

A CONCEPTUAL DESIGN FOR MY FASHION MULTI-SIDED BUSINESS MODEL: ENHANCE JOB OPPORTUNITIES, UPSKILLING AND RESKILLING B40 COMMUNITY INTO FASHIONPRENEURS

NUR A'ISYAH BINTI AHMAD IRFAN¹, NUR AISYAH MUSYIRAH BINTI AZIZI²,
SARAH NAZURAH BINTI ZULHAIRY³, NURULAIMI HANNANI BINTI MOHAMMAD⁴,
ABDUL RAHMAN BIN AHMAD DAHLAN⁵

^{1,2,3,4} Department of Computer Science, ⁵ Department of Information System, Kulliyah of Information and Communication Technology, International Islamic University Malaysia

*Corresponding author: nuraisyahirfan00@gmail.com

ABSTRACT: The purpose of this conceptual paper is to provide a one-stop clothing center that assembles different types of apparel products or services on a digital platform and in physical stores aligned with the Sustainable Development Goals (SDG) in no poverty, decent work, economic and growth and responsible consumption and production. The global pandemic has made our circumstances challenging, particularly financially. The population most affected is the B40 community, commonly known as the Bottom 40%, whose household income is less than RM4,850. With the Movement Control Order, the majority of the businesses were shut down and this has had an effect on commercial retailers as well. This paper also highlights the pains and challenges faced by the customer segments, the B40 community, unemployed/ retrenched workers, commercial retail customers, donors, and clothing service providers. The Design Thinking (DT) process was applied as the methodology that includes the literature review and the usage of tools like Business Model Canvas (BMC) and Value Proposition Canvas (VPC). This paper also aims to provide customers with trendy and variety choices of clothes and style senses that also promote and encourage people to recycle their unused clothes. In addition, through reskilling and upskilling the B40 community, especially along with the unemployed workers, can gain relevant skills and nurture themselves to be environmental fashionpreneurs.

KEYWORDS: Eco-friendly Apparel, Multi-sided Business Model, Covid-19, B40, unemployed and retrenched workers

1. INTRODUCTION

The existence of the Covid-19 virus since 2020 had a significant impact on the growth of the industry and economy of our country. People from the B40 category were mainly affected as most of them were retrenched from work and needed to shut down their small businesses. In addition, as some of them lacked IT knowledge, it was difficult for them to contact their consumers due to government-imposed movement restrictions. As a result, it was difficult for them to make a living because they had lost their source of income. Businesses related to clothing, such

as tailors, laundry services, and garment production, are also affected because people were hesitant to engage in personal contact services for fear of contracting the illness. In addition, commercial stores are not exempt because their businesses are also affected. The restrictions limit businesses' ability to provide customers with goods or services and barely make high incomes. Consequently, despite the fact that Malaysia is transitioning to an endemic phase and providing stability, some people still require assistance to rebuild their talent and businesses in order to support themselves.

Some people have too many unused clothes that are still in good condition to give away but do not have the right channel to deliver them to those in need. Furthermore, people are unaware of trusted donation spots or hubs around Malaysia. Nowadays, other than a donation, people also resell the items at a lower price, also known as preloved items.

For this conceptual paper, **Design My Fashion** business wants to provide a one-stop clothing center that assembles different apparel products or services on both physical and digital platforms. Design My Fashion aims to help people from the B40 category to upskill or reskill their talent to become fashionpreneurs. It also assists people who have lost their jobs, wants to retrieve their business, and avoid waste of unused clothing. It is aligned with the goals mentioned by the United Nations (UN), also known as Sustainable Development Goals (SDG), focusing on SDG 1, SDG 8, and SDG 12 (United Nations, 2015). The project strives to help the B40 people to get out of poverty and have income by being commercial retailers through the upskilling program. It also seeks to promote environmental sustainability by recycling unused clothing through donations or pre-owned items. To make the fashion industry more ecologically friendly, we must encourage the reuse or recycling of excessively unused clothes and garments in the production of new clothing items. For example, according to Morgan (2021), H&M is a company that uses materials such as cotton and recycled polyester to produce new products.

This project focuses on providing the best solutions for the customer segment: the B40, unemployed or retrenched workers, commercial retailers, customers, clothes donors, and service providers. For the B40 unemployed and retrenched workers, as they are having difficulties making a living of not having jobs during the pandemic, this project will provide a program to upskill their talent in tailoring until they become entrepreneurs and commercial retailers. In addition, this platform will also gather commercial retailers that face a hard time reaching customers to promote their products and gain more customers. Next, customers who struggle to find affordable prices for high-quality products or services do not have to explore multiple physical stores. They can only browse our digital platform or obtain them at our in-store market. Donors who have many unused clothes and do not know where and to whom to donate clothes can trust and send their clothes to our business. They can check their donation status or obtain their commission for reselling the clothes at an affordable price. Lastly, service providers can reach more clients through the digital platform and in-store market because customers do not need to drive far to receive a service.

2. OBJECTIVES

The main objectives of the paper are:

1. To upskill or reskill the B40 group into fashionpreneurs.
2. To provide job opportunities for unemployed and retrenched workers.
3. To provide a better platform for commercial retailers to reach more customers.
4. To provide a solution for people to donate or sell their excessive clothes
5. To act as a charity platform for the needy.
6. To transform used clothing into new clothing in compliance with Environmental, Social, and Governance (ESG) factors.

3. METHODOLOGY

This paper adapts the Design Thinking methodology that was proposed by the Hasso-Plattner Institute of Design at Stanford. The first stage of design thinking is to gain an empathic understanding of the problem that we are trying to solve. To gain a deeper personal understanding of what some of us have been through, we will be conducting an online survey to know more about the area of concern. This survey also will help us to create and develop our own Business Model (BM) – using Business Model Canvas (BMC), Value Proposition Canvas (VPC), Strategy Canvas, and Environmental Map (EM). Upon survey completion, these information are analyzed to find the core problem. Next, we reach the solution space stage, Ideate. In the previous stage, we seem to understand better what are the users' needs. Therefore, this third stage is the stage where we would have to generate a few ideas on how to solve the problems and challenges faced by them. The fourth stage is Prototype. Once we have the solution, we are now going to design a few products that will be built to meet the users expectations. This is an experimental phase and only one of them will be selected as the best solution. The final stage of the Design Thinking method is Test. The prototype will be tested and we can see whether this prototype meets the user's expectations in solving their problems. This stage will also be having alterations and refinements as we may have found another problem during the testing process.

A. Business Model Canvas (BMC).

BMC acts as a tool to lay out the fundamentals of the business or product. It is comprised of nine components, including Customer Segment, Customer Relationship, Channels, Revenue Streams, Value Propositions, Key Activities, Key Resources, Key Partners and Cost Structure.

B. Value Proposition Design Canvas (VPC)

VPC is utilized to elaborate the two elements in the Business Model which are Customer Segment and Value Map. It also helps to understand the customer better and helps to create a fit between the product and the market.

C. Strategy Canvas (SC)

SC captures the current state of the business in the market which allows us to compare it with the other competitive similar businesses that also sell clothing.

D. Environmental Map (EM)

EM is used to understand better our organization's environment which will help us create more competitive business models. The design space includes Market Forces, Industry Forces, Key Trends, and Macroeconomic Forces.

4. LITERATURE REVIEW

4.1 Impact of COVID-19

4.1.1 Status of income group classification among Malaysian

According to the Department of Statistic Malaysia (DOSM) and Household Income Estimates (HIES), almost 20% or 580000 M40 households have moved to the B40 group. Natrah Ismail, Member of Parliament for Bera, also indicated that the poverty rate has grown from 5.6% to 8.4%. Numerous individuals agreed that the income group classification must be altered because, according to forecasts for 2019, the B40 group is likely to expand to B60 while the M40 group has decreased to M20. In addition, Budget 2022 has been set to provide more assistance to help families from B40 groups cope with economic fallout due to the prolonged effect of Covid-19. As the present minimum pay is significantly lower than the Poverty Line Income (PLI) set by the DoSM as RM2208, it is now just RM1100 and a revision of the minimum wage has been proposed, particularly among young people. Besides, as discussed by Malaysia University of Science and Technology Professor Dr. Geoffrey Williams, the government needs to give immediate aid to B40 and M40 households to boost demands and extend assistance to micro, small medium enterprises (MSMEs) to boost their businesses.

