

# A CONCEPTUAL TAAJIR MULTI-SIDED PLATFORM BUSINESS MODEL: NURTURING ENTERPRENEURIAL SKILLS AND ENHANCE JOB OPPORTUNITIES FOR B40 STUDENTS

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**ABSTRACT:** It is not a secret that many university students are looking for job opportunities to do during their period of higher education. There are many reasons behind this search of theirs with monetary cases—especially for the B40 students—and job experience seeking that are related to their areas of study, being the top reasons. Unfortunately, finding a job that does not interfere with their studies is very hard to do. This paper is aiming to offer conceptual ideas of Taajir multi-sided platform business model that plan to address the two problems mentioned above which are aligned with the United Nations Sustainable Development Goals (SDGs) in reducing poverty and creating a decent work and economic growth (SDG 1 and SDG 8). This paper discusses the key challenges and extreme pains that various customer segments confront, as well as a conceptual solution for overcoming those challenges. Adapting the Design Thinking (DT) approach using business modelling tools such as the Business Model Canvas (BMC) and the Value Proposition Canvas (VPC), the key problems and extreme pains were identified and viable conceptual solutions were generated. The DT approach entails conducting literature review, benchmarking, and interviews in understanding the extreme pains; ideation and brainstorming, design and testing of business model prototype in the form of BMC and VPC framework with various customer segments via surveys; and establish possible conceptual solutions in terms of business model and low-fidelity apps.

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**KEY WORDS:** *Student Entrepreneur, B40s, Job-Seeking, Taajir, Multi-Sided Platform, Design Thinking*

## 1. INTRODUCTION

Entrepreneurship is a broad term that refers to the process of launching a firm. In this era, students can use their talent to make society more reasonable to live in. According to MOHE's Entrepreneurship Integrated Education (EIE), if a student has the mentality to earn in order for his/her expenditure, they can take steps of creating his/her own business (Ministry of Higher Education Malaysia, 2020). This business

venture is a pain reliever and gains creators for the B40 students as well – for them to pay tuition and lodging fees, buy daily foods, etc. Entrepreneurship and innovation are unquestionably important contributors to economic growth, and they are a major source of concern for policymakers. Business cannot be completely perceived disregarding the social, political, and monetary conditions in which it emerges and creates. Malaysia has 14.6 million people who are youth which is around 40% of the total population. This paper is aiming to give an overall idea of how to make university students an entrepreneur from university life.

This paper's main goal is to help B40 students and to open different customer segments for different purposes. In a university students need several services which the university does not provide. Students need to order food, rent cars, buy necessary goods, buy books and so on. But most of the time they do not have easy access to solve all problems. Some students can provide services to other students and can earn money. This is how they can start a journey to being an entrepreneur. This paper's goal is to solve this problem and make students more creative as well as encourage them to contribute to society. The system should provide widely customer satisfaction and convenience to the customers, user friendly and provide security appropriately. Students can have job experience in which area they like and the system will allow to nurturing student entrepreneurs (SE) and graduate entrepreneurs (GE) (Ministry of Higher Education Malaysia, 2020). Finally, this paper is proposing a conceptual business model for *Taajir* which will provide several services and open a door for the students to start a journey to be an entrepreneur and will give opportunity to earn especially for the B40 students.

The motivation behind developing the conceptual *Taajir* business model is rooted in addressing the challenges and needs faced by university students, particularly those from the B40 socioeconomic background. The conceptual business model is to be aligned to the United Nations Sustainable Development Goals (SDGs) of reducing poverty (SDG 1), and promoting decent work and economic growth (SDG 8). The *Taajir* business model aims to achieve these goals by providing a multi-sided platform that facilitates various services, fosters entrepreneurship among students, and creates opportunities for them to earn income.

**Addressing Financial Challenges:** One of the primary motivations for developing the *Taajir* business model is to alleviate financial challenges faced by university students, especially those from the B40 group. These students often struggle to cover tuition fees, accommodation costs, and daily expenses. By offering a platform where students can provide services to their peers and the university community, the model opens avenues for students to generate income. This not only helps them financially but also contributes to reducing poverty (SDG 1) by providing a means for students to support themselves.

**Fostering Entrepreneurship:** The concept of the *Taajir* business model is centered around nurturing student entrepreneurs. Many students possess skills, talents, and ideas that can be transformed into viable business opportunities. However, they might lack the resources, guidance, and platform to kickstart their entrepreneurial journey. The *Taajir* business model provides a platform where students can offer services such as food delivery, transportation, and other

necessary goods. This encourages students to explore their entrepreneurial potential, thereby contributing to their decent work and economic growth (SDG 8).

**Creating a Multi-Sided Platform:** The *Taajir* business model serves as a multi-sided platform that benefits various stakeholders. Students who provide services gain an opportunity to earn income and gather real-world experience. Students who use these services benefit from convenient access to essential goods and services within the university ecosystem. This platform also indirectly benefits the university by fostering a culture of innovation and self-reliance among students. Additionally, the platform can attract local businesses, creating partnerships and contributing to economic growth within the community.

**Promoting Skill Development:** The *Taajir* business model not only offers financial benefits but also promotes skill development among students. Students offering services can enhance their communication, marketing, time management, problem-solving, and business skills. These experiences contribute to their personal and professional growth, making them more competitive and relevant in the job market. This aligns with the SDG 8 goal of promoting decent work and economic growth through skill enhancement.

**Aligning with Sustainable Development Goals:** The development of the *Taajir* business model is closely aligned with the United Nations SDGs, particularly SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth). By providing opportunities for students to earn income, fostering entrepreneurship, and creating a platform for various services, the model directly contributes to poverty reduction and economic growth.

