A CONCEPTUAL ARTISTRIES MULTI-SIDED BUSINESS MODEL: UPSKILLING AND NURTURING PEOPLE WITH A FINANCIAL IMBALANCE IN BANGLADESH AS FASHION-PRENEURS

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ABSTRACT: To develop a conceptual Artistries business model including a digital platform and apps, in solving the key challenges, pains, gains & job-to-do of various customer segments (CS) for a clothing-related business. That will provide quality clothing products for the market while aligning with the Sustainable Development Goals (SDG) including reducing poverty (SDG1), promoting decent employment and economic growth (SDG8), and responsible consumption and production (SDG12). The situation has become difficult because of the global pandemic, particularly financially in Bangladesh. The lockdown in Bangladesh has caused a huge deal of financial crisis for the economy which also had an impact on commercial shops. This paper identifies the struggles and difficulties faced by the various CS - people in poverty and the poor, jobless or laid-off workers, buyers, sellers, and suppliers of clothing products & services. The Business Model Canvas (BMC) and Value Proposition Canvas tools were used as part of the Design Thinking (DT) approach, adapted by this paper. This paper attempts to offer various CS with a wide range of fashionable clothing options that encourage and support the fashion ecosystem. Owning our own cultural and native products on the market while maintaining quality. People in poverty, particularly unemployed workers, can acquire pertinent skills, materials, and financial assistance for their own solvency, and re- & up-skilling themselves to become environmental fashion entrepreneurs through the business model. That is connecting the Artistries brand with people in poverty, buyers, sellers, and donors while sustaining business profitability.

KEY WORDS: Clothing, Multi-sided Business Model, Upskilling, Bangladesh, Fashion-pruners.
1. INTRODUCTION

The Covid-19 pandemic has influenced our economy, but the most notable effects were felt by those who are below the poverty line. The adverse effects of the pandemic have caused Bangladesh's poverty rate to rise from 24.3 percent in 2016 to 35 percent in 2020 (Chowdhury, 2022). This has affected the daily life of the people of Bangladesh. The majority of those living in poverty have seen a severe hit to their financial security because of their lack of IT skills. It was difficult for them to make a living because they had lost their source of income. Due to problems with delivery, size, and quality, many in Bangladesh still prefer in-person and online purchases. Even established brands on the market today lack concentration in their online presence. The regulations make it difficult for brands or the local market to generate big profits while still providing clients with goods and services.

TheExports Promotion Bureau of Bangladesh revealed that ready-made garment exports totaled US$27.42 billion from July to January 2022–2023 compared to $23.98 billion the year before. Bangladesh exceeded its $26.17 billion estimated export goal for the period. (Russell, 2023) And as a result, the local market is filled with a significant amount of abandoned clothing, causing the product's quality to be in doubt.

The challenge is to empower and upskill people in Bangladesh, collecting donors’ and people’s trust in our product quality and scaling the business to be profitable. For that, we must have a strong network, a good human resource team, a good marketing team, and most importantly quality products. We shall have traditional cloth along with trending fashion. The extreme Pains of the customer segment are unemployment, poverty lack of skills and gains are job scope, financial assistance, re-skilling, or up-skilling trusted parties for donation, and online service with quality products. Good delivery service and size customization. The current business model we have has no up-skilling program Aarong is the closest to what we are trying to build here in the conceptual model. Where Aarong does take products from rural areas Aarong is focused on women empowerment, and their product quality is different from one to another. That is where we are trying to make the change in this conceptual paper.

For this paper, the research is important to get value out of the proposed conceptual business strategy that is suggested and will have an impact on both these people's lives and Bangladesh's overall economy. This conceptual Business Artistries business model focuses on providing the best solution for the customer segment while helping people under the poverty rate with upskilling and Financial assistance to make a fresh start for financial stability. To provide a quality product for the local market and be the most effective and biggest online seller in Bangladesh. Make online shopping reliable and bring economic solvency to Bangladesh through upskilling people and creating job opportunities.

