hub business model will be generated.

4.3.1. Skillshare (<https://www.skillshare.com/>)

Skillshare is a video-class subscription platform that offers online lectures on a wide range of creative subjects (Giant, 2020). They give a one month access for new users who have signed up but with limited access to the classes. Their customers need to pay a monthly membership price to gain access to the whole library of classes (Ford, 2021). New classes are introduced on a regular basis. Skillshare's team ensures that all classes meet their class guidelines, and their moderators will review every new video-class submitted before publishing it. During the review, if the video-class does not meet the guidelines, it will be rejected and an email will be sent to their partnership within 72 hours of publishing it (Skillshare, 2021).

4.3.2. Swifty (<https://swifty.my/>)

Swifty is a Malaysian-based service marketplace where you can hire any kind of services. Swifty offers hundreds of service categories so users wouldn't need to waste time surveying and comparing between multiple platforms (Swifty, 2020). Swifty simplifies the hiring process by allowing the users to choose the best pro for the job based on their portfolio, reviews, pricing, and payment terms. Swifty is totally free for users to join and hire services. Swifty also states in their website that "You do not need to pay any obligated monthly subscription or purchase credits just to hire a pro" (Swifty, 2020).

4.3.3. Upskill Malaysia (<https://eiscentre.perkeso.gov.my/upskilling-reskilling/>)

Upskill Malaysia is an online platform that centralises the courses under the Pelan Jana Semula Ekonomi Negara's Upskilling and Reskilling plan across ministries and agencies like PENJANA (PERKESO, 2020). The Malaysian workforce will benefit from this integrated online platform, which will foster continual skill upgrading, cross-skilling, and lifetime learning. Their target markets are individuals who are looking for, or applying for training or developing skill courses that will assist them to improve their professional profile and employability. Other than that is the Government Ministries and Agencies where they can disseminate comprehensive information on all upskilling, reskilling, and multi-skilling courses that can empower Malaysians from different education levels and backgrounds.

Upskill Malaysia allows people to keep track of all of their professional talents, achievements, certifications, and training courses in one spot.

4.3.4. SEED (<https://seedconsultancy.com/>)

SEED is a micro-consultancy firm that builds skills, confidence and work portfolio. It links college students, underemployed and unemployed people with small tasks that are designed to build skills, experience, personal brand, confidence and a high quality work portfolio. Figure 1 shows the business model canvas (BMC) of SEED that will be used as a reference for Skill Hub to construct its initial BMC.

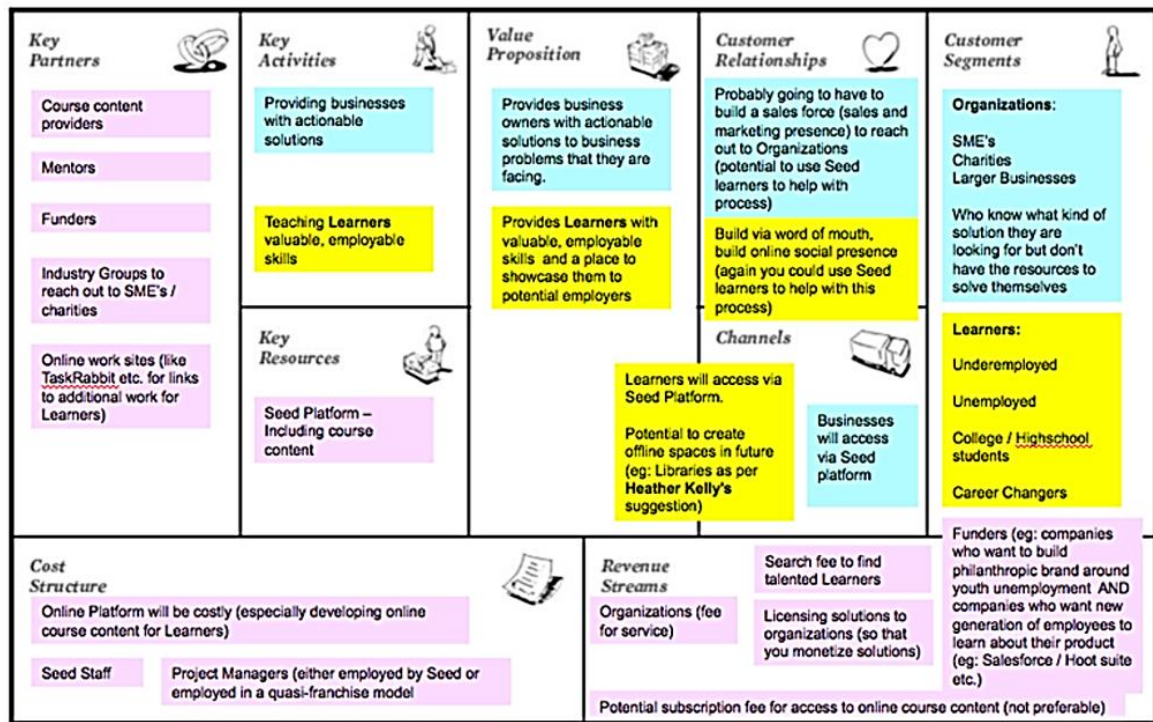


Fig. 1. The business model canvas of SEED.