In conclusion, the motivation behind the conceptual *Taajir* business model stems from the desire to address the financial challenges faced by university students, promote entrepreneurship, create a multi-sided platform, and contribute to the United Nations Sustainable Development Goals of reducing poverty (SDG 1) and promoting decent work and economic growth (SDG 8). By offering a platform for students to provide and access essential services, the *Taajir* model aims to empower students, encourage innovation, and contribute to the overall well-being of the university community and beyond.

## 2. BACKGROUND

In the current marketplace, aside from Grab, Shopee people are selling their goods or giving ride-sharing, teaching students through e-commerce platforms such as Cisco, Oracle and Coursera (Gabriella & Agus, 2020). But these facilities are not open only for students and especially for B40 students (Ramakrishnan & Yasin, 2021). Hence, a new multi-sided digital platform needs to be created exclusively for needy students who need money and to prove the creativity of a student by giving quality service. This multi-sided platform also offers a wider range of customers to be reached by the sellers to promote their services (Ahmad Dahlan et al., 2021). This platform can inspire the B40 students by giving more priority to opening any type of business. Customer segment of this digital platform is the local and international students at any university. Students can sell many useful materials. They can run their shop on our proposed online platform. Students who possess a

certain level of skills to be monetized. For example, students can give tuitions to other, can develop apps, multimedia designer, programmer, editing video, creating content, blog writer etc. So, students can offer any services which will give a job experience before finishing study. This paper focusing specifically on needy B40 students to offer sustainable income source. Another purpose of this paper is guiding student entrepreneurs and graduate entrepreneurs. Students who own vehicles and want to make money by providing the service. University students should learn some practical business knowledge before they enter the corporate world. When students are above 18 years old most of them feel from their heart to do something for themselves and they want to taste earning with their own hands. Some of them may have a financial crisis. This is how a digital platform can solve students' problems widely.

### 3. OBJECTIVES

The main objectives of the paper include the followings:

a. **Foster Sustainable Income Generation for B40 Students:** Develop a conceptual platform business model that offers diverse income-generating opportunities for B40 students, addressing their monetary concerns and contributing to SDG 1 (reducing poverty)

b. **Provide Field-Aligned Job Experiences:** Facilitate access to job opportunities relevant to students' areas of study, reinforcing the abstract's focus on offering experiential learning and aligning with students' academic pursuits.

c. **Encourage Societal Contributions:** Motivate students to channel their knowledge and creativity to contribute positively to society, echoing the abstract's mention of using creativity for societal improvement.

d. **Contribute to SDGs 1 and 8:** Offer a feasible conceptual solution aligned with SDGs 1 and 8, underscoring the platform's role in mitigating poverty and advancing decent work and economic growth.

e. **Empower Creative Pursuits:** Empower students to explore and pursue business ventures, embracing creativity while gaining practical experience, in line with the abstract's emphasis on encouraging youthful exploration.

f. **Deliver Convenient and Value-Added Services:** Offer a range of services on the platform to enhance students' convenience, thereby addressing challenges associated with job search and creating a favorable environment for personal and professional growth.

### 4. METHODOLOGY

This paper adapted the Design thinking approach, focusing on the five key stages (Dam, 2021).

l. **Empathizing:** Where a literature review will be conducted, along with benchmarking and a survey to fully understand the customer's requirements and the difficulties that *Taajir* can target to solve.

II. **Defining:** To analyze the problems and difficulties faced by the customers and create a full understanding of their perspective.

III. **Ideating:** *Taajir*'s team will gather the data obtained from the first and second stages and proceed with thinking of creative solutions that will not only help solve customers' problems but as well as provide efficiency and ease.

IV. **Prototyping:** This is when a simple prototype will be built— using BMC, VPC, and low-fidelity apps - based on the ideas that were ideated and carry out various tests within the team where improvements will be made and fix any faults to make it a good end product that satisfies its task

V. **Testing:** To ensure there is a “product-market” fit, numerous tests will be carried out to ensure the robustness of the system and the appropriateness. This is to ensure that *Taajir* conceptual business model is relevant and the platform developed is user-friendly and functional for the tasks that it's meant to help the customers with.

Furthermore, elaborate research in the form of a literature review and benchmarking will be conducted to study the customers' essential gains and extreme pains. Then using the nine blocks of Business Model Canvas (BMC) and Value Proposition Canvas (VPC), a questionnaire will be curated specifically for the targeted customer segment. According to (Pitchspot, 2021) a BMC provides an overview of the business model and helps one to develop their business while a VPC helps to identify a customer's pains and gains to ensure the product will suffice the customer's requirements. Finally, with the Strategy Canvas (SC) and Environmental Map (EM), we will be able to define strategies to help promote the business and seek out any possible contributing factors that could determine how the business is carried out (Blue Ocean Strategy, 2022). With all this information *Taajir* will be able to identify any shortcomings and help bridge the gaps in developing a full-fledged, efficient business.

## 5. REVIEW OF LITERATURE

### 5.1. Rate of Entrepreneurship:

Malaysia had 5.36 million graduates in 2020, up 4.4 percent from the previous year (5.13 million). In terms of joblessness duration, more than 70% of jobless alumni were inactive jobless, accounting for 158.4 thousand people. There are 582 million entrepreneurs on the planet (MARKINBLOG, 2020). By 2020, there will be over 274 million women engaged in entrepreneurial activities (GEM Consortium, 2021). According to the most recent enterprising measurements, more than six out of ten (78%) independent businesses will be productive in 2020. (Guidant Financial, 2021). This is a 15-percentage-point decline from the previous year, which experts attribute to the COVID pandemic's impact. According to the Department of Statistics Malaysia (DOSM), the total number of SMEs in Malaysia in 2020 was 1,151,339. This accounted for 97.2 percent of all business foundations. 62 percent of adults believe that starting a business is a good idea. Working for themselves was cited by 55% of entrepreneurs as their greatest inspiration for starting a business. Malaysia's Vision 2020 lays the groundwork for the country to achieve the status of

a developed country by 2020, with a strong emphasis on training in the country's efforts to build an information-based economy. This is critical for raising Malaysians' incomes and developing the public sector. As a result, the government wants all Malaysians, especially college graduates, to learn how to be business visionaries through traditional business training.