2. OBJECTIVES

The main objective of this paper is to develop a conceptual Artistries business model including digital platform & apps that offers and provides clothing products & services as pain relievers and gain creators including:
a) Upskilling people in poverty and the poor who are earning under BDT 40,000 (1800 rm) per month in Bangladesh.
b) Provide job opportunities for unemployed people in Bangladesh.
c) Produce quality products for the local market.
d) Make fast fashion more sustainable for the environment.
e) Make the online presence for clothing strong and reliable.
f) Providing financial assistance to poor Artistries workers for their financial stability.
g) Create Bangladesh’s first ever-trusted brand that sells online.
h) Provide people with unique physical attributes.

3. METHODOLOGY

The Hasso-Plattner Institute of Design at Stanford’s application of the Design Thinking methodology (Plattner, 2010) is adapted in this paper. The process begins with empathizing with those who are impacted by the issue to fully comprehend it.

a. Conduct an online survey to obtain data about the problem area, which will aid in creating a business model (BM) utilizing tools like the business model canvas (BMC), value proposition canvas (VPC), strategy canvas, and environmental map (EM).

b. The Ideate stage will start after the survey data are examined to pinpoint the primary issue. Based on the understanding gained in the previous stage, various solutions will be developed in this stage to address the issues and obstacles faced by the consumers.

c. The prototype stage comes next, where a few goods are created to fulfill the needs of the users, and one of them is chosen as the best option.

d. The prototype will be tested in the final stage, called the Test stage, to make sure it lives up to users’ expectations for resolving their issues. Based on the comments obtained during testing, this stage can require additional adjustments and improvements.

A. Business Model Canvas (BMC)

The Business Model Canvas (BMC) is a framework used to establish the fundamental building blocks of a company or product. It consists of nine key elements: Customer Segments, Customer Relationships, Channels, Revenue Streams, Value Propositions, Key Activities, Key Resources, Key Partners, and Cost Structure. These components work together to provide a comprehensive view of the business and its key operations. (Sparviero, 2019)

B. Value Proposition Design Canvas (VPC)

The client segmentation and value mapping components of a business model are developed further using the Value Proposition Canvas (VPC), tool. A company can better align its product or service with the market by using the VPC to understand its customers on a deeper level. The VPC is made to make it easier to develop a good match between the company and its clients. (Osterwalder, 2015)

C. Strategy Canvas (SC)

SC provides a snapshot of the company’s present position in the market, allowing us to contrast it with other clothing-related businesses that are similarly competitive. (Woods, 2020)

D. Environmental Map (EM)
By using EM to better understand our organization's environment, we may develop more competitive business models. Market Forces are a part of the design space. (Environment., n.d.)

4. LITERATURE REVIEW

4.1. Impact of Covid-19 in Bangladesh

Covid 19 has terrified countries around the world, and Bangladesh is no exception. Nations like Bangladesh continue to experience problems with the economy, the health care system, and education. The quality of life has been seriously impacted. According to survey findings, roughly 72% of respondents saw their household income decline because of the COVID-19 epidemic. The highest income drop of the eight divisions, according to the respondents, was in Chittagong (82%), followed by Mymensingh (80%), Sylhet (80%), and Rajshahi (72%), but the scenario for income reduction is essentially the same in both urban and rural settings. ((OCHA)., January 25, 2022)

4.1.2. Unemployment Problem in Bangladesh

Even though our economic growth has accelerated progress as anticipated, the unemployment issue has not changed. Bangladesh's primary education rate increased at an average annual rate of 19.39 percentage points from 28.5 percent in 1981 to 73.5 percent in 2011. (Akter, 2018) now literacy rate is 74.66% in Bangladesh. (Report, 2022) In many countries, unemployment has been a persistent issue that is still challenging to address. Although there are many ways to look at unemployment.