5. METHODOLOGY

This paper adapts the Design Thinking (DT) methodology. The DT methodology is used to identify significant challenges and propose possible effective solutions. There are five steps to adapt, which are empathise to understand the customers; define construct point of view (POV) based on CS real problems; ideate to come up with creative solutions; prototype to represent the solution; and test the prototype for feedback. The important phase in the DT is the empathy where we try to understand the customers' need to solve their problems. This paper consists of the following: conducting literature review and benchmarking; and conducting an online survey based on the business modeling tools such as Business Model Canvas (BMC), Value Proposition Canvas (VPC), Environmental Map (EM), and Strategy Canvas. The BMC is a strategic management template used for developing new business models and documenting existing ones (Wikipedia Contributors, 2021). A VPC is a tool that can assist in positioning a product or service around what the customers value and need (B2B International, 2021). An EM is made up of market forces, key trends, industry forces, and macroeconomic forces that all have an

impact on the business model, and are constantly changing and evolving. A Strategy Canvas is a tool for comparing product aspects that a group of incumbent products such as Skill Hub compete against. An online survey towards CS is conducted to validate the initial BMC and initial VPC. Benchmarking is used to produce the best product against the competitors.

6. INITIAL CONCEPTUAL BUSINESS MODEL

6.1. Initial Business Model Canvas

Figure 2 below shows the initial business model canvas that has been created based on the above literature review on the business model canvas of SEED.

BMC of Skill Hub

<p>Key Partners</p> <ol style="list-style-type: none"> 1. Service providers 2. Donors <ol style="list-style-type: none"> a. Zakat 3. NGO <ol style="list-style-type: none"> a. Kementerian Pembangunan Wanita, Keluarga Dan Masyarakat (KPWKM) b. Global Entrepreneurship Movement (GEM) 4. IIUM Gombak <ol style="list-style-type: none"> a. All Kulliyah 	<p>Key Activities</p> <ol style="list-style-type: none"> 1. Hired freelancer 2. Build relationship with partnership 3. Make service system and control service provider 4. Manage customer required service and process the service 	<p>Value Proposition</p> <ol style="list-style-type: none"> 1. Find various services without any hassle through the platform 2. Provide display for their previous project 3. Train and upskill the asnaf and b40 to be entrepreneurs. 4. Proof the reputation of social welfare of that participant training to the donors. 	<p>Customer Relationship</p> <ol style="list-style-type: none"> 1. Review and rating 2. Customer assistant for quick inquiries (chat) 3. Excellent customers and maintenance services 	<p>Customer Segments</p> <ol style="list-style-type: none"> 1) Customer/client <ol style="list-style-type: none"> a) People who are looking for the service they need b) People who are busy and need immediate service 2) Service provider <ol style="list-style-type: none"> a) People who want to sell their services to people in need b) Partnership (trainer for b40) 3) B40, underemployed, and, unemployed <ol style="list-style-type: none"> a) upskilling, reskilling and retraining 4) Donors <ol style="list-style-type: none"> a) Government b) NGO c) Crowdfunding
<p>Cost Structure</p> <ol style="list-style-type: none"> 1. Mobile app and web development cost 2. Marketing expenses 3. Salaries 		<p>Revenue Streams</p> <ol style="list-style-type: none"> 1. Service charge/Commission 2. Advertisement fees 3. Free 4. Sponsorship 		

Fig. 2. The initial business model canvas of Skill Hub

6.2. Initial VPC

The Value Proposition Canvas is a tool that helps to ensure that a product or service is positioned around what the consumers value and need. The Value Proposition canvas is divided into two sections: Customer Segments and Value Propositions. We are using this canvas to establish the value of Skill Hub for the customers or clients; the service providers which consist of freelancers; and the B40, underemployed, and unemployed people. Figures 3 – 6 below show the value proposition canvas for our business model, Skill Hub, that is based on the Validated Conceptual Business Model Canvas.