### **5.2. Universities to nurture balanced and entrepreneurial graduates:**

Private businesses can be quick to adapt to current fads and respond to emergencies, such as the COVID-19 pandemic. They can change direction quickly to take advantage of opportunities or to slow down their development. Their early, rapid growth stages can result in amazing re-visits of the investment and capital industry sectors. B40 students require financial assistance to help themselves. B40 students can use entrepreneurship skills to solve difficulties, solve real-world problems, collaborate and work as a team, and much more (Azahari et. al, 2023; Azizi et. al, 2022).

Learning about business develops logical, authoritative, and relational skills, as well as initiative and systems management talents (Dodgson & Gann, 2020). Understudies learn how to notice and address challenges, work in groups, find opportunities, and effectively communicate with others in a variety of settings, such as with financial backers. According to MOHE's Entrepreneurship Integrated Education (EIE) it helps people think outside the box when it comes to discipline-based methods. It helps them come up with new ideas, embrace important procedures, and plan hierarchical parts to test and change them in the real world. By this way students can get job experience before even starting job.

### **5.3. Advantages of Entrepreneurship**

A business-focused education can help mature young women in middle and high school develop important foundational skills that will serve them well beyond the study hall walls. Understudies learn how to comprehend the product development cycle, devise their unique strategic strategies, and provide various pitch introductions. Business venture training is good for people who want to work in science, innovation, or business. Craftsmen, musicians, and humanities students can develop their creative minds and learn how to apply imaginative reasoning skills to real-world challenges. The rakyat, businesses, and government will all gain from the deployment of MyDIGITAL (2021). Universities can invite business executives to deliver lectures, which can help students to become more determined.

### **5.4. Benchmarking of business models**

#### **5.4.1. Grab**

Get started as a taxi-flagging down application and has now extended its contributions to incorporate food, staple, and bundle conveyance, as well as monetary administrations. The Grab application utilizes an area sharing framework to dispatch cabs and private rental cars to local suburbanites. Grab application offer different job opportunity and open business ideas. In this regard many restaurant is working with grab food delivery. And who has cars, they can give transporter service. The key partner of the grab is vehicle owner, investors, restaurants. The

key activity is giving ride sharing service and online food order system. Customer can give rating to a driver or delivery person. The seller, buyer, advertiser etc. are the main value proposition which also match with our proposed idea. The main channel is grab app, online platforms. There are different customer segments for example: driver, owner of the restaurants, buyer, owner of the vehicles etc.

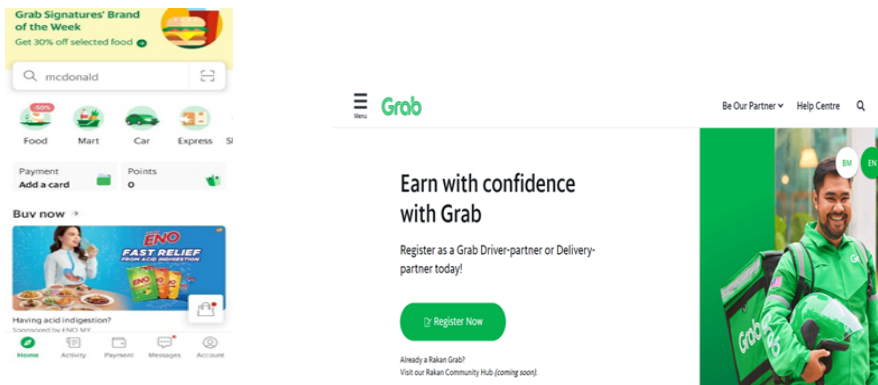


Fig. 1. Web interface of Grab (<https://www.grab.com/>)

#### 5.4.2. Shopify.my

Shopify Inc., situated in Ottawa, Ontario, is a global online business firm established in Canada. Shopify has opened to sell online broadly. This has opened income sources from home. It one of a kind web-based business stage for online retailers and retail location frameworks is additionally called. The Shopify stage gives various administrations to online organizations, including instalment handling, showcasing, transportation, and client commitment devices. As of May 2021, the organization said that its foundation was utilized by north of 1,700,000 endeavors in around 175 nations. As per BuiltWith, the Shopify stage is utilized by 1.58 million sites starting around 2021. Because Shopify is such a large online selling platform, its customer group is heavily influenced by both buyers and sellers. The most significant expense is the upkeep of their website and application. The organiser must ensure that the customer receives their order on time after placing an online order. Investors, advertising businesses, business people, and people from various nations are crucial partners.

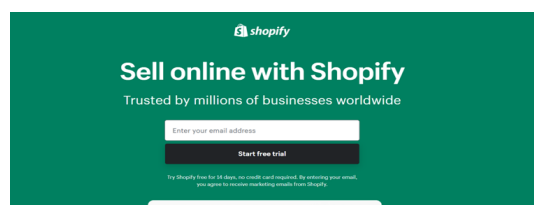


Fig.2.Web interface of Shopify (<https://www.shopify.my/>)

#### 5.4.3. Shopee

In Shopee, anyone can start business which does not require a lot of money or established a company first to start. Many students are having store in Shopee.