4.1.3. The booming of digital business models

COVID-19 has had a significant impact on people, businesses, and the global economy. However, technology is also assisting many businesses in adapting to and overcoming the current COVID-19 predicament. (Almeida, 2020) With the development of the internet and other digital technologies over the past few decades, corporate operations have undergone a significant transformation. But in recent years, the move towards digitization has intensified at a never-before-seen rate, propelled by several causes such as the COVID-19 epidemic, shifting consumer behavior, and technological advancements. According to the E-commerce Association of Bangladesh, the industry has nearly doubled in size in the two years after the epidemic due to the increasing number of e-commerce enterprises, the selections on their virtual shelves, and the customer base online (e-CAB). Online ordering was stimulated by the March–May 2020 shutdown that occurred during the pandemic's initial wave. And since that time, the e-commerce market has not turned around (Babu, 2022).
"The biggest opportunity is in cross border e-commerce with a $5 billion potential and our policies should be arranged to grab it without delay," e-CAB Vice President Shahab Uddin (Babu, 2022)

4.1.4 The Big Change

The lockdown forced the business to go online for survival. And consumer behavior has also changed as the world was on the verge of great disaster. For customers to source their important day-to-day products including food and basic medicine people have started using online platforms and those businesses online had a push. Of this revolution, the world has seen a new opportunity firsthand and new business models have been created. The world is now more acceptable online the global village has been forced to encounter a digital business model. Organizations also frequently adopt "temporary adhocracies" that exist for the sole purpose of innovation when environmental variability is as extreme as it is in the C-19 condition. In such adhocracies, experts in marketing, information technology, and design thinking would need to come together for a scrum-like project that aimed to quickly fulfill the potential for digitization of the product/service offered. The project would also look for digital replacements and, if neither were possible, would identify ways to deliver the physical product or service with the least amount of physical contact (Seetharaman, 2020). The overall business model has changed to make the business sustainable through the pandemic. Proving people can adapt to the new digital business model.

4.1.5 Consumer Behavior and Fashion Ecosystem

Changes in customer behavior have also made a substantial contribution to the development of digital transformation. Internet use was widespread, and thanks to digital marketing, the new baseness model was a resounding success. Everyone was online browsing because the lockdown prevented them from leaving. They began placing Internet orders. People were compelled to place orders online, despite not being accustomed to doing so. According to Bloomberg, the coronavirus outbreak has caused orders worth around $1.5 billion to be canceled for 1,089 garment manufacturers in Bangladesh, and according to the AWAJ Foundation, several companies in Bangladesh have been shut down permanently. (Campagnoli, 2021)

4.1.6 Technological Advancements
4.2. Overall, the shift to a digital economy has had a significant impact on firms in a variety of industries, changing everything from supply chain management and transportation to customer service and product creation. Technology has advanced significantly since this occurred.

4.3. Benchmarking of Business Models

4.3.1. Aarong

The most well-known apparel manufacturer in Bangladesh is Aarong. Every Bangladeshi family has at least one strong shopping bag. It was established in 1978. The two women that founded Aarong are Ayesha Abed and Martha Chan. BRAC, a nonprofit organization, manages Aarong.

**Aarongs Business model explained:** Aarong is the closest business to Artistries, its sources from the people and provides products of their production. But over the years Aarongs has faced a lot of quality issues. Making it impossible to buy online. Their customers include newborns to grown adults. And the value created by them is the quality and originality of Bangladeshi cultural attires.

![Aarong website](https://www.aarong.com/)

4.3.2. Daraz

Daraz is the most famous e-commerce platform in Bangladesh (Maria, 2023). Daraz is the top e-commerce platform in South Asia, enabling tens of thousands of businesses to reach millions of buyers. Daraz distributes more than 2 million shipments each month and offers immediate access to 10 million products across more than 100 different categories.

**Daraz’s Business model is explained:** Daraz’s customer segment is widely spread because of its various kinds of products. The customer segment is wieldy in all age ranges and all genders and classes. This is a two-sided business model. This is a commission-based business model. The company creates and delivers value to its customers by operating an online marketplace that connects buyers and sellers, offering services for payment processing and logistics, and making money from each transaction that takes place on the marketplace.
4.3.3. Zalora

ZALORA provides a comprehensive range of retail services all under one roof, making it more than just an online store. Utilize ZALORA's market reach, industry knowledge, and capabilities to prop your company forward in e-commerce. Online fashion and leisure retailer Zalora is in business. The business provides a comprehensive selection of goods for men, women, and children, including footwear, apparel, accessories, bags, sporting goods, cosmetics, luggage, and other related goods.

