

URBANaid BUSINESS MODEL: URBAN LIVING DIGITAL MARKETPLACE, CONNECTING CUSTOMERS AND TRUSTED SERVICE PROVIDERS

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ABSTRACT: This conceptual paper introduces UrbanAid, an innovative platform providing on-demand services to urban apartment and condominium residents' needs including service providers. This study investigates the challenges experienced by these residents such as difficulties in finding trusted and timely service provided, inconsistency in the quality of service, and the inconvenience of managing multiple vendors for daily household tasks and multiple vendors for daily chores. A comprehensive market research study, as well as benchmarking and user studies, have found that convenience, transparency, and reliability are of utmost importance to apartment-dwelling consumers when it comes to outsourcing domestic needs. UrbanAid suggests a centralized, multi-sided platform to link residents to verified professionals and community-based freelancers offering different kinds of services, such as babysitting, plumbing, laundry, housekeeping, etc. This approach not only provides gains such as streamlined service access, improved user trust, and secure digital transactions but also fosters a sustainable micro-economy by ensuring fair wages and flexible job opportunities for service providers. Furthermore, the platform promotes inclusive participation by encouraging skill development and entrepreneurship among freelancers, particularly those from underrepresented communities. The paper outlines the development of the Urban Aid business model in conjunction with validation through business modelling tools, including Value Proposition Design Canvas (VPC), Business Model Canvas (BMC), and Environmental Map (EM). Insight-gathering through surveys and market analysis focuses on the pain points, needs, and behavioural patterns of residents to enable the model to evolve responsively. Finally, this paper aims to present UrbanAid as a socially governed platform and an economically empowering one, while also serving the dual purpose of enhancing urban quality of life, social cohesion, and community-driven growth through the integration of intelligent digital services.

KEY WORDS: On-Demand Services; UrbanAid; Smart Apartment Living; Business Model; B40 Development

1. INTRODUCTION

Wascher (2025) mentioned that nowadays many employers are struggling to balance their work needs with personal duty. Their multiple roles at work, school, and home make this problem worse. Moreover, according to Phinney and Haas (2003, as cited in Preet, 2019), it is said that students experienced stressful situations as a result of challenging financial conditions, household duties, and a demanding academic schedule. This motivates us to build a startup company serving urban residents in the apartments and condominiums, due to a large number of professionals, families, students, and expatriates with a hectic lifestyle residing here. Due to their hectic lifestyle, they are often left with limited time for other activities, including household tasks, making these tasks prone to procrastination, which will further increase their stress level and affect their quality of life. This type of pressure, if seen negatively, adversely affects an individual's overall physical health and specifically their mental health (Preet, 2019). Therefore, UrbanAid's primary job-to-do for these residents is to improve their quality of life and ease their mind by providing a practical, reliable, and efficient way of handling these responsibilities without requiring them to make significant time or energy sacrifices. Since this customer segment suffers from time constraints, lack of reliable and comprehensive service providers platform, inconsistent service quality, and difficulty to get service providers for urgent tasks, the gains they are looking for include convenience, reliability, consistent service quality, and a single platform that can fulfill all household needs in a hassle-free manner.

Besides the apartment and condominium residents, service providers such as technicians, cleaners, runners, babysitters, and teachers are also facing significant challenges in maintaining financial stability. According to Choudary (2018, as cited in Surie, 2020), some labour platforms will offer attractive incentives such as lower commission percentages on their side, hourly-based payments, and competitive pricing for customers during the early days of their business in hope of attracting the service providers. However, as Surie (2020) states, once their company grows, they tend to change the policies to the ones that benefit them in terms of profits and sustainability. Therefore, UrbanAid's important job-to-do for this customer segment is to maximize their income while making sure that they can offer a top-notch service quality, which will build customer loyalty for repeat jobs. Next, the extreme pain of this customer segment is that many existing platforms take a big portion of the service fee as commission and offer them with a low payment that does not reflect their time, work and skill. This leads to financial instability that makes it challenging for them to depend on this job as their long-term source of income, especially if they are the sole breadwinner of the family. Therefore, this customer segment is looking for a solution that can offer them fair wages with improved work management.