4.1.2 Unemployment Rate

By the end of the fourth quarter of 2021, the unemployment rate in Malaysia slightly decreased to 4.3%, which is the lowest percentage during COVID-19 (Mung, 2020). Due to the effectiveness of the National COVID-19 Vaccination Programme (PICK), an immunocompetent community was successfully created within Malaysian society. As a consequence, the labour force participation rate (LFPR) percentage increases to 68.6%. Under the National Recovery Plan (NRP), more socio-economic activities can be conducted without restrictions thus boosting the labour market.

4.1.3 Industry Revolution 4.0

According to the news outlet, the Science, Technology and Innovation Ministry (MOSTI) demands existing companies to change their business model to be adaptive with the advancement of Industrial Revolution (IR 4.0). The Malaysian government is strategizing the national digital economy plan in hope to allow more effective collaboration between responsible parties such as industries, academia, government agencies and society (Azman, 2021). The implementation of IR 4.0 will escalate the governance of science, technology, innovation and economy (STIE) and encourage industry key players to embrace digital technologies in their business.

4.1.4 Malaysian Digital Economy Blueprint (MDEB)

Malaysian Digital Economy Blueprint highlights the importance of launching the “Social Entrepreneurs Circle” programme to equip social entrepreneurs with digital skills and provide a networking platform (Malaysian Economy Planning Unit, 2021a). To enhance business models, all upskilling programmes include mentoring and guidance via online digital technology training. Besides, the plan involves a systemic problem-solving approach to assist problems that vulnerable groups encounter by introducing an inclusive business model. This initiative will foster more social entrepreneurs which will then establish Malaysia as a regional hub for social entrepreneurs.

4.1.5 National 4IR

National 4IR policy emphasizes human capital development as one of the key sectors in 4IR adoption programmes nationwide. To adapt to the fast-changing work environment, it is crucial to enhance the readiness of existing and future workforces. National productivity and competitiveness can be achieved through competency frameworks, incorporating redesigned jobs, and new roles and skills in workforces (Malaysian Economy Planning Unit, 2021a).

4.1.6 MySTIE

One of the main key criteria for National STIE Niche Areas is a strategic focus. By using MySTIE Framework, entrepreneurs are able to introduce innovative technologies, products and services relevant to society (Malaysian Economy Planning Unit, 2021b). This contributes to the creation of more employment opportunities, which benefits the B40, jobless, and retrenched individuals from all industries. Successful business growth is necessary as an economic booster to become a prosperous nation.

4.1.7 Sustainable Fashion

Environment and biodiversity are considered important in creating greater socio-economic impact for all stakeholders. Preserving natural resources and environmental management through the production of modernized sustainable fashion designs lessen the impact of non-renewable pollution worldwide. Past researchers argue that the fashion industry is one of the major contributors to Earth’s pollution (Shafie, 2021). Therefore, big brands from the fashion industry hold the responsibility to reduce footprints from clothing waste in accordance with SDG 12, responsible consumption and production. Since people are becoming more conscious of keeping the landfill from cheap clothing which leads to a huge environmental impact, they opt to purchase sustainable clothes from sustainable fashion brands. Correspondingly, big brands like Forever 21, Zara, and H&M adopt innovation in textile production due to the emerging eco-friendly fashion in the apparel industry (Dahlan et al., 2017; Gasparini, 2020). These big brands are no longer using the unsustainable fast fashion approach as their primary business operation.

4.2 Benchmarking

4.2.1 Fashion Valet

Fashion Valet (FV) is one of the biggest online stores and fashion platforms that are a leading and fastest-growing fashion group in Southeast Asia. It is an independent online fashion and beauty retailer with a wide range of brands and products. FV was founded by Vivy Yusof and her husband Fadzardudin Shah Anuar in 2010 based on the concept that they have learned from websites like ASOS and Net-a-Porter. This portal brings together lots of scattered local designers under one big platform to help them to reach more customers.

The value created for their customers included one-stop online fashion stores, connecting local and international designers, and a shopping experience. Marketing, maintaining the online platform and systems, Duck production, and product selection are key activities for FV with IT vendors, capital venture, logistic Companies, sellers, and fashion designers as their key partners. There are three practical resources that FV needs to operate; physical store, human resources, and IT infrastructure.

FV interacts with their customer through a loyalty point system, FV rewards system, gift vouchers, free delivery, and customer service. To inform their customers of their value proposition, they are using online platforms, physical stores, online payment, and social media. Buyers that include internet users, college students, women with careers or professionals, ladies who love fashion, and those from 18 to 35 years old are the groups of people which FV is trying to solve the problem for. Types of costs that FV incurs are warehouse and logistics, operational costs, staff salaries, platform development and maintenance, delivery cost, and sales and marketing. Lastly, FV generates its revenue through product sales including its own brand, DUCK, and listing fees.

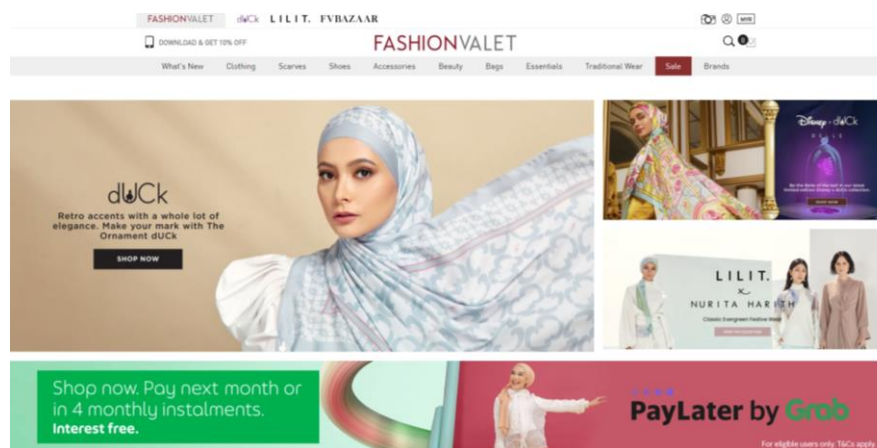


Fig. 1. Web interface of Fashion Valet (<https://www.fashionvalet.com>)

4.2.2 Zalora

Zalora which was established in 2011 is known as an online store that offers

high-end fashion collections with over 500 local and international designers with a wide range of products for men's and women's fashion necessities which makes the customer easily shops from one platform for all. It is Asia's most popular online fashion retailer and is also listed as the world's leading fashion groups which is Global Fashion Group. The platform was focused on e-commerce sites in Malaysia, Singapore, Indonesia, Brunei, Philippines, Hong Kong, and Taiwan.

The value created for their customers included a one-stop high-end fashion center, cheaper pricing, convenience in payment methods, free shipping (with terms and conditions), and free return up to 30 days. Sales and marketing, customer acquisition and retention, procurement for new brands and trending products, warehouse, and logistics operation, and customer services management are key activities for Zalora with Suppliers from local and international brands, courier service, Rocket Internet Family, and affiliates as their key partners. There are a few practical resources that Zalora needs to operate; big warehouses, suppliers from local and international brands, and human resources.

Zalora interacts with its customers through constant email updates, a customer hotline with multiple languages for options, free shipping, free discount vouchers, and free return up to 30 days. To inform their customers of their value proposition, they are using websites, mobile applications, fashion shows, and pop-up stores. Male and female, those from 17 to 45 years old, low to big spenders, and fashion enthusiasts are the groups of people which Zalora is trying to solve the problem for. Types of costs that Zalora incurs are office and warehouse operating expenses, marketing expenses, advertising and other promotional tools, and affiliation programs. Lastly, they generate their revenue through payment revenue (direct sales and marketplace), advertising revenue (website or apps advertisement), and commission of third-party sellers.