Shopee is a global innovation business situated in Singapore that has expertise in internet business. Shopee, which is possessed via Sea Ltd, was started in Singapore in 2015 and has since extended its span globally. With 343 million month-to-month guests starting around 2021, it is generally viewed as Southeast Asia's biggest internet business stage, and the firm additionally benefits clients and merchants in various nations across the Americas and Europe who want to trade things on the web. The key partner of small and large shopee owners, investors, restaurants, and cafes. The main activity is the online sales of products and the food ordering system and so on. Customers can provide feedback and give the merchant a rating. The major value propositions are the vendor, buyer, advertising, and so on, all of which mesh with our proposed concept. There are several customer segments, such as automobile owners, restaurant owners, buyers, and so on. The platform must be maintained as well, so this is one of Shopee's major costs.

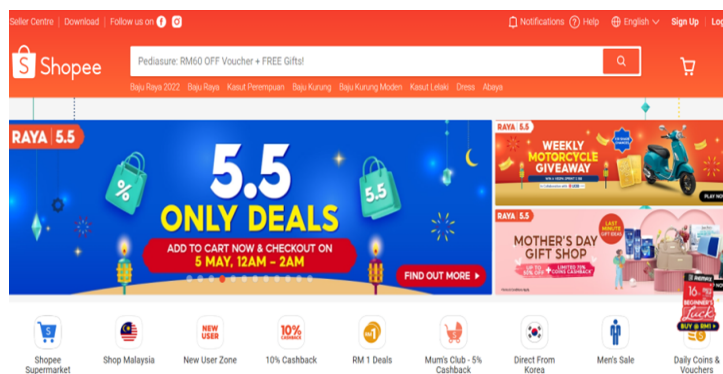


Fig.3. Web interface of Shopee (<https://shopee.com.my/>)

## 6. INITIAL BUSINESS MODEL – USING BMC & VPC FRAMEWORK

Business Model canvas is a business tool used to visualize all the building blocks required to effectively launch a business. It is made up of 9 blocks that describe the high-level strategic aspects. Below depicts the initial business model canvas.

Using the Business Model Canvas (BMC) framework to develop the *Taajir* business model offers several strengths that contribute to its clarity, coherence, and strategic planning. The BMC is a visual tool that provides a holistic view of a business's key components, making it an ideal choice for modeling a complex and multi-sided platform like *Taajir*. The BMC uses a visual format to present key aspects of the business model on a single canvas. This visual representation helps to easily communicate the core elements and their relationships, making it comprehensible to various stakeholders, including team members, investors, and partners. The BMC covers all vital aspects of the business model in one view, which encourages a comprehensive examination of how different components interact. This prevents overlooking critical interdependencies and potential challenges. The BMC's simplicity encourages iteration and refinement of the model. By using the BMC framework, the development of the *Taajir* business model becomes



systematic, transparent, and well-structured. It provides a clear framework for brainstorming, evaluating, and refining the business concept, ultimately enhancing the likelihood of successful execution and implementation. The BMC's adaptability and visual nature make it an effective tool for translating innovative ideas into actionable strategies.

**6.1. Initial Business Model Canvas (BMC)**

Based on the literature reviews and benchmarking of 3 business models above, the value propositions include:

- Getting sustainable income, especially for the B40 students
- Job experience seeking that are related to their areas of study
- Nurturing student entrepreneurs (SE) and graduate entrepreneurs (GE)

The Business Model Canvas				
<b>Key Partners</b> 1. Vehicle Owner 2. Investors 3. Universities 4. Government 5. Merchant	<b>Key Activities</b> 1. Mobile App development 2. Drivers and Merchant recruitment 3. Promotion through Social media	<b>Value Proposition</b> <b>1. Drivers and Seller</b> - Flexible working hours - Source of extra income - Trusted digital platform - Job opportunity for students <b>2. B40 Seller</b> - Free essential training <b>2. Buyer</b> - Providing conveniences - Credible and easy transaction <b>3. Benefactor</b> - As a platform to share their experiences and skill <b>4. Advertiser</b> - Promoted Product and services	<b>Customer Relationships</b> 1. Feedback rating system 2. Social Media	<b>Customer Segments</b> <b>1. Drivers</b> - Students who want to make money by utilizing his/her vehicle <b>2. Seller</b> - Students who want to make money by selling, or offering, their services. <b>3. B40 Seller</b> - less fortunate student who does not have the essential capital to start running business <b>4. Buyer</b> - People inside campus without a vehicle - People inside campus wants to purchase goods and services <b>5. Benefactor</b> - People who are willing to donate and provide services. <b>6. Advertiser</b> - individual person or company that willing to pay to advertise their product or services
	<b>Key Resources</b> 1. Mobile App 2. Software Engineers		<b>Channels</b> 1. Mobile Application 2. Social Media	