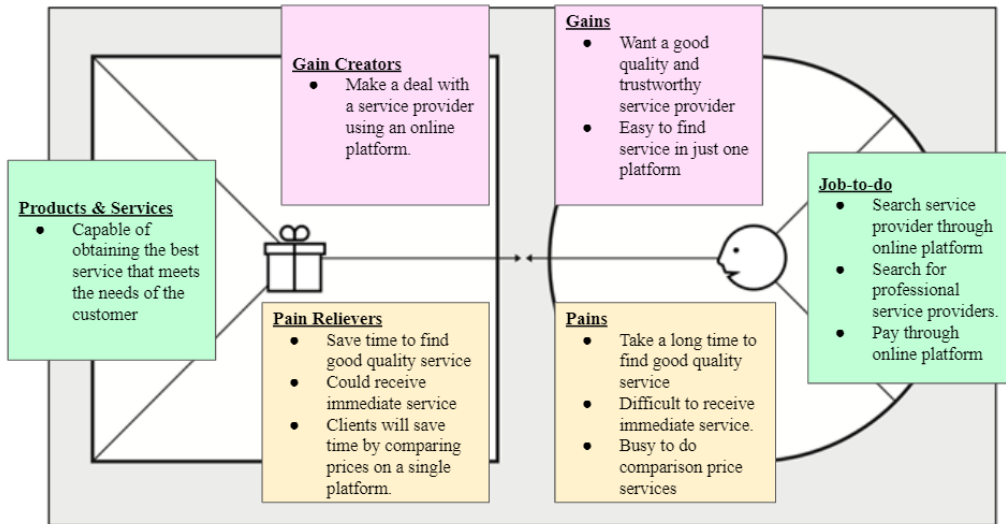


Fig. 3 . Value Proposition for Customer/Client.

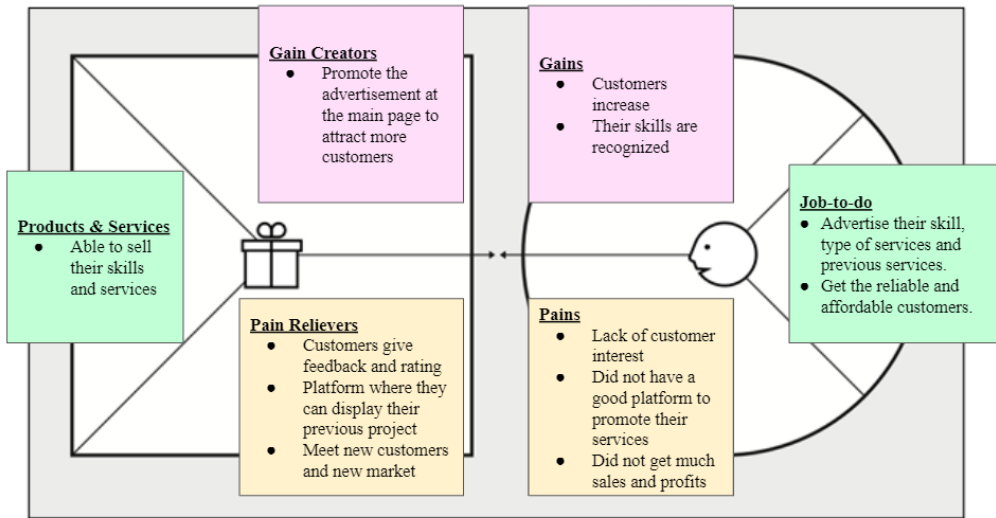


Fig. 4. Value Proposition for Service Provider.

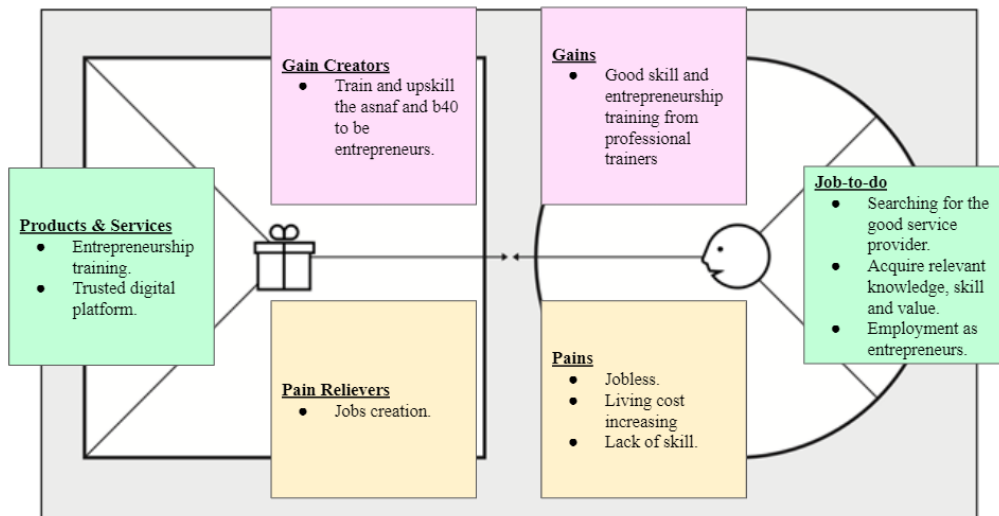


Fig. 5. Value Proposition for the B40, underemployed, and unemployed people.