**Zalora’s Business model explained:** According to Zalora’s business model canvas, the company creates value for its customers and delivers it to them by operating an online store with a broad selection of fashion and lifestyle products, offering quick and dependable delivery services, and making money through a commission-based sales model. Zalora operates on a two-sided business model, where it serves two distinct customer segments: buyers and sellers. The main sources of revenue for Zalora are commission-based transactions, value-added services, and advertising. Zalora can turn a profit from its e-commerce activities by utilizing various revenue streams and reducing costs.

5 INITIAL BUSINESS MODEL – USING BMC & VPC FRAMEWORK

5.1. Artistries
For this conceptual paper, Artistries Business wants to provide a quality clothing brand on both physical and digital platforms. Artistries aim to help people in poverty unemployed people and want to serve them with quality materials and upskill them and finally help them with financial assistance. It is in line with the Sustainable Development Goals (SDG) outlined by the United Nations (UN), with a focus on SDG 1, SDG 8, and SDG 12 (Goals, 2023). Artistries that provide a quality product for the local market of Bangladesh. Targeting 104.87 million adults, roughly. Individuals over the age of 18 are considered adults. About 104.87 million adults were reported in 2019. ((n.d.), 2019) As our customer segment is 16 and onwards, we are aiming to fill the local market with our brand and quality.

5.2. Business Model Canvas (BMC)

![Initial Artistries BMC](image)

5.3. Value Proposition Canvas (VPC)

A VPC is one of the most important things while we are starting a business is a part of the BMC, with the customer segment and the value proposition the VPC is created. It is important to make a strong Value proposition before a BMC to make the business value proposition strong and sustainable. Operators of digital platforms must persuade prospective customers that their market-intermediating and matchmaking services create value. To do this, companies must create a compelling value proposition that persuades people that using the platform will be more beneficial than not using it (Belleflamme, 2020).
Fig. 6. VPC for Customers/Buyers

Fig. 7. VPC for Workers in poverty
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 Facebook and WhatsApp, and 61 responses. Out of 61 people, 16 people are under poverty, 4 people are supplier, 2 people are donors and 39 people are customers.
6.1. Findings of Survey Questions:

Similar papers have a survey of 20-50 person there for this paper we aimed for a number that is at least 50 and more. (Irfan, (2022)) (Sulaiman, (2022)) (Muhidin, (2022)) Here in question 1 37.7% people had more than 40,000-taka monthly household income 36.1% had less than 40,000 11.5% had more than 70,000 and 14.8% people had more than 1,20,000-taka household income for question 2 in the figure 10 we asked where our participants normally go to shop, and 52% goes to the local market which is very high and 32.8% prefers branded cloths and only 14.8% people order online. Which is low considering the booming of digital business. The next question was how often people order online and 32.8% were neutral, 27.9% do not order online and 26.2% say they often order online. For question number 4 31.1% of people feel neutral about the delivery being satisfying 27.9% people disagree and 24.6% people strongly disagree about it being satisfying. For question number 5 36.1% of people feel neutral about finding their wanted products online. 31.1% agree that they find them and 23% disagree that they often find their wanted product online.
On question number 6 we asked if people find their wanted size on clothing in the local store and 18% strongly agree 41% are neutral 23% agree and around 11.5% disagree with it.

On question number 7 we asked if people find their wanted size on clothing in the Branded store 52.5% Agreed 18% people are neutral about it and around 23% people strongly agree. For question 8 we asked if it is easy to return the product they buy and 24.6% people feel neutral about it 31.6% people agree and 31.1 % disagrees and 9.8% people strongly disagrees and that making it clear that products are not easy to return for half of the people. On question 9 in Figure 11 37% of people strongly agree that to ensure good quality products they need to visit the store and 47.5% agree that they need to go to the shop to ensure quality and around 11.5% of people think neutral about it. Making the quality issue a big issue when it comes to online shopping. And finally for question 10 62.3% of people compare product over quality 24.6% people prefer comfort and only 8.2% people compare products by price.
6 VALIDATED BUSINESS MODEL (BM) – BMC FRAMEWORK

7.1 Validated BM

7.1.1. Customer segments:

a. Customers/buyers: Customers in this business come in a variety of groups, they can be either gender (unisex) and 16 years old and above. Most of these clients are internet shoppers from the working class, lower middle class, and middle class.

b. People in poverty: Unemployed people and laid off workers who need to be upskilled and reskilled – either for employment or nurtured as fashion preneurs.

c. Donors: People who want to donate to our business for financial assistance as well as for re-skilling & up-skilling of people in poverty, Donors can be NGOs, government, corporations, and individual.

d. Suppliers/sellers: Suppliers of our business are also in our customer segment, like the cloth suppliers, hand tag, and Caution tag size tag suppliers. Packaging suppliers. Printing partners.