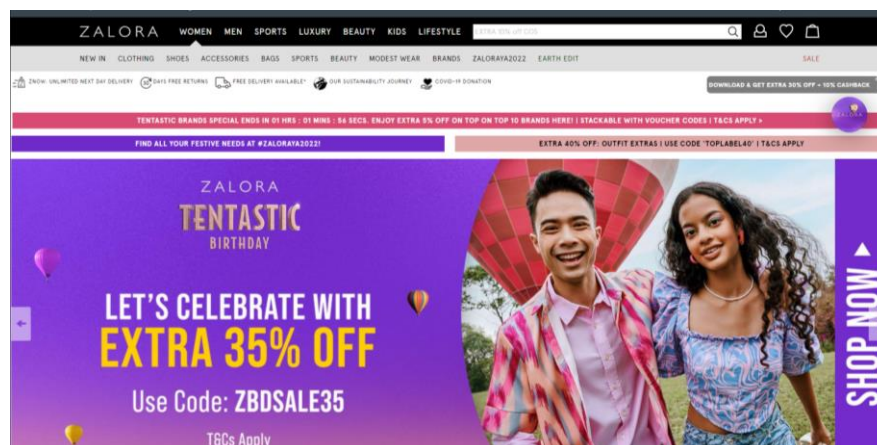


Fig. 2. Web interface of Zalora (<https://www.zalora.com.my>)

4.2.3 Carousell

It started in 2012 with the idea of three friends, Siu Rui Quek, Marcus Tan and Lucas Ngoo who wanted to find their own solution to those items they had which were underutilized, unwanted, and there was no convenient way to sell it through mobile phone. Then, they decided to build an app to solve this problem which is

now known as Carousell. It is an online platform that allows users to buy and sell their unused items. Now, this platform is utilizing the technology of Artificial Intelligence (AI) to help in speeding up their business. By using image recognition features, it can easily help to identify items and categorize and tag them appropriately to ease the sellers.

The value created for their customers included offering an easy and simple way to buy and sell amongst ourselves, making selling as easy as taking photos and buying as simple as chatting. Business development, marketing, advertising and digital marketing are key activities for Carousell with sellers, investors (Rakuten, 500 startups, and Golden Gate Ventures) and acquisition of personal safety app Watch Over Me Technology providers as their key partners. There are few practical resources that Carousell needs to operate; online mobile platform for buying and selling, software engineers and seed funding.

Carousell interacts with their customer through C2C marketplace application, sell in a snap and digital viral process, free account, online mobile platform and secondhand items. To inform their customers on their value proposition, they are using a website, mobile app, and chat-style interface with photo uploading options and social media. E-commerce users, sellers and those from 16 to 34 years old are the groups of people which Carousell are trying to solve the problem for. Types of costs that Carousell incurs are expansion and growth, community growth, help center, operation and maintenance and product development. Lastly, they generate their revenue through paid ads and premium services in the future to boost listings for a fee.

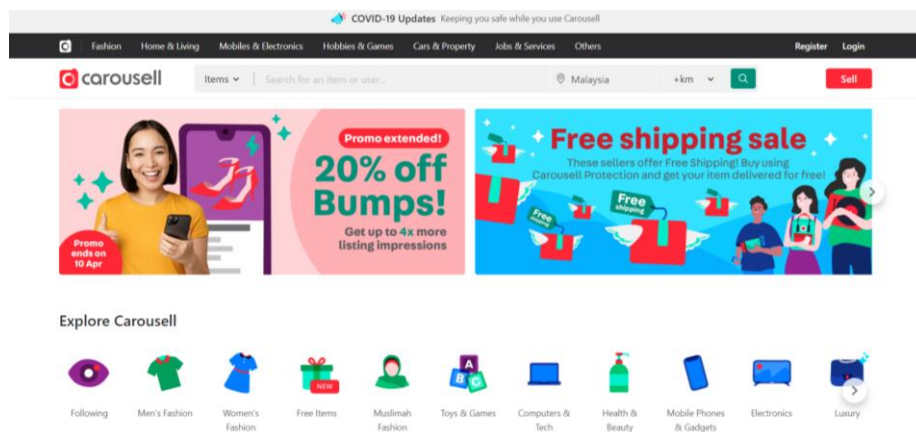


Fig. 3. Web interface of Carousell (<https://www.carousell.com.my>)

4.2.4 Shopee

Shopee is the most popular e-commerce platform in Southeast Asia. It offers different services for its customers and sellers to do online business and online shopping within that platform. Initially, Shopee started as a consumer-to-consumer (C2C) marketplace but later transformed into a business-to-consumer (B2C) hybrid model. As there are more active users per month, Shopee introduces ShopeeMall which it can assist well-established brands with various omnichannel methods to attract customers to buy their products.

Here is the overview for 9 blocks of BMC for Shopee. The value created for their customers included providing a convenient shopping experience, establishing trust in e-commerce platforms, and promotion to customers using online transactions from bank services' key partners. Selling own products to the customers, connecting customers to the online marketplace, e-commerce platform, and data center operation management are key activities for Shopee with product suppliers, server infrastructure providers, various consumer goods from different categories, merchants, credit card, debit card or online banking from banks, and fintech platform as their key partners. There are a few practical resources that Shopee needs to operate; Online banking, credit card and debit card, domain, apps, and servers.

Shopee interacts with their customer through seasonal promotions through discount vouchers, coins rewards or promotion codes, cross-selling, and customer services through fast response from Shopee agents. To inform their customers on their value proposition, they are using advertising, billboard, credit pay, courier services, bank and internet service providers. Office workers, high school or university students, retail enthusiasts, mass market, customers, and sellers are the categories for whom Shopee is attempting to solve the problem. Types of costs that Shopee incurs are capital expenditure (building cost, assets), operational expenditure (employees' salaries, rental cost), sharing profits with key partners, maintenance and improving system, and advertising and marketing. Lastly, Shopee generates its revenue through advertising, sharing profits with key partners, account registration through customer personal data, top-up account balance, shopeePay and SpayLater, online banking, credit card or debit card, and cash on Delivery.

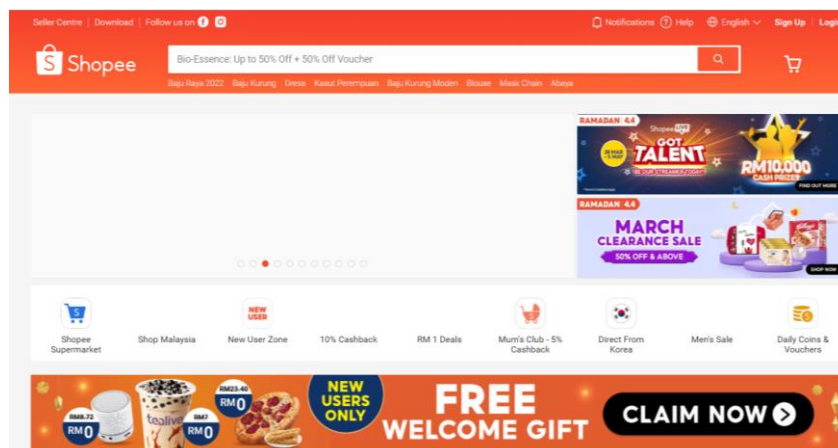


Fig. 4. Web interface of Shopee (<https://shopee.com.my>)

4.2.5 H&M

H&M is a multinational clothing company which focuses on fast-fashion clothes for men, women, teenagers and children. Since 2013, H&M has been devoted to a sustainable fashion future for years, offering style and quality at the greatest price by trying to turn the waste into fashion with their campaign. Their main goal for this campaign is to close the loop on textiles in order to save water and cut waste disposal emissions. They also try to encourage customers to recycle old garments.

Besides, this campaign is applying 2 elements from 3R; reuse and recycle those clothes in hope to help save nature and reduce textile waste.

The value created for their customers included the latest fashions at low prices, collaboration with popular brands, different quality and price garments, conscious garments, and in store experience. Designing new styles, distributing and selling are key activities for H&M with logistics and outsources its production to independent suppliers across the world as their key partners. There are few practical resources that H&M need to operate; brand and affiliated brands, employees, factories and facilities.

H&M interact with their customers through loyalty memberships and more conscious customers inviting them to recycle garments. To inform their customers on their value proposition, they are using stores, websites or applications and social media. Price conscious consumers, fashionable and trendy consumers, younger people, and consumers who see shopping as a social activity that provides pleasure in their daily life are the groups of people which H&M are trying to solve the problem for. Types of costs that H&M incurs are operation, design, marketing and collaborations. Lastly, H&M generate their revenue through donated garments and product sales.