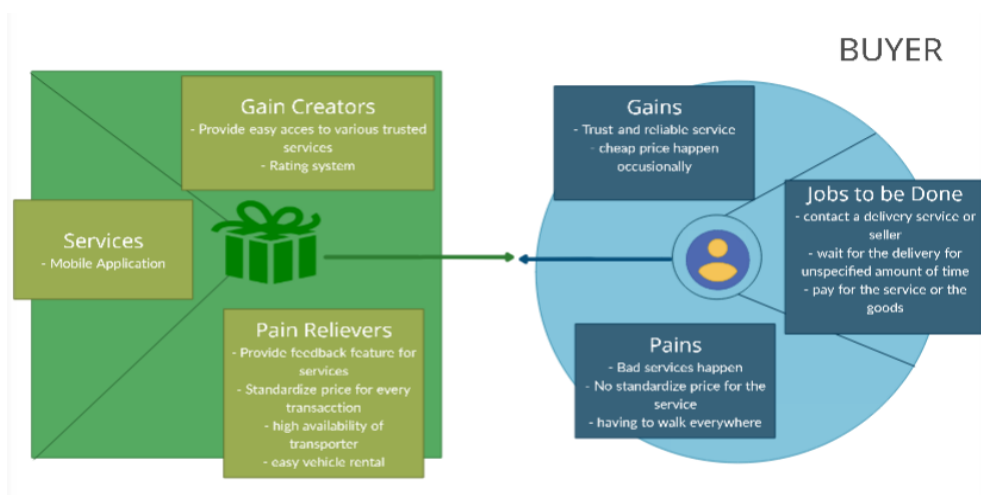
Cost Structure	Revenue Streams
1. Mobile Application development and Maintenance 2. Server hosting 3. Salary	1. Transaction fee 2. Advertisement through the apps 3. Freemium 4. Donation 5. Sponsorship

## 6.2. Initial Value Proposition Design Canvas (VPC)

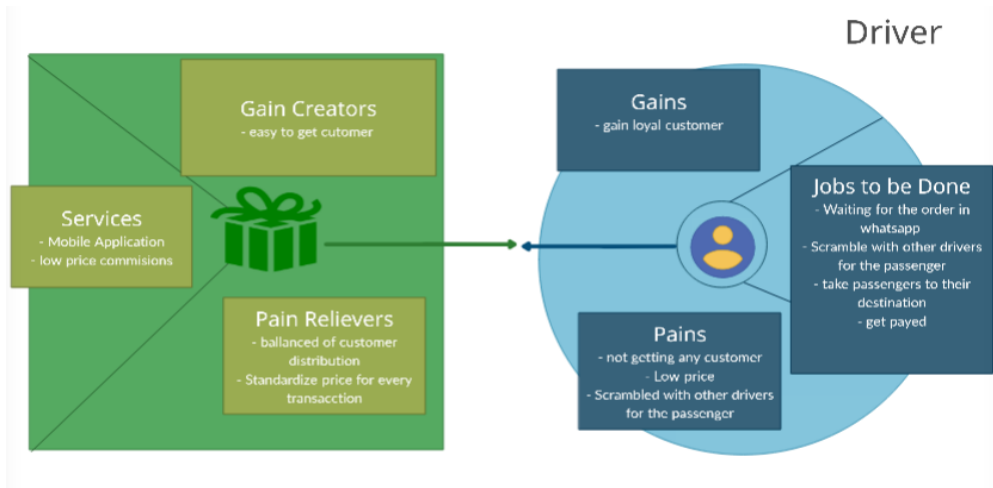
- getting sustainable income, especially for the B40 students
- job experience seeking that are related to their areas of study
- nurturing student entrepreneurs (SE) and graduate entrepreneurs (GE)

The VPC is a tool that can assist in positioning a product or service around what the consumer values and wants. It can be used to enhance an existing product or service offering or to create a new offering from scratch. It is built on two basic blocks: a customer profile and a company's value map. The VPC for Driver, Buyer, and Seller are listed below.