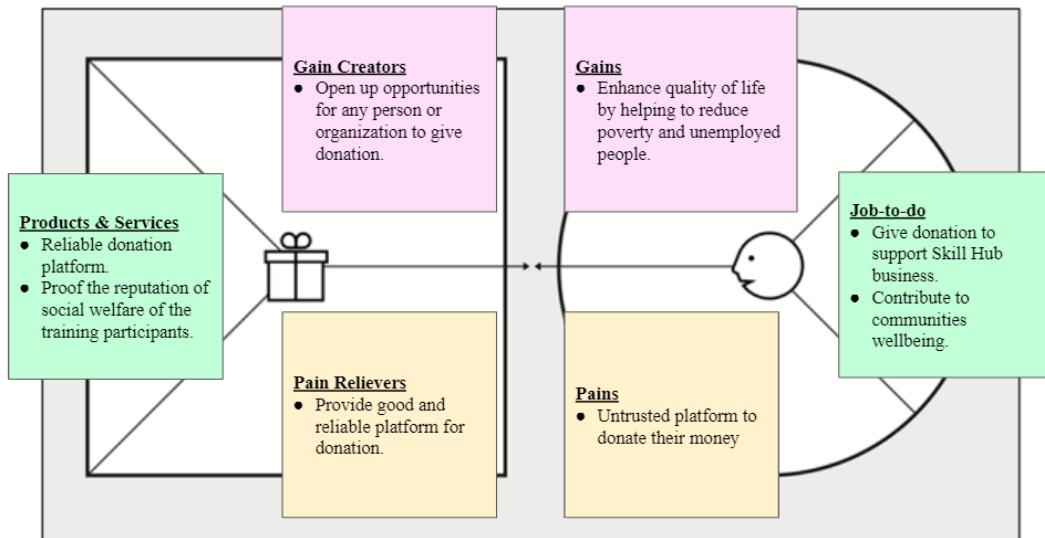


Fig. 6. Value Proposition for donors.

6.3. Challenging Business Model Using 4 Lenses Of Innovation Perspective

Rowan Gibson's book, *Four Lenses of Innovation*, teaches businesses how to establish the cultural and legal conditions that support innovation (Gibson, 2015). It helps Skill Hub to expand its value that will be delivered to CS. The four lenses of innovation are made up of four core components described below.

6.3.1. Challenging the Orthodoxies

Skill Hub comes with a lot of features where it helps the users through live support chat and for the service providers to promote their skill through live video streaming. In addition, a simple interface and skills arranged by category will help users to feel at ease. The variety of skills included in the application will assist the users to save time, effort, and money in their search. Finally, a trustworthy marketplace enables the customers to purchase the services they desire, thus making Skill Hub to gain more customers.

6.3.2. Harnessing Trends

The impact of Covid-19 pandemic has forced people to use online services. Closure of the physical market and going for e-commerce/online marketing have become a trend during this pandemic. After that, live commerce has become an area of intense competition for sellers looking for an advantage (Greenwald, 2020). Live commerce benefits both customers and service providers where it can convince the customers by looking at the service provider skills, and also gives an advantage for the service providers marketing strategy. To keep up with the trend, Skill Hub will include the live video streaming features in its app.

6.3.3. Leveraging Resources

When it comes to leveraging resources in the Skill Hub business, we primarily focus on, and target those who are experiencing challenges. As stated before, our target customers are the people who are busy and need an immediate service, the service providers who do not have a good platform to promote their services, the

low-income people (B40) who lack the contemporary skill set, and the donors who do not have the trusted platform to donate their money. Also, we are using the expertise of experienced trainers to instruct the people attending their skill classes. From here, we intend to use this platform to assist the B40 or Asnaf people in resolving their issues by delivering skill classes with expert trainers, with the goal of allowing them to apply their newly learned skills to begin doing a new business.

6.3.4. Understanding Needs

In the 21st century, all information and services can be found simply by using mobile phones or laptops. It is absurd if people today still have to squander an entire day researching, contacting, and comparing for the field pros if they have an urgent need to use their service. With the importance of understanding the people's needs, Skill Hub provides a trusted platform for customers to buy the services they want just by using their mobile phones and laptops. In addition to this, during the COVID-19 pandemic, many talented professionals were forced to resign since their employers could not afford to pay their salaries. Some of them lack the updated skills to continue their job in this new digital era. Skill Hub provides a better platform for those that have lost their job to promote their services, and the trusted service providers for the B40 people to choose any type of service training they want to upskill.