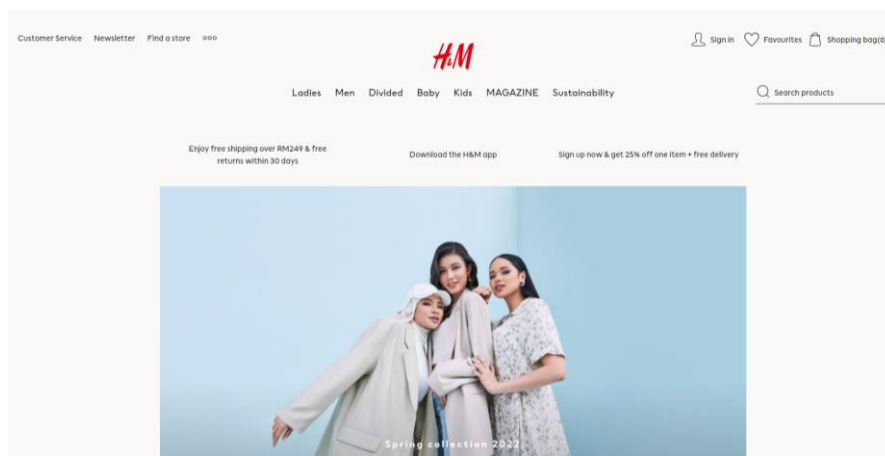


Fig. 5. Web interface of H&M (<https://www2.hm.com/>)

5. INITIAL BUSINESS MODEL (BM) – USING BMC & VPC

5.1 BMC

Key Partners	Key Activities	Value Propositions	Customer Relationships	Customer Segments
<ol style="list-style-type: none"> Government Agencies Retailers Courier Services Laundry Services Tailoring Services Petrol Stations & Mosques 	<ol style="list-style-type: none"> Reskilling & Upskilling Physical/ Online platform maintenance Hiring Retailers Customer Services Marketing Managing Key Partners and Key Resources 	<ol style="list-style-type: none"> Upskilling B40 into entrepreneurs and technopreneurs Platform to widen retailers' businesses and increase customers' reach. Wide range of clothing products with affordable price and environmental friendly clothes, wardrobe upgrades Trusted platform to donate Platform as a service, increase incomes 	<ol style="list-style-type: none"> Customer Services Feedbacks Membership Loyalty Seasonal Promotion Discount vouchers 	<ol style="list-style-type: none"> B40, Unemployed/ Retrenched Workers Commercial Retailers - Business owners that would like to widen their businesses Customers - Individual - Organisation Donors - Corporate - Individual Clothing Service Providers - Delivery - Laundry - Tailor
Key Resources <ol style="list-style-type: none"> Sponsorships Physical & Digital Platform Donation Drop Box Staff and Partners CSR : Corporate Social Responsibility 		Channels <ol style="list-style-type: none"> Social Media Website Courier Services Donation Hub Physical Stores 		
Cost Structure <ol style="list-style-type: none"> Marketing In-Store/ Website Maintenance Salaries Donation Resources (Donation Hub, Discount Vouchers) 			Revenue Streams <ol style="list-style-type: none"> No fee for upskilling programs Renting, Commission on Sales Sales Donation, Sponsorships Advertising, Commission on Sales 	