7.1.2. Value propositions: We provide home delivery, cash on delivery as a form of payment, as well as exchange and replacement services for up to 15 days following the purchase. By exceeding their expectations and delivering a flawless shopping experience, these value propositions are crucial for luring in new clients and keeping existing ones. Additionally, the company provides its employees with job prospects, upskilling opportunities, and simple credit options, all of which can be used as incentives to draw in and keep qualified personnel.
7.1.3. Channels: The internet is largely used by customers to learn more about the company, see items, and place orders. On Facebook and Instagram profiles, posts, comments, and messages are used to promote products and communicate with customers. The business also uses phone calls and emails for customer care, order confirmation, and updates. The business may also benefit from e-commerce platforms and marketplaces to reach customers who prefer to shop on external websites. Each channel serves a particular purpose and is customized to the user's requirements and preferences.

7.1.4. Customer Relationship: Frequent updates and uploads on Facebook and Instagram are used to inform customers about new products, special offers, and events. The business also maintains a Facebook page where customers may communicate with one another and the business to foster a sense of community. Direct messaging, emailing, and calling customers, suppliers, and donors are also essential for direct communication. The corporation may provide these deals in addition to discounts, free delivery, and event sponsorships to draw in and retain customers. And people in poverty will get freemium products, financial assistance, and free technical knowledge to upskill and re-skill.

7.1.5. Revenue Streams: Our revenue is primarily derived from sales to customers and donations from donors, and we use it to upskill and financially support those who work for us as well as those in need by providing freemium products. Finally, the suppliers will be there, along with any laid-off or unemployed staff.

7.1.6. Key Resources: Artistries targets a broad demographic of customers, including both sexes, who are at least 16 years old and are primarily online shoppers from the lower middle and middle class, working class, and students looking for inexpensive and stylish products. This engages in crucial operations such as supply chain management, marketing via social media platforms like Facebook and Instagram, retailing, wholesale, selling, continual updates, and designing to serve various consumer segments. The company's major assets include a powerful brand, co-founders & web designers, and an office. Understanding and meeting the needs of the company's core client base depends on the efficient use of these key resources.

7.1.7. Key activities:

a. The process of controlling the purchase of raw materials, the production of commodities, and the distribution to clients is known as supply chain management. Artistries must make sure that the supply chain is reliable and capable of delivering products on time and at a reasonable cost.

b. Retail and Wholesale: The business offers two ways for customers to purchase its products: either directly through its retail stores or online, or through wholesale channels to other retailers. Both retailing and wholesale require careful management to make sure that inventory levels are adequate to meet demand and that pricing is set at a level that maximizes profit.

c. Selling: Making connections with customers, attending to their requirements, and closing deals are all part of the selling process. Sales activities that take place offline or online may employ direct and indirect sales channels. Updates frequently: To remain competitive in the market, the company must regularly update its
products, services, and marketing plans. Keeping up with emerging trends, technologies, and client preferences is necessary for this.

d. Design: Artistries must provide new items that meet the needs and preferences of its customers. This involves researching consumer tastes, making prototypes, and testing the products before sale.

e. Marketing: To create sales, the company must market its goods to potential buyers. This includes coming up with marketing plans, making ads, and launching campaigns on social media sites like Facebook and Instagram.

f. Develop & enhance Artistries digital platform/apps: The creation and upkeep of digital platforms like websites and apps, as well as the development and accessibility of accepted payment methods, are necessary for the success of Artistries.