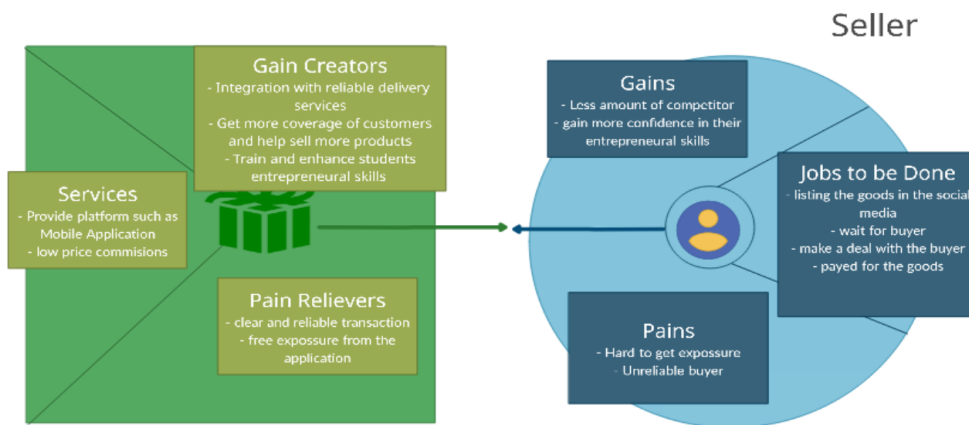
### A. VPC for Buyer



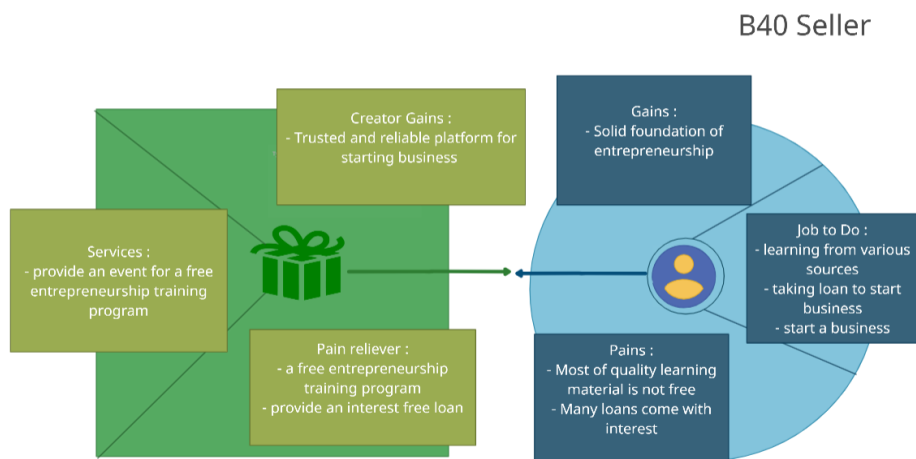
### B. VPC for Driver



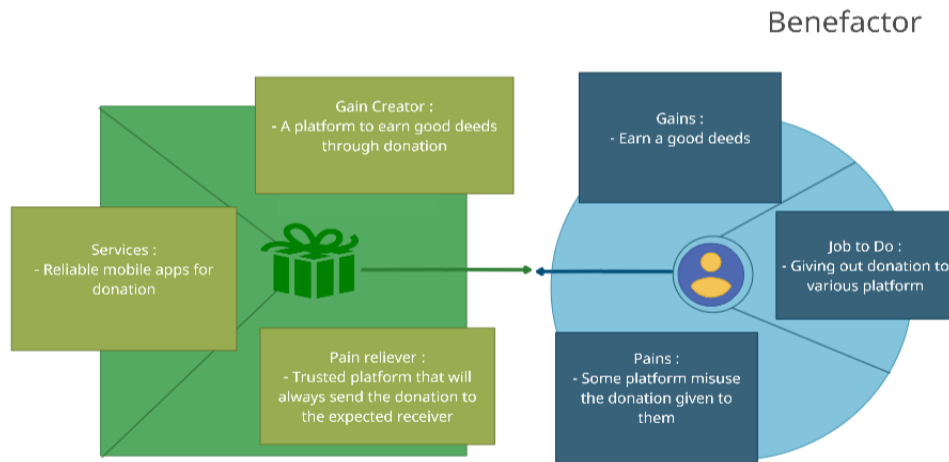
**C. VPC for Seller**



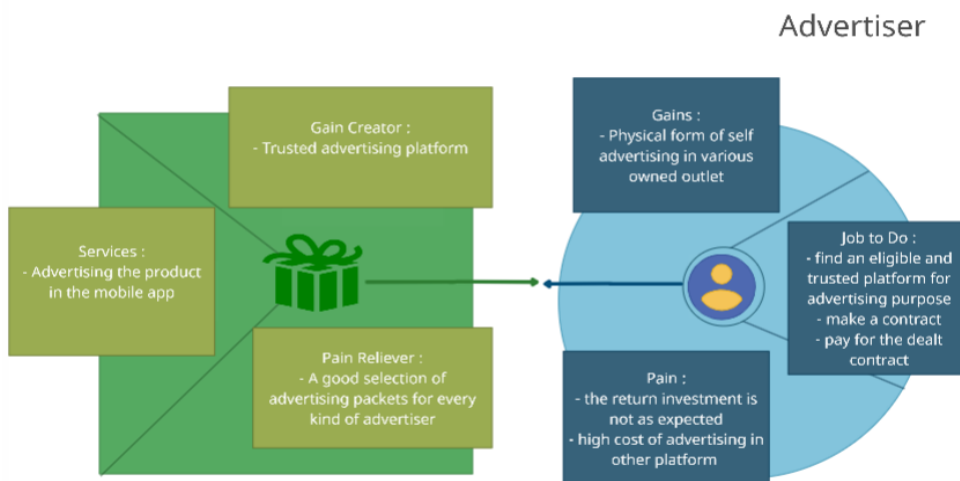
**D. VPC for B40 Seller**



**E. VPC for Benefactor**



**F. VPC Advertiser**



**7. VALIDATION OF INITIAL BUSINESS MODEL & KEY FINDINGS**

To ensure the relevancy of *Taajir* to its various customer segments, an online survey to validate and refine *Taajir's* business model has been conducted – in the form of its initial BMC and VPC. Below is the feedback or responses that have been received from the Google Form survey. A total of 53 responses were collected.

For the first question, the respondents were asked about their willingness to become an entrepreneur. Based on the result, slightly more than half of the students (64.2%) are interested in becoming an entrepreneur, meanwhile, the rest of them are more inclined to be a consumer instead. For the next questions, the survey was divided into two sections. One is for students who simply want to be a consumer, and two is for those who are interested in becoming an entrepreneur.

**7.1. Runner/Transporter Consumer**

In the first question of the consumer section, the researchers are asking the respondents about their usage of runner and transporter services. It shows that approximately more than half (52.6%) of them are using the services, as for the remaining students (47.4%), are not using the services. For the next question, it is shown that 63.2% of the consumer respondents are satisfied with the pricing. As for the others (36.8%) they are not content with the current price.

Moving on to the next question, 63.2% of the respondents believe that the currently used platform for the services are convenient enough for them. Meanwhile, the remainder (36.8%) are not satisfied with the platform. The next question shows the difficulty that the respondents face in finding a runner or transporter. Most of the respondents are having a hard time in finding the service provider, while approximately a quarter of them believe it is not difficult to find them. In the next question, most of the respondents support the idea of creating an app to gather all runners and transporter service providers. Only a tiny portion of the respondents are against the idea.

### **7.1.1. Merchant/Service Consumer**

For the next few questions, the survey is focusing on some questions about the respondent's buying habits. In this part of the question, it is shown that most of the respondents are often buying things online and only a small number of them are not often doing so.

The result for the next question is expected, were more of the respondents are feeling more comfortable buying things from fellow IIUM students compared to strangers. For the last question in the consumer section, most of the respondents are supporting the idea of creating a platform for all in-campus sellers and service providers to gather in one single app. Only less than a fifth of the respondents are against the idea.