Fig. 6. Business Model Canvas

5.2 VPC

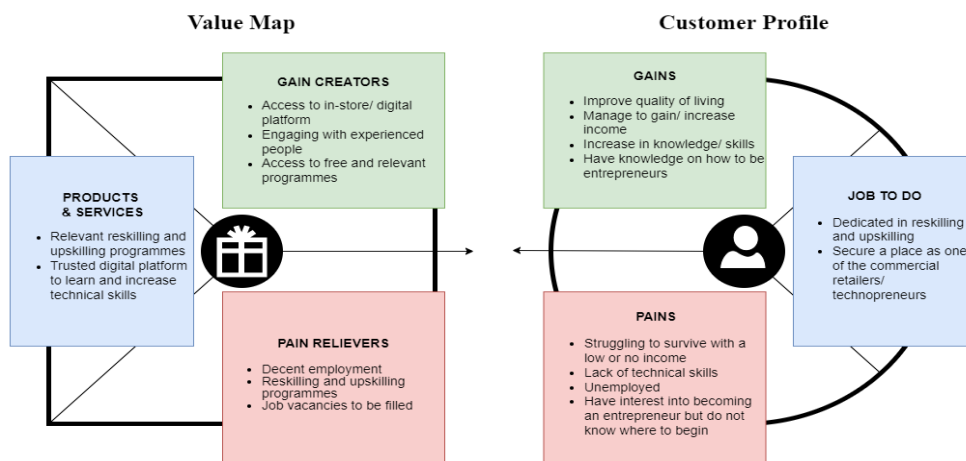


Fig. 7. Value Proposition for B40, Unemployed Workers

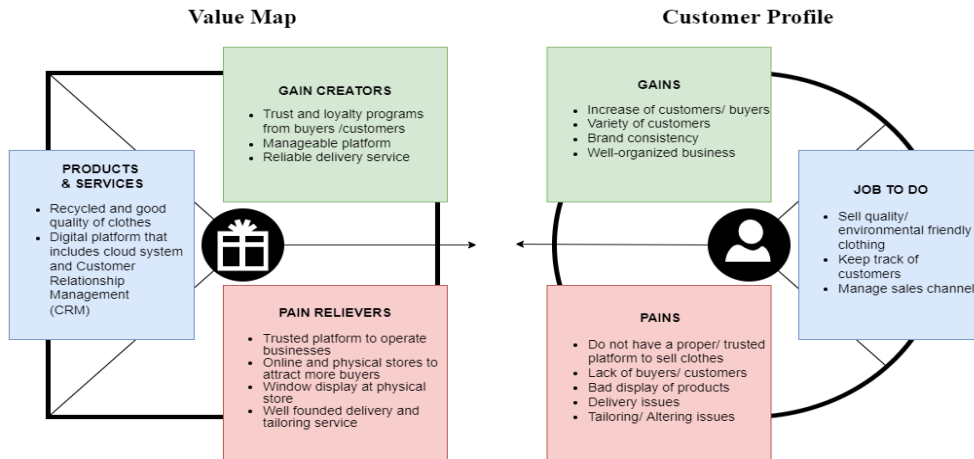


Fig. 8. Value Proposition for Commercial Retailers

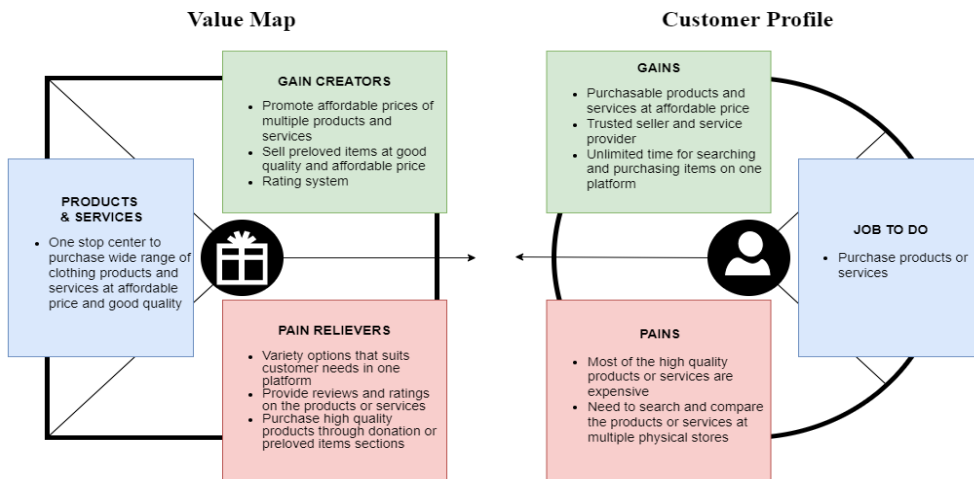


Fig. 9. Value Proposition for Customers

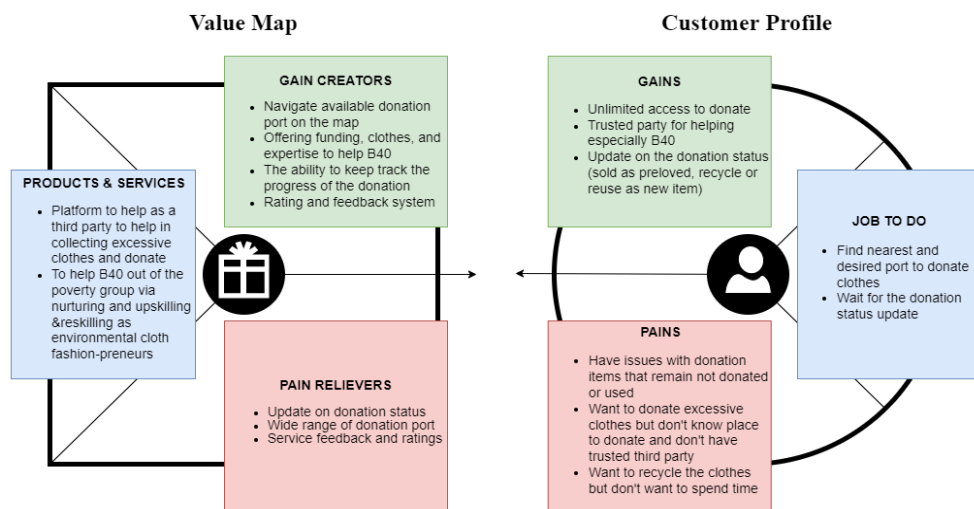


Fig. 10. Value Proposition for Donors

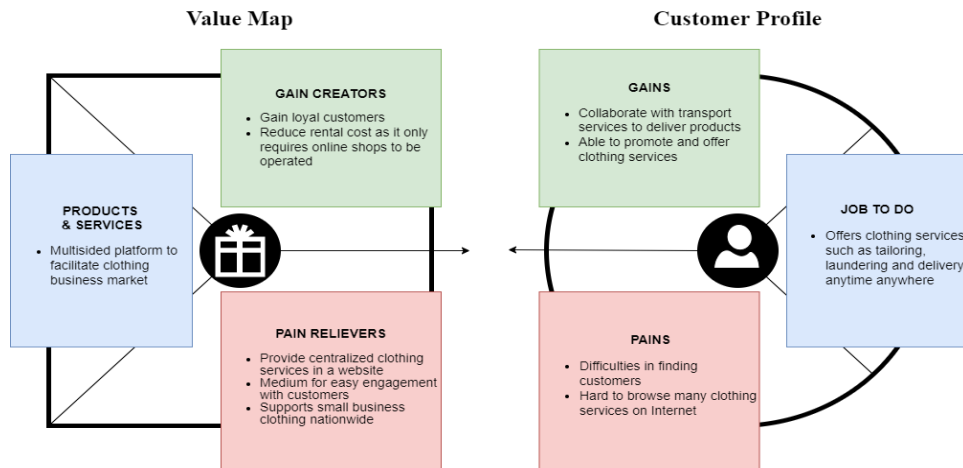


Fig. 11. Value Proposition for Clothing Service Providers

6. CONDUCT VALIDATION OF INITIAL BM & KEY FINDINGS

To validate our business model and key findings, an online survey with only 10 questions has been distributed through social media and 41 responses that include 28 students, 12 employed, and only 1 unemployed worker. In the following, we will be discussing the summary of the responses.

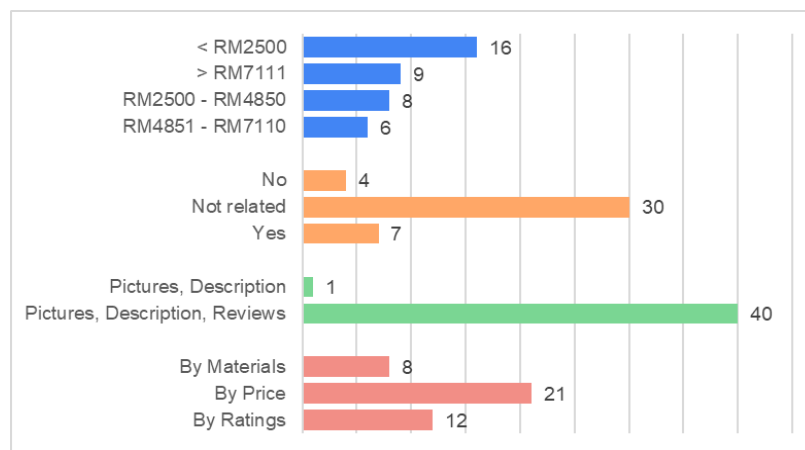


Fig. 12. Summary of Question 2 - Question 5

The above Fig. 12 shows the summary of question 2 until question 5. The second question is about the respondents' household income which shows that most of them have income below RM2500 and only 6 of them generate income above RM4851. Next question is to ask the owner of the clothing business whether they faced any difficulty in reaching more customers since the global pandemic, COVID-19 and only 7 of them said yes. Moving on to the next question, the majority of the respondents preferred the product to be displayed with pictures, descriptions, and reviews meanwhile only 1 of them preferred only pictures and descriptions. In question 5, we asked how the respondents would like to do product comparison and the above summary shows that 21 of them like to compare by price, 12 by ratings and the 8 of them preferred to compare the products by materials.

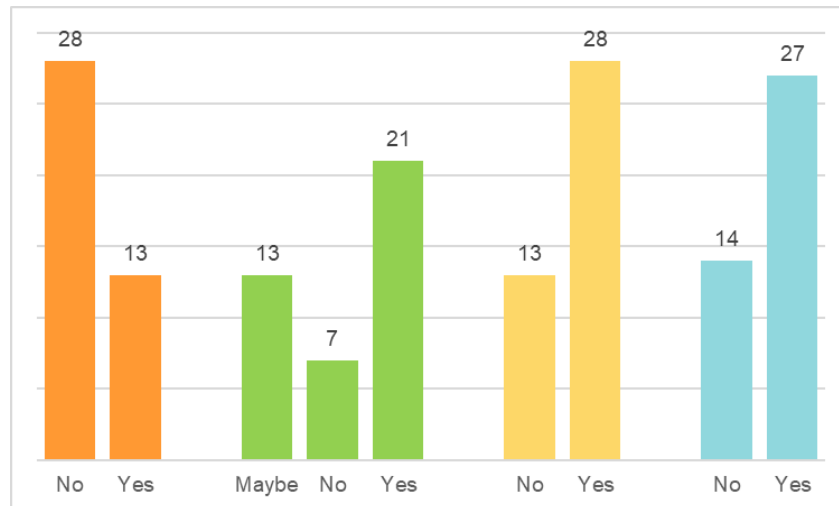


Fig. 13. Summary of Question 6 - Question 9

Based on Fig. 13, 28 of them did not have access to the donation hub or platform while only 13 of the respondents stated that they had access to the donation hub. On top of that, the respondents were asked if they implemented recycling of their unused clothes as a part of their life and half of them answered 'Yes' and others answered 'No'. The next question asked to the respondent is about their experience of finding economical cloth garments. As depicted in Fig. 13, only 13 of the respondents selected "No" when asked if they had difficulty locating economically-priced garments that matched their design preferences, whereas 68.3% of the respondents said they had this problem. Furthermore, the respondents were also asked about the difficulty to find affordable clothing services including laundry and tailoring near their house and the majority of the respondents chose 'Yes' while the rest of them chose 'No'.

Table 1: Summary of Question 10

Number	Suggestion for additional function/feature
1	Display the list of brands that are included in the platform
2	For economical cloth garments, it's better to have a details on the item so the buyer can know how it was done. The platform can also provide informative section to expose about recycling clothes
3	A single button for each service, when you tap on it. It straightaway shows you the cheapest nearest service instead of a whole list.
4	Provide a location for recycling unused clothes near me and provide a platform for selling preloved clothes.
5	Map access to find laundry and tailor services near me
6	Filtering of the services (i.e cheapest/nearest/highest rating first)
7	On the go service (like grab but for tailoring and such)
8	Need to see what u have first before I can gv suggestions
9	As long as the clothing price is reasonable and quality is OK.I will support the business
10	Do like bondoru
11	Provide good design and quality of the product with easy approach to buy

12	Advertisement section to get more exposure and reach more customer
13	Create content

The questionnaire ended with an open-ended question where the respondent is allowed to give any suggestion for add-on feature or function that they want to be included on our platform. There are few suggestions that are reasonable to be reconsidered to be included in our platform; map access to find laundry and tailor services near me and besides promoting economical cloth garments, there is a suggestion to provide an informative section to expose about recycling clothes. Table 1 shows the list of the suggestions proposed by the respondents.