7. CONDUCT VALIDATION OF INITIAL BM & KEY FINDINGS

To evaluate our Skill Hub initial business canvas, we performed an online survey through Google Form Survey. We created eight questions for 28 respondents to answer in order to validate our business model canvas and analyse their answers to each question. There were 15 responses among students who have not yet graduated, and only 13 respondents among workers who are already employed. The graph below displays the results in percentage for each of the eight questions in the survey form.

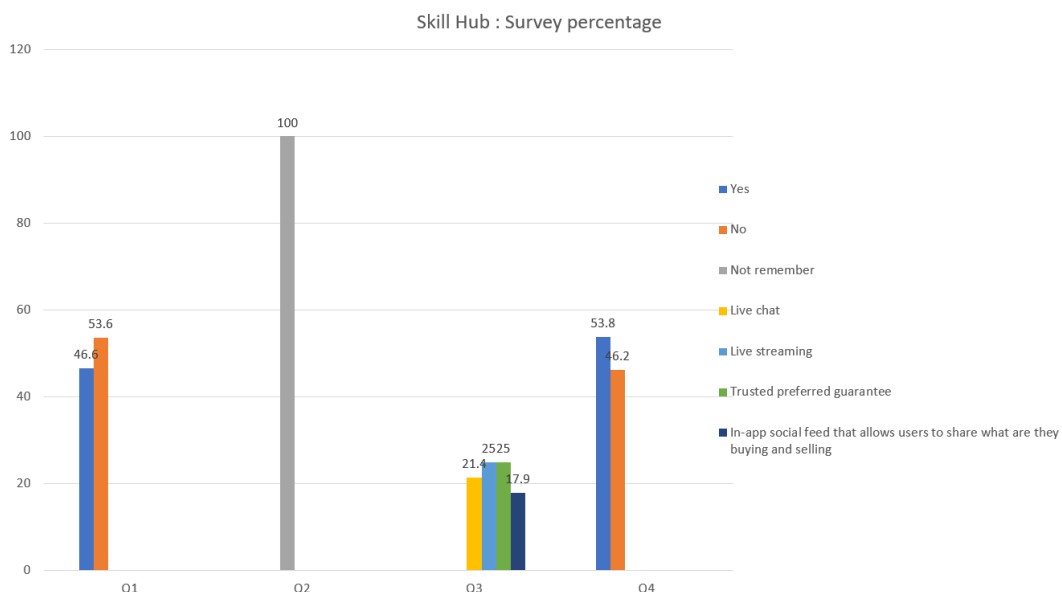


Fig. 7. Display the graph from survey question 1 to question 4.

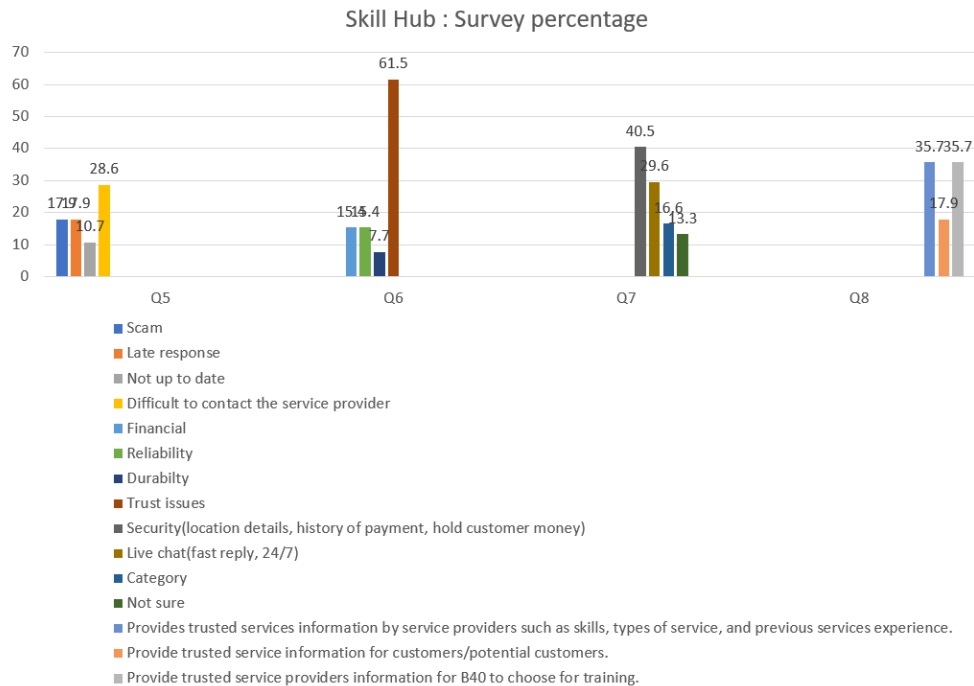


Fig. 8. Display the graph from survey question 5 to question 8.