## **7.2. Entrepreneur**

In the first question of the entrepreneur section, the survey divides the respondents into 2 groups. One for those who are interested in the runner/transporter business, and two for those who are interested in selling things or providing services. The result is quite shocking, as it is shown that the number of students who are interested in goods selling and service providing is almost 3 times more than the ones who like the idea of becoming a runner/transporter.

### **7.2.1. Runner/Transporter**

In the first question of the Runner/Transporter group, the survey inquires about the respondents' challenges in finding consumers. The results suggest that more than half (66.7%) of them agree on the difficulties of obtaining customers, while the rest (33.3%) do not. In the next question, all of the respondents agree that there is fierce competition in getting a customer. Moving on to the following question, 55.6 % believe that they would cut their pricing to attract a consumer. Meanwhile, the

remaining 44.4 % disagreed. In this section of the question, all nine respondents agreed that they were perplexed by standard pricing. For the last question of the Runner/Transporter group, most of the respondents are likely to download and join the app. Only less than a fifth of the respondents are against the idea.

### 7.2.2. Selling Goods/Service Provider

In the first question of the Seller Group, the survey inquires about the respondents' challenges in finding consumers. Majority of the respondents (92%) experience difficulty in finding a customer. In response to the following question, it is revealed that 72 percent of respondents prefer to do business with other IIUM students, while the remaining (28 percent) prefer to conduct business with persons outside of campus. In accordance with the following question, nearly all respondents (96%) agreed that they were having difficulty funding their business. Moving on to the following question, 76 % were dissatisfied with their present entrepreneur competencies, while the remainder (24 %) were happy. In this portion of the survey, all responders are eager to attend a free entrepreneurship session. For the final question in the Seller group section, the majority of respondents are eager to join the platform for selling products and services.

## 8. VALIDATED BUSINESS MODEL

The Business Model Canvas				
<b>Key Partners</b> 1. Vehicle Owner 2. Investors	<b>Key Activities</b> 1. Mobile App development 2. Drivers and Merchant recruitment 3. Promotion through Social media	<b>Value Proposition</b> <b>1. Drivers and Seller</b> - Flexible working hours - Source of extra income - Trusted digital platform - Job opportunity for students <b>2. B40 Seller</b>	<b>Customer Relationships</b> 1. Feedback rating system 2. Social Media	<b>Customer Segments</b> <b>1. Drivers</b> - Students who want to make money by utilizing his/her vehicle <b>2. Seller</b> - Students who want to

3. Universities 4. Government 5. Merchant	<b>Key Resources</b> 1. Mobile App 2. Software Engineers	- Free essential training <b>3. Buyer</b> - Providing conveniences - Credible and easy transaction <b>4. Benefactor</b> - As a platform to share their experiences and skill <b>5. Advertiser</b> - Promoted Product and services	<b>Channels</b> 1. Mobile Application 2. Social Media	make money by selling, or offering, their services. <b>3. B40 Seller</b> - less fortunate student who does not have the essential capital to start running a business <b>4. Buyer</b> - People inside the campus without a vehicle - People inside campus wants to purchase goods and services <b>5. Benefactors</b> - People who are willing to donate and provide services. <b>6. Advertiser</b> - individual person or company that is willing to pay to advertise their product or services
<b>Cost Structure</b> 1. Mobile Application Development and Maintenance 2. Server hosting 3. Salary		<b>Revenue Streams</b> 1. Transaction fee 2. Advertisement through the apps 3. Freemium 4. donations 5. sponsorships		

### 8.1. Value Proposition

A value proposition is a service or feature that is provided to meet the demands and requirements of a certain customer segment. *Taajir* provides a platform for students who want to be entrepreneurs inside the campus. Those students who own a vehicle can register as a service provider like rental, transporter, and driver.

Meanwhile, students who don't own a vehicle can also offer any kind of other services, and sell their products/services in *Taajir* app. This platform is expected to ease fellow students' in finding various services and goods, while at the same time helping student entrepreneurs in their business endeavors. *Taajir* also gives special attention to student entrepreneurs who fall under the category of B40 families. They will be able to get the opportunity to learn the necessary skills and get funding to start their business.

## **8.2. Customer Segments**

Customer segments are the groupings of individuals or organizations with whom *Taajir* wishes to engage or give service. Drivers, sellers, and B40 sellers can use *Taajir* app and benefit from the big consumer base to increase their potential sales. Buyer can take advantage of *Taajir* app to look for services and goods sold inside campus for hassle-free and trusted transactions. For benefactors, the developers are opening an opportunity for donations to fund *Taajir's* B40 programs and help aspiring entrepreneurs to chase their dream. Finally, advertisers can display their business to the users by paying a small amount of fee.

## **8.3. Customer Relationship**

Customer relationships are the kind of connections that should be developed with all consumer segments. To ensure a good relationship with the various customer segments, a feedback rating system for both buyer and seller in the platform are applied. This way, the customer segment can be more careful during transactions so that they do not get a bad review from the other party. Other means of relationship that will be used is through the use of social media. This sort of move is mainly to maintain the relationship with benefactors and donors who have given their trust on us to deliver the donation to the right people. It will also be used to promote any collaboration that is done with advertisers from various companies/brands.

## **8.4. Channels**

In order to provide and deliver the value proposition, channels specify how to communicate with and reach out to all customer segments. The mobile application and social media are the two channels that will be used to get in touch with all of the consumer groups. Through these two platforms, the customer segments can monitor the journey and performance of *Taajir* from the beginning until the current moment.

## **8.5. Key Activities**

Key activities focus on the important actions that must be accomplished in order to provide and deliver value propositions to diverse client groups. The key activities that are needed to conduct in the business venture are mobile app development, recruitment of drivers and merchants, and promotion through social media to attract consumers and advertisers.