7. VALIDATED BM – BMC FRAMEWORK

Key Partners	Key Activities	Value Propositions	Customer Relationships	Customer Segments
<ol style="list-style-type: none"> Government Agencies - MDeC - MaGIC Retailers Courier Services Laundry Services Tailoring Services - KTJ Malaysia Petrol Stations & Mosques Google Map Services 	<ol style="list-style-type: none"> Reskilling & Upskilling Physical/ Online platform maintenance Hiring Retailers Customer Services Marketing Managing Key Partners and Key Resources Locating retail stores, donation drop points and services. 	<ol style="list-style-type: none"> Upskilling B40 into fashionpreneurs Platform to widen retailers' businesses and increase customers' reach. Wide range of clothing products with affordable price and environmental friendly clothes, wardrobe upgrades Trusted platform to donate excessive clothes Platform as a service, increase incomes 	<ol style="list-style-type: none"> Customer Services Feedbacks Membership Loyalty Seasonal Promotion Discount vouchers 	<ol style="list-style-type: none"> B40, Unemployed/ Workers Commercial Retailers - Business clothes owners that would like to widen their businesses Customers - Individual - Organisation Donors - Corporate/ Government - Individual Clothing Service Providers - Delivery - Laundry - Tailor
	Key Resources <ol style="list-style-type: none"> Physical & Digital Platform Donation Drop Box Staff 		Channels <ol style="list-style-type: none"> Social Media Website Courier Services Donation Hub Physical Stores 	
Cost Structure <ol style="list-style-type: none"> Marketing In-Store/ Website Maintenance Salaries Donation Resources (Donation Hub, Discount Vouchers) Google Services Subscription 		Revenue Streams <ol style="list-style-type: none"> No Fee for upskilling programs Renting, Commission on Sales Sales Donation, Sponsorships, CSR : Corporate Social Responsibility Advertising Fee, Commission on Sales 		

Fig. 14. Validated Business Model Canvas

7.1 Validated Business Model Canvas

a. Customer Segments (CS)

By definition, customer segments are the targeted people or organizations that are crucial for providing services and maintaining business engagement with them. There are five customer segments which are B40 and unemployed/retrenched workers, commercial retailers, customers, donors, and clothing service providers. The aftermath of COVID-19 results in higher percentage of B40 category and unemployed or retrenched workers in Malaysia. Therefore, these groups will be the prime focus to upskilling and reskilling them into fashionpreneurs. For the commercial retailers, these groups will be based on existing business clothes owners that would love to reach to many potential out there in the market. Next, customers are individuals or organizations who will be the one who use online services platforms. Alternately, donors will be from corporates in the clothing

business industry or individuals who would like to recycle their own unused clothes to sponsor upskilling and reskilling programs. Ultimately, clothing service providers such as delivery companies, laundry shops and tailor shops will utilize online platforms to grow their business.

b. Value Proposition (VP)

Value proposition visualizes the benefits that will be offered to various customer segments. These are the values proposition designated for each customer segments:

1. B40, unemployed or retrenched workers: DesignMyFashion is working on offering relevant reskilling and upskilling programmes to the B40 and unemployed workers to turn them into talented fashionpreneurs. Using their expertise, they can secure a job and gain income.

2. Commercial retailers: Commercial retailers will be given opportunities to widen their businesses coverage and reach more customers through this platform. They will be able to run and promote their businesses through physical and online platforms.

3. Customers: The customers will be able to look for different types of clothing products at affordable prices through the digital platform. The clothes can be new developed products, preloved clothes, or environmentally friendly clothes that have been altered from unused and recycled garments. It is more convenient to the customers to make purchases and track their orders to ensure that the goods will be delivered safely.

4. Donors: This business aims to be a trusted third party platform for people to donate their excessive clothes either to be fixed and developed as new products or resell them as second hand items.

5. Clothing Service providers: DesignMyFashion encourages the clothing service providers to utilize this platform to promote their skills and services to a wide range of customers. It helps them to gain more customers and generate more income as the business will operate on both physical and online platforms.

c. Channels (CH)

DesignMyFashion has provided specific channels to engage with the targeted customer segments. Most of the channels are online-based such as the usage of social media, website and courier services. However, donation hubs and physical stores will be positioned at particular locations set by the DesignMyFashion owners. See Fig. 17 to Fig. 20.

d. Customer Relationship (CR)

DesignMyFashion multi-sided business model builds customer relationships in five ways. This multi-sided business model focuses on improving customer services, allowing feedback from various customer segments, allocating extra rewards for membership loyalty, engaging seasonal promotion to attract customers and offering discount vouchers to selected clothing services providers nationwide.

e. Revenue Streams (RS)

Revenue stream is generated through the activities conducted by customer segments. It is based on several earnings obtained from the business operation. First, no fee for upskilling programs. Second, renting and commission on sales from commercial retailers. Third, sales generated by customers purchase clothes online. Fourth, donations and sponsorships that are gained from CSR activities. Lastly, advertising fee and commission on sales from charging the clothing service providers to use the online platform.

f. Key Resources (KR)

Key resources are essential in running and maintaining this business. The physical and digital platforms are needed for the upskilling programs, retailers, donors, customers and service providers to conduct their businesses. Apart from that, we also need to cover the cost through receiving sponsorships and provide a lot of donation drop boxes. To manage this business, we need to acquire human skills from the staff and our key partners. The resources for this business also comes from Corporate Social Responsibility (CSR) programmes in collaboration with the key partners to help and reach out to people who are in need of our services.

g. Key Activities (KA)

The key activities ensure that the values uphold by this business can be delivered to the customer segments. The activities include reskilling and upskilling B40, unemployed and retrenched workers through training, hiring retailers, and marketing. DesignMyFashion also needs to manage the online and physical platforms, customer services, key partners and key resources to sustain this business. To ease the customers to find services, we also include a function to locate the retails stores, donation drop points and services.

h. Key Partners (KP)

Key partners for this business venture will help to provide capitals, training and the services to deliver the value propositions to the customer segments. The main key partners are the retailers, laundry services, tailoring services, courier services, mosques and petrol stations. They are the group of partners that will utilize the activities in this business. The service providers will also help the B40 to upskill and reskill their talents into a fashionpreneurs. Government agencies such as MDeC and MaGIC will be our key partners to provide support and capital as their mission is to help startup companies to build their business through digitalisation and become sustainable entrepreneurs. This business also makes a subscription to Google Map Services for location and navigation purposes.

i. Cost Structure

The cost structure for DesignMyFashion is related to the expenses of in-store and digital platform maintenance, salaries, and donation resources such as donation hubs and donation vouchers. The cost also covers marketing-related activities to reach more customers and increase sales. As Google Map Services is one of the key partners in this business venture, we need to pay for the service subscription and add it to our expenses.

7.2 Environmental Map

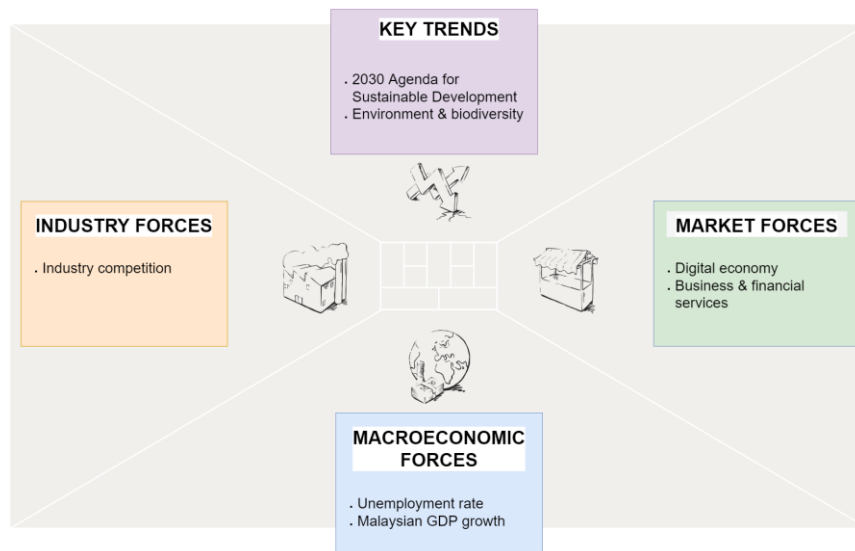


Fig. 15. Environmental Map

7.2.1 Key Trends

a. 2030 Agenda for Sustainable Development

The Malaysian Digital Economy is aligned with the 2030 Agenda for Sustainable Development which is to ensure the people get to live their lives in harmony and prosper. The pragmatic approach of environmental sustainability benefits present and future generations (Malaysian Economy Planning Unit, 2021b). DesignMyFashion embraces the idea of applying sustainability in business models as a way to mitigate global climate change.

b. Environment and biodiversity

It is crucial to preserve and conserve the national natural environment and biodiversity for sustainable development. Through the DesignMyFashion platform, the customers will be conscious in purchasing eco-friendly clothes for daily wear.