The first question asked to the users is if they have ever used any other online platforms similar to Skill Hub. The results showed that more than half of the users are not familiar with any similar online platform to Skill Hub. Meanwhile 46.6% of the respondents have used the similar online platforms. Our second question was for those who answered yes in the first question. The question asked for the name of the online platform that they used. Results showed that 100% of respondents do not remember the name of that online platform. The third question asked the users to analyse the good features and functions from that online platform. Results showed about 25% of the respondents agreed with live streaming and trusted preferred guarantees as they could get quick response from the management and have a sense of safety in purchasing from the vendor. The fourth question asked the users if they faced any problems when using that online platform to book for services. The results showed that 53.8% of the users do face a difficulty when using that online service, while 46.2% of the respondents does not face any difficulty as they do not frequently use that online platform.

The fifth question asked the users to identify what common problems they have faced when using that online platform to book the services. Results showed that the difficulty to contact the service provider is the most common problem faced as the contact number of the service provider is old and not used anymore. Scam and late response are the second highest most common problem with 17.9% of the respondents agreed that they were deceived by faked service providers. The sixth question asked the users to identify their biggest concern while using an online platform. The graph showed that around 61.5% of all users' biggest concerns are trust issues while only 15.4% of users are concerned about finances as they think they can afford to pay for the service and reliability of the online platform. The seventh question asked the users to identify new features and functionalities that

they would like to see on our web platform. The results showed that around 40.5% of the respondents want to have better security functionality such as location details, service providers, history of their payment and they also want Skill Hub to hold customer’s money until the service provider has completed their task, before releasing the money to the service provider. Besides, around 29.6% of the other users want a live chat feature that is available for 24 hours as they could get a fast reply from the Skill Hub management. Finally, the last question asked was if the users agree with the Skill Hub objectives and wish to use the application if it becomes available in the future. Overall, we can say that all of the users agreed with it and want to use the application in the future. In conclusion, we can estimate that our new business model canvas is in line with the needs and desires of our customers based on the results of the survey.

8. VALIDATED CONCEPTUAL BUSINESS MODEL

8.1. Validated Conceptual Business Model

Following our research, we discovered that our clients are moderately satisfied with the business model and that improvements are needed as required. As a result, the business model canvas for the Skill Hub conceptual solution is shown in Figure 9.

BMC of Skill Hub

<p>Key Partners</p> <ol style="list-style-type: none"> 1. Service providers 2. Donors <ol style="list-style-type: none"> a. Zakat 3. NGO <ol style="list-style-type: none"> a. Kementerian Pembangunan Wanita, Keluarga Dan Masyarakat (KPWKM) b. Global Entrepreneurship Movement (GEM) 4. All university in Malaysia 	<p>Key Activities</p> <ol style="list-style-type: none"> 1. Hired freelancer 2. Build relationship with partnership 3. Make service system and control service provider 4. Manage customer required service and process the service 	<p>Value Proposition</p> <ol style="list-style-type: none"> 1. Find various services without any hassle through the platform 2. Provide display for their previous project 3. Train and upskill the asnaf and b40 to be entrepreneurs. 4. Proof the reputation of social welfare of that participant training to the donors. 	<p>Customer Relationship</p> <ol style="list-style-type: none"> 1. Review and rating 2. Customer assistant for quick inquiries (chat) 3. Excellent customers and maintenance services 	<p>Customer Segments</p> <ol style="list-style-type: none"> 1) Customer/client <ol style="list-style-type: none"> a) People who are looking for the service they need b) People who are busy and need immediate service 2) Service provider <ol style="list-style-type: none"> a) People who want to sell their services to people in need b) Partnership (trainer for b40) 3) B40, underemployed, and, unemployed <ol style="list-style-type: none"> a) upskilling, reskilling and retraining 4) Donors <ol style="list-style-type: none"> a) Government b) NGO c) Crowdfunding
<p>Cost Structure</p> <ol style="list-style-type: none"> 1. Mobile app and web development cost 2. Marketing expenses 3. Salaries 		<p>Revenue Streams</p> <ol style="list-style-type: none"> 1. Service charge/Commission 2. Advertisement fees 3. Free 4. Sponsorship 		

Fig. 9. The validated business model canvas of Skill Hub.