### **8.6. Key Resources**

Key resources are the critical assets necessary to guarantee that value propositions are supplied to each customer segment. The first resource that needs to be guaranteed the value proposition is the digital platform. Most of the activities will be conducted through the use of mobile apps. Therefore, good quality digital platform and mobile apps are much needed. The next resources are software engineers, as they are the main forces that make sure the app is working properly. Finally, drivers and merchants who are the backbone of the platform are equally important if not more important than the previous two resources we mentioned.

### **8.7. Key Partners**

The partners are a group of people and/or organizations with whom the value propositions can be delivered and provided. Vehicle owners, investors, and universities are among the primary partners that ensure the platform runs as intended. Government and NGO are also a part of the partners as they help us in providing the list of B40 people.

### **8.8. Cost Structure**

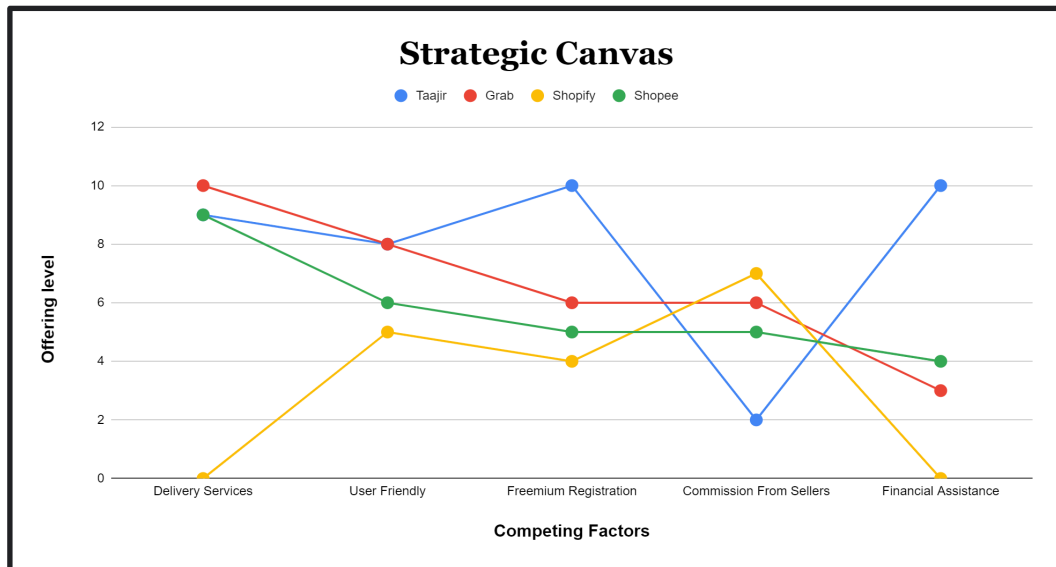
The cost structure shows the costs associated with operationalising the business model and delivering the VPs. This includes the development and maintenance of the mobile application and server hosting.

### **8.9. Revenue Streams**

The revenue stream is generated from the various customer segments. The goal is to cover all cost items in the Cost Structure block. The revenue is generated through transaction fees from the transaction made in the app, advertisements, and a freemium model that will be captured through the digital platform and apps.

## **9. STRATEGIC CANVAS**

The strategic canvas is created to compare *Taajir* to its competitors in the market. This will help in categorizing the competing factors which make customers choose their services, hence providing an insight into where we could improve and provide an overall better service amongst *Taajir's* competitors. *Taajir* aims to provide an application where students will be able to easily provide their services for an affordable fee. It will also provide services to help the B40 students to up-skill on their entrepreneurial skillset which will help them to generate sustainable income. *Taajir* will also be user-friendly and a freemium service supported by advertisers and this will be an advantage for *Taajir* as most of the competitors in the market only provide these services on a premium basis. The commission taken from the sellers will also be a very small percentage as the aim is to help the B40 students. Furthermore, *Taajir* will also be very convenient for other students who wish to purchase certain services like food delivery, or transporter (driving service) as it will all be located in one application and will allow students (buyers) to easily find and purchase the services within a single tap on their phone.



## 10. PROTOTYPE

### 10.1. Low-fidelity prototype



## 11. CONCLUSION

*Taajir* conceptual business model that includes the digital platform/application that aims to provide conveniences to students and at the same time provide them an opportunity to train and become an entrepreneur. *Taajir* has a variety of functions including food ordering and delivery, vehicle rental, transporter, e-commerce platform, and many more fun and useful features. Moreover, all of *Taajir*'s services will be managed and operate by students. The *Taajir* business model contributes to several theoretical areas in entrepreneurship, innovation, and sustainable development. It highlights the significance of leveraging the sharing economy model

and harnessing the potential of university students as both service providers and customers. This model aligns with the principles of social entrepreneurship, showcasing how profit-driven ventures can also create positive social impact by reducing poverty (SDG 1) and promoting decent work and economic growth (SDG 8). Furthermore, the adoption of Design Thinking principles in the model's development underscores the importance of empathy, user-centric design, and iterative ideation in crafting effective solutions.

Future works include developing a detailed business plan based on the *Taajir* business model. Firstly, the business plan will provide a roadmap for the platform's development, outlining key activities, resource allocation, and revenue generation strategies. By defining clear channels for user acquisition, the plan will guide effective marketing efforts and user engagement initiatives. Furthermore, the plan will specify operational requirements, such as technology infrastructure, staffing needs, and budget allocation, ensuring a seamless and efficient platform operation. The *Taajir* business plan will also outline approaches for forging partnerships with local businesses, amplifying the model's impact by extending its reach beyond the university community. This can foster economic growth, expand service offerings, and create collaborative s

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