7.2.2 Market Forces

a. Digital economy

Digital economy changes the customer landscape from traditional shopping to online shopping. The government is committed to producing local technopreneurs to be an excellent entrepreneurial nation in ASEAN and worldwide (Malaysian Economy Planning Unit, 2021b).

b. Business and financial services

The business and financial services include any services that broaden the economy. Professional services such as fashion designs and Information Communication Technologies (ICT) are the ones that lead the DesignMyFashion market (Malaysian Economy Planning Unit, 2021b).

7.2.3 Macroeconomic Forces

The unemployment rate in Malaysia reduced to 4.3%, which is the lowest

percentage during COVID-19 (Mung, 2020). Bank Negara Malaysia forecasts that Malaysian Gross Domestic Product (GDP) growth is between 5.5% and 6.5% following the restrictions of COVID-19 lifted to reopen borders and businesses (CNA, 2022).

7.2.4 Industry Forces

The fierce competition from large e-commerce platforms exists due to similar products and services offered by different companies within the industry (Indeed Editorial Team, 2021). There are five potential rivals that exist in the market that have been identified. All of them offer online clothing businesses to meet the demand of the selected customer segments. However, DesignMyFashion offers two unique features in the value proposition which are eco-friendly or sustainable clothes and reskilling & upskilling programs for B40, unemployed or retrenched workers. The ultimate aim from these key values is to establish the environmentally aware society and make the fashionpreneurship career as a way to improve the quality of life.

7.3 Strategy Canvas

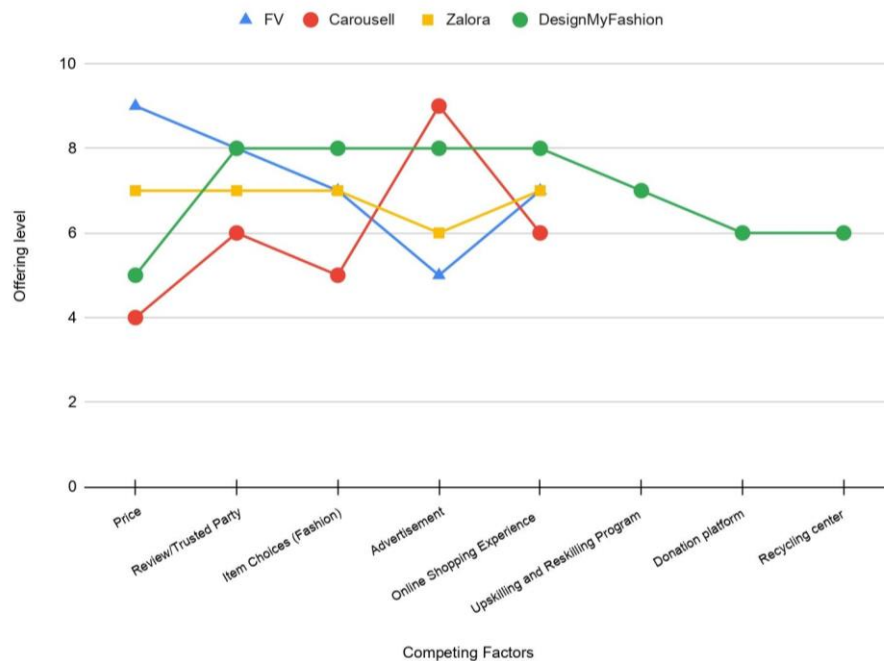


Fig. 16. Strategy Canvas of DesignMyFashion

The strategy canvas is a tool used to compare how the solutions that you proposed stack up against those offered to the same customer. These tools can help to determine which criteria the incumbents are competitive on and come up with new product concepts with a unique value proposition. Based on Fig. 16, compares well-known platforms such as FashionValet, Zalora, and Carousell to our platform, DesignMyFashion. These platforms are chosen due to their strong name in the marketplace and their factors that are similar to our platform. It shows a few parts of the factors where it needs to raise, reduce, or create a unique value from others. It includes competing factors such as price, review or trusted party, and item

choices in terms of fashion, advertisement, and online shopping experience. Upskilling and reskilling program, donation platform, and recycling center are three of the newly created unique value propositions for our platform DesignMyFashion.

For the online shopping experience, to increase the quality of the three seconds rule, we upgrade the value in terms of the design simplicity. This is to make it easy for the user to get what they want. Instead of lengthy and nested menus, we provide a one-click navigation for the users to easily navigate from one page to another page.

7.4 Low Fidelity DesignMyFashion (DMF) Prototype

We are presenting our low-fidelity prototype in Fig.17 until Fig. 20 shown below.

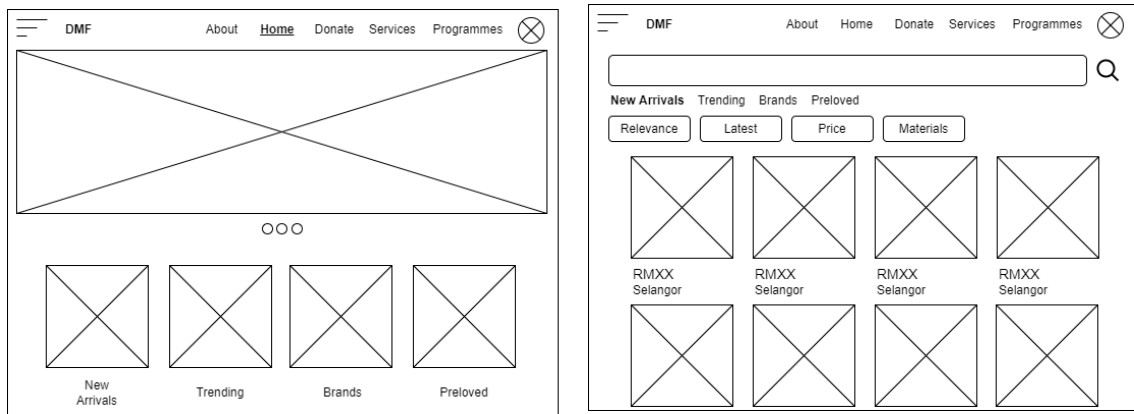


Fig. 17. DMF’s Home Main and Sub Page

In Fig. 17, we have sketched a low-fidelity prototype of the home page and the connected page to it. We have the menu selection at the top; About, Home, Donate, Services, and Programmes, followed by an advertisement that can be made by the commercial retailers and the categories of fashion; New Arrivals, Trending, Brands and Preloved. Once the user clicks on any of the categories, it will redirect the user to the sub-page which will show the list of items according to their preferences; Relevance, Latest, Price or Materials.

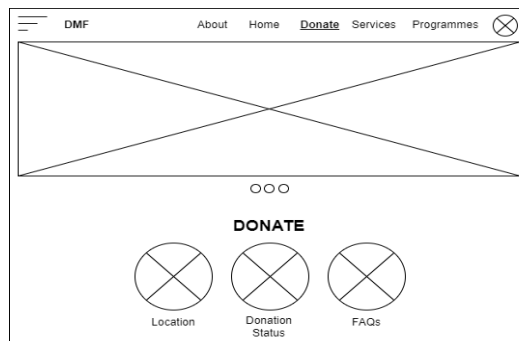


Fig. 18. DMF’s Donate Page

Next menu is Donate. In this section, the structure is the same as the previous pages in which there will be a section to place the donation information after the menu selection. There also will be 3 sub pages which are location; shows the location of the donation hub, Donation status; the progress of what has been done to the clothes and FAQs; most asked questions about donation matters.