The nine blocks of the BMC capture the big picture of the Skill Hub business, components, and processes and are described as follows:

8.1.1. Customer Segments (CS)

The Customer Segments in this study, which refer to the groups of people or organisations we aim to reach or serve on this platform, are the customers who are busy and need an immediate service, the service providers who want to sell their services to the people in need and do not have a good platform to promote their services, the low-income people (B40) who lack the contemporary skill set, and the donors who do not have the trusted platform to donate their money.

8.1.2. Value Proposition (VP)

A value proposition is a service or feature that is provided to meet the demands and requirements of a certain consumer segment. The following are the values supplied to each category of customers:

1. Customers/clients: Skill Hub is capable of obtaining the best service that meets the needs of the customers so that they can find various services without any hassles through the platform. The customers can also make a deal with a good quality and trustworthy professional service provider using an online platform. The customers can track the service provider's performance record to make sure that the service provider is a professional. By providing all in one platform, Skill Hub can help them to reduce the problems such as taking a long time to find a good quality service, difficult to receive an immediate service and busy to do comparison of price services.
2. Service providers: As for the service providers, they will be able to sell their skills and services. Skill Hub will provide the platform for them to promote their advertisement at the main page to attract more customers and for their skills to be recognised. With these kinds of promotions, they will meet new customers and new markets, and customers will give feedback and ratings. The acknowledgement of the respected service providers will increase and surely it will enhance the sales and requests from other customers.
3. B40, underemployed, and unemployed people: Entrepreneurship training from professional trainers is offered to the Asnaf and B40 people so they can upskill, reskill and retrain their skill to be an entrepreneur. From there, they can gain some income that is adequate to their expertise. They are going to have some privileges when there are jobs offered.
4. Donors: They will donate to assist the B40 people who are unemployed and also support the 12th goal of the SDG which is responsible consumption and production. Skill Hub will use the donation to pay the expenses of the training for the Asnaf and B40 people to upskill, reskill and retrain their skill. We will provide the participants' social welfare's reputation record as a proof to the donors.

8.1.3. Channels (CH)

Channels describe how we plan to reach out and communicate with the customer segments to deliver the value proposition. Skill Hub will use its own website and application to interact with the customer segments. We also have social media accounts for customers to reach us at Facebook, Twitter or Instagram.

8.1.4. Customer Relationship (CR)

The types of relationships that Skill Hub establishes and sustains with various CS include digital engagement such as social media and digital platforms, reskilling and upskilling, and feedback and service rating apps. We require client reviews, ratings, and comments to enhance the customer experience of our application in order to deliver the best service possible to our customers. We also offer customer support for questions via the chat box in the application or website. In terms of the system, we will always do routine maintenance to ensure that it runs smoothly and quickly. Furthermore, for reskilling and upskilling, we will provide training to improve participants' knowledge on digital business and how to manage it. When they complete the programme, they will be given the certification as a confirmation that they are well-trained and ready to work.

8.1.5. Key Resources

Key Resources are the most important assets required to make the Skill Hub business model works. Our primary resources include digital platforms such as mobile application, skilled business team and marketing team.

8.1.6. Key Activities

The most important activities required to make the Skill Hub business model works are hiring freelancers, building relationships with partnership, making service systems and controlling service providers.

8.1.7. Key Partners (KP)

Our key partners are our business's partners. They are the service providers, Zakat donors, and non-governmental organisations (NGO) including Kementerian Pembangunan Wanita, Keluarga dan Masyarakat (KPWKM) and Global Entrepreneurship Movement(GEM). The service providers, KPWKM, GEM, and all universities in Malaysia will serve as trainers for upskilling, reskilling, and retraining the skill of the participants. All universities would become the venues for them to get training no matter where they are.

8.1.8. Cost Structure

The cost to operate Skill Hub includes the expenses of the website and the mobile app technology infrastructure, as well as the website and the mobile app maintenance. Marketing expenses are important to make Skill Hub well known to the customers. Lastly, it also includes the salaries for the staff who provide the best services for Skill Hub.

8.1.9. Revenue Stream (RS)

Skill Hub will generate the income via service charges and commissions from the clients and the service providers, marketing fees from the service providers that wish to promote themselves, and donations from the donors.