7.1.8. Key Partners: Major partners are crucial for providing its various customer segments with the best possible service. Suppliers are crucial company partners because they provide the components and raw materials required to make the items to sell. Due to their provision of the machinery and tools required to produce products, production suppliers are crucial business partners. IT service providers are crucial business partners since they support the company in maintaining and enhancing its critical online presence. After all, the majority of the business's clients are Internet buyers. Another key partner is the designer since they assist in the creation of novel, market-targeted items for the business. Because they offer the shipping and payment infrastructure required to efficiently serve its online consumers, the company's agreements with Biksh, Rocket, Pathao, and Daraz are essential. Artistries will find it difficult to properly serve the requirements of a varied consumer base and to remain competitive without these Partners. Government and NGOs are included in this conceptual business strategy as well.

7.1.9. Cost structure: The cost structure of the company includes, employee salaries, production costs such as those related to raw materials and manufacturing, marketing costs for promoting the goods and services, IT service provider costs for maintaining and upgrading technology, costs related to patents and trademarks to protect intellectual property, costs related to operating and maintaining production facilities, costs related to product warehousing and distribution, and other costs. The company will be able to maintain long-term profitability and viability through effective cost control.

7.1.10. Social and environmental costs: Social and environmental implications of a corporation's negative effects on people and the environment are possible. A company might, for instance, be responsible for environmental deterioration, the depletion of natural resources, or unfavorable labor conditions. We are dedicated to preserving the social and natural environments of our business.

7.1.11. Social & Environmental Benefits: Social and environmental benefits refer to the positive impact a business can have on society and the environment. Businesses that incorporate social and environmental ideals into their business models can help to improve the world for all people. By demonstrating their commitment to sustainability, businesses can grow their brand recognition and attract new customers. We promise to engage in wasteless ethical behavior.
7.2. Environmental Map

A tool that aids entrepreneurs in understanding the different variables that may affect the success of their businesses is an environmental map. This environmental map has 4 sections (Amarsy, 2015)

a) **Market forces** We have digital economy and business and financial services. (Seetharaman, 2020)

b) **Key trends** we have are the SDG Goals and environmental welfare. (Goals, 2023)

c) **Industry forces** We have competition in the industry in this section that will drive us to a better business environment. (Babu, 2022)

d) **Macroeconomic forces** we have got the unemployment rate and the GDP growth of Bangladesh. (Akter, 2018)

7.3. **Strategy Canvas and EERC**

Fig.14. Strategy Canvas for Artistries
Blue Ocean Strategy and analysis of current market trends were used to design the ERRC (BOS). Rather than merely competing in already-existing markets and possibilities, the Blue Ocean Strategy promotes a proactive and inventive approach to business. Companies can differentiate themselves from the competition and achieve long-term growth and profitability by doing this. (Kim, 2018)

The strategy canvas evaluates how your suggested solutions compare to those provided to the same customer. These techniques can assist in identifying the standards on which the incumbents compete and come up with. According to Figure 12, we can see the condition of Aarong, Daraz, and Zalora our benchmarks for the strategy canvas for artistries.

7.4. Low-Fidelity prototype apps
Low fidelity prototype of Artistries has been created for the menu we have home, shop account, about and contact us. Over here in Figures 13 and 14, it is shown how the landing page will be and we also have the product page. We have all the page prototypes ready for the development phase.

8. CONCLUSION AND FUTURE WORKS

Our findings show that while GDP growth and exchange rates hurt unemployment, the inflation rate has a favorable effect on it. We have seen a trade-off between unemployment and inflation in Bangladesh’s economy (Khan). Bangladesh has been unlucky with floods, wars, and political instability since the beginning. When we reached a certain point, the COVID-19 epidemic attacked the entire world, and it was disastrous for Bangladesh's economy.
In conclusion, the conceptual business model of Artistries aims to be the leading brand in Bangladesh. This business model will help train people in poverty reskilling and upskilling their talent until they can gain decent and sustainable income and build their clothing businesses. This is also a trusted platform where donors can donate to people in poverty. This donation will go to their upskilling and re-skilling programs. Our business aims to reduce or eradicate poverty in Bangladesh. We will help people with quality products in the local market of Bangladesh. Our brand will be the symbol of a humble society and generosity. Additionally, future works will include improving the Artistries platform business model and establishing a detailed and concrete business plan for execution and implementation.

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