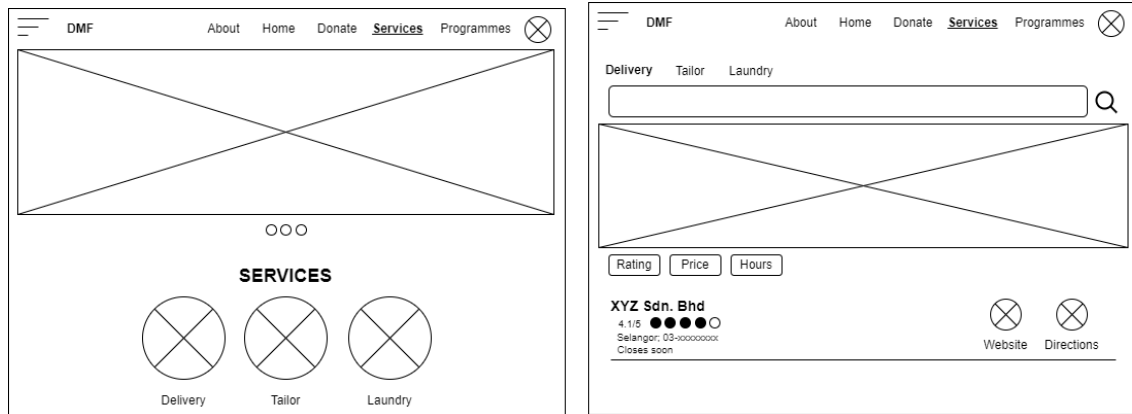


Fig. 19. DMF's Services Main and Sub Page

Moving on to the services section, we display the types of services offered in our business; Delivery, Tailor and Laundry. For example, when the retailer clicks on the delivery services, they can see the map that shows the nearest location to ship out their customer's orders. It also can be filtered by rating, price and working hours.

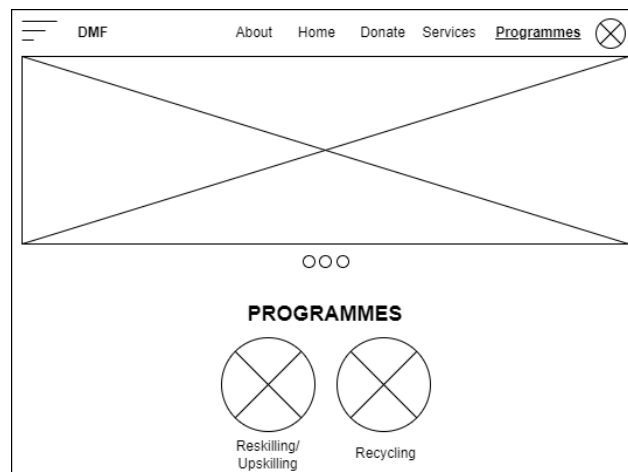


Fig. 20. DMF's Programmes Main Page

Lastly, we have come to the last menu selection which is programmes. There are 2 sections; Reskilling/ Upskilling and Recycling as our platform also acts as a place to reskill and upskill B40 and the third party to recycle the old/ unused clothes.

8. CONCLUSION AND FUTURE WORKS

In conclusion, DesignMyFashion aims to gather all fashion-related activities in one platform. This business model will help to train the B40 community in reskilling and upskilling their talent until they can gain income and build their own clothing business. Commercial retailers, who have lost their customers and source of income during the pandemic and have tailoring issues, can recover and manage their business through this platform. DesignMyFashion will be a trusted platform for the donors to donate their excessive clothes either to resell as second-hand items or create new sustainable and environmentally friendly clothes. Customers may have experienced difficulties in finding good quality products or services but

received otherwise through online platforms. Therefore, they do not have to waste their time going to multiple places to search for quality products or services, as this platform will provide information and navigation to ease the process. Lastly, service providers can promote and expose their businesses as operating on this online platform will reduce their cost of rental and they may gain more customers.

Furthermore, the effort to refine further this DesignMyFashion conceptual business model will be continued. That is to realize this conceptual business model into a real business plan for possible execution.

REFERENCES

- Academy of Sciences Malaysia. (2020). *10-10 Malaysian Science, Technology, Innovation and Economy Trailblazing the Way for Prosperity, Societal Well-Being & Global Competitiveness*. Retrieved 21 April 2022, from <https://www.akademisains.gov.my/10-10-mystie/>
- Ahmad, N. (2019). *ZALORA Business Model*. NEXEA. Retrieved 15 April 2022, from <https://www.nexea.co/zalora-business-model/>
- Azman, N. H. (2021). *Change business model, MOSTI tells companies*. The Malaysian Reserve. Retrieved 21 April 2022, from <https://themalaysianreserve.com/2021/11/16/change-business-model-mosti-tells-companies/>
- Carousell business model canvas. (n.d.). *Vizologi | Rethinking Business Model Design*. Retrieved 22 April 2022, from <https://vizologi.com/business-strategy-canvas/carousell-business-model-canvas/>
- CNA. (2022). *Malaysia central bank trims 2022 GDP forecast, sees supply chain disruption*. Retrieved 26 April 2022, from <https://www.channelnewsasia.com/business/malaysia-central-bank-trims-2022-gdp-forecast-sees-supply-chain-disruption-2595256>
- Dahlan, A. R. A., Azman, N. A., Jamaludeen, S. J., Roslan, N. I., & Saaidy, N. A. R. I. (2017). A Conceptual Business Model of E-Fashion: Harnessing on Big Data and Analytics. *International Journal of Computer Science and Information Technology Research ISSN 2348-120X (online) Vol. 5, Issue 1*, pp: (1-9), Month: January - March 2017
- Gasparini, A. (2020). *Sustainable Fashion Demand Provides New Opportunities In Material Science and Chemistry*. Forbes. Retrieved 21 April 2022, from <https://www.forbes.com/sites/allisongasparini/2020/05/19/sustainable-fashion-demand-provides-new-opportunities-in-material-science-and-chemistry/?sh=7026229eb495>
- H&M Group. (2022). *Reuse and recycling*. Retrieved 21 April 2022, from <https://hmgroup.com/sustainability/circular-and-climate-positive/recycling/>
- Indeed Editorial Team. (2021). *Porter's Five Forces: Factors and Examples*. Retrieved 26 April 2022, from <https://www.indeed.com/career-advice/career-development/porters-five-forces-example>
- Malaysian Economy Planning Unit. (2021a). *National 4IR Policy*. Retrieved 20 April 2022, from <https://www.epu.gov.my/sites/default/files/2021-07/National-4IR-Policy.pdf>
- Malaysian Economy Planning Unit. (2021b). *Prime Minister's Department. Malaysia Digital Economy Blueprint*. Retrieved 20 April 2022, from <https://www.epu.gov.my/sites/default/files/2021-04/Malaysia%20Digital%20Economy%20Blueprint.pdf>

- Morgan, B. (2021). *11 Fashion Companies Leading The Way In Sustainability*. Forbes. Retrieved April 14, 2022, from <https://www.forbes.com/sites/blakemorgan/2020/02/24/11-fashion-companies-leading-the-way-in-sustainability/?sh=62ce65466dba>
- Mung, T. S. (2020). *Malaysia's jobless rate in 4Q21 fell to lowest since Covid-19, says DOSM*. The Edge Markets. Retrieved 21 April 2022, from [https://www.theedgemarkets.com/article/malaysias-jobless-rate-4q21-fell-lowest-covid19-says-dosm#:~:text=KUALA%20LUMPUR%20\(Feb%2018\)%3A,Malaysia%20\(DOSM\)%20on%20Friday](https://www.theedgemarkets.com/article/malaysias-jobless-rate-4q21-fell-lowest-covid19-says-dosm#:~:text=KUALA%20LUMPUR%20(Feb%2018)%3A,Malaysia%20(DOSM)%20on%20Friday)
- Shafie, S., Kamis, A., Ramli, M. F., Abu Bedor, S. & Ahmad Puad, F. N. (2021). *Fashion Sustainability: Benefits of Using Sustainable Practices in Producing Sustainable Fashion Designs*. International Business Education Journal, 14(1), 103-111. Retrieved 21 April 2022, from <https://doi.org/10.37134/ibej.vol14.1.9.2021>
- United Nations. (2015). *THE 17 GOALS | Sustainable Development*. Sustainable Development Goals. Retrieved March 28, 2022, from <https://sdgs.un.org/goals>