8.2. Low Fidelity Skill Hub's Prototype

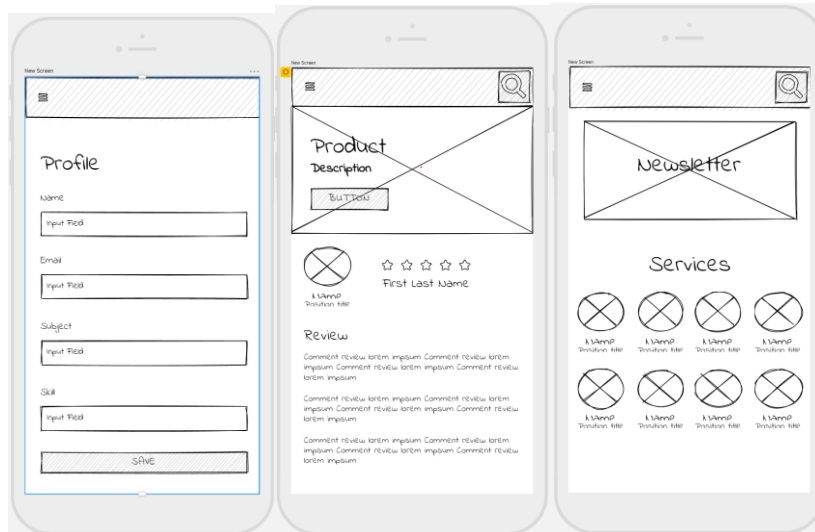


Fig. 10. Low Fidelity Skill Hub's prototype.

Figure 10 shows the low fidelity prototype of Skill Hub. The application shows all the services that can help the users to search the service in an all-one platform. The first image is the register page where the users register either as a customer or to provide service to the customers. The second image shows the service description where the service provider shares their skill or the result of their service, and the customers can read the reviews and give rating to them. The final image shows the list of all services by category and advertisement for the customers to view.

8.3. Environmental Map

- 1) Market forces: The global online on-demand services market showed a growth of 70 percent of Compound Annual Growth Rate (CAGR) between 2021 to 2025 (Maida, 2021). To boost the service visibility and to promote sales, the online service providers in the country are progressively using the digital media marketing methods.
- 2) Key trends: Moving towards the new era and Covid-19 has forced the people to use mobile and digital media, thus increasing its consumption (Maida, 2021). This has led people to start doing everything online, which include providing services, shopping, etc.

- 3) Industry forces: Skill Hub allows its market to become worldwide because it also focuses on the B40 group in the country.
- 4) Macroeconomic forces: Skill Hub has the potential to attract consumers among CS as it is free to join the platform to promote and search for service providers. The B40 group is searching for a good service provider and is employed to upskill and become entrepreneurs.

8.4. Strategy Canvas

The strategy canvas is a tool that is used to help compare the businesses and strategies between companies. Skill Hub uses this tool to compare with other competitors in the market. It could help us to recognise customer behaviour, as in why and when they choose one product over all the other products that are available in the market. First, we have to understand what are the characteristics that make the customers choose one product over another that is available in the market. Most customers choose products for various reasons, whether it be the price, brand image, quality or durability, taste, color, or a temporary trend. If a product can differentiate itself from its competitors in some unique way and appeal to the consumers, it will have a competitive advantage and gain the market share (Kryscynski, 2019).

By using this strategy canvas, we would like to establish a website application that would help in the reduction of consumer problem areas. We wish to build an application that allows the users to quickly locate many types of services, and they could compare the price of the service in our application, including the trusted preferred service provider, easy payment and donation, give faster and friendly service provider to the clients. Besides, our business is unique as we provide training for the B40 group for them to upskill, reskill, and retrain their skill to help them to become entrepreneurs or candidates with specific talents that the organisation is looking for. If they finish the programme and join the training, they will receive a certification from our organisation to show that they have been trained by our professional trainer. Aside from that, many potential consumers may be reached online, and we can persuade them to use our services depending on their requirements and issues. As a result, we should concentrate on the digital platform in order to reach a large number of people in a cost-effective way. Many clients nowadays use online platforms, and they would do an Internet search to locate our company (Prunty, 2021). Thus, the consumers who saw our products and read our application reviews to gain confidence before using our services, revealed that the Internet marketing plays a big part in attracting the customers. We will use our social media, website and mobile application to post the graphics on the application of Skill Hub to show that our business is actively operating, and we will also be creating ads through Facebook, Instagram and Google to promote our business.

9. CONCLUSION AND FUTURE WORKS

In conclusion, the Skill Hub business model and platform provide potential benefits to its customer segments especially for the B40 group. Skill Hub also helps to improve the lives of the B40 people by giving them the entrepreneur training and joining the service team to improve their skill that will help them to start their own

business. Besides, the service provider receives a free charge to promote their business and saves customer time from surveying other sites one by one as the Skill Hub is an all-in-one online service platform. The donors will also gain benefit as the Skill Hub proves the welfare reputation of the participant's training to the donors.

Furthermore, building a business plan using the V2MOM (Vision, Values, Methods, Obstacles, and Measures) Model is the next stage in turning this conceptual business model into a real business solution. A well-thought-out business plan is essential for keeping the business model relevant, profitable, scalable, and long-term viable. Skill Hub might also benefit from more forms of mind-set thinking shifts, reskilling, and upskilling programmes to empower and nurture the disadvantaged B40 people as entrepreneurs.

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