Currently, there are several businesses in the marketplace that have addressed similar needs. Among the well-known ones are Grab, MaidEasy, KiddoCare, GoGet, Lalamove, HappyFresh, and Urban Company. These platforms' important job-to-do is to provide time-pressed people with options to outsource various daily tasks. Reducing the amount of time customers need to spend on completing these duties is one of the pain relievers these services offer. On the other hand, offering time-saving, flexible, and convenient solutions that improve the customers' quality of life is their gain creators. Most of these businesses use a platform model in which

customers pay per service and make bookings via their applications, which is very much convenient. Nonetheless, the market still has major key gaps. Most of these services do not offer a one-stop solution for all household needs. They are mostly specialised in a single field or niche, requiring customers to switch between applications to have all their needs fulfilled. Besides, customers might be frustrated since the service quality can be inconsistent. Most importantly, niche needs like technical services and tutoring are difficult to find on the current platforms. On the other side, the service providers working under these companies are also suffering due to the unreasonable payment that does not reflect their time and effort, as a result of the big portion of commission that these companies took from the service fee that they charge to their customers.

Therefore, a more innovative and relevant solution that can offer consumers a more comprehensive, reliable, and user-friendly platform, while providing a fair payment to the actual service providers is desperately needed to fill the gap left by these existing solutions that no longer adequately address the extreme pains and important gains of the consumers. UrbanAid, our startup business aims to fill this gap by being a comprehensive intermediary platform that provides a wide range of services under one roof for the customers while maintaining a fair payment to the actual service providers. Among the services we offer are house cleaning, laundry, grocery shopping, technician services, babysitting, tutoring, and beyond. Last but not least, our platform will be built to deliver a seamless experience that tackles the extreme pains faced by our customer segments, allowing the urban residents to concentrate on their family and hectic life while leaving the other tasks to our service providers.

2. PROBLEM STATEMENT/OBJECTIVES

UrbanAid has 2 customer segments which are apartment and condominium residents, and service providers. The key problems faced by apartment and condominium residents are their hectic daily lives due to work, studies, business, etc, making them struggle to allocate time to fulfill other tasks such as cleaning, home maintenance, laundry, grocery shopping, and child care. What makes it worse is that, oftentimes, finding trustworthy service providers with consistent work quality on one platform is almost impossible. Therefore, there is a demand for a convenient, reliable, and consistently high-quality one-stop solution for all of their household needs. Besides, service providers are also facing comparable challenges since finding a reliable platform that offers reasonable payment can be a headache. These platforms usually take a big portion of the commission from the service fee, leaving the actual service providers with unreasonably cheap payment. This urges us to provide a solution that can ease customers' minds and maintain the good welfare of our service providers while generating profits for our startup company.

Therefore, the primary goal of this paper is to create a conceptual multi-sided business model, including a digital platform or application that tackles the major issues that our customer segments confront on a daily basis. The platform aims to offer trusted services that act as pain relievers and gain creators, including:

- a. To offer a wide range of services on a single platform to allow customers to fulfill their needs without having to utilise multiple apps.
- b. To enhance the user experience by designing an application that is easy to navigate and provides useful features that improve customer satisfaction and loyalty.
- c. To create employment opportunities for the service providers like technicians, plumbers, teachers, cleaners, and runners, enabling them to earn extra income while offering our customers reliable, consistent, and high quality services.
- d. To fill the gap in the market by addressing niche needs such as teaching and technical services which are not addressed adequately by the existing platforms in the market.

3. METHODOLOGY

In order to address the issues that the apartment and condominium residents and service providers face, this paper uses the Design Thinking technique to develop a conceptual business model for UrbanAid. Additionally, literature review, survey, and an interview is conducted to gain a more comprehensive understanding of the job-to-do, extreme pains, and essential gains of these customer segments. By implementing these methodologies, we are able to gather feedback on the proposed digital platform, which offers a one-stop solution for various household services. Other than that, we are using business modeling tools like the Business Model Canvas (BMC) and Value Proposition Canvas (VPC) to create UrbanAid's conceptual business model. Key stakeholders are also interviewed in order to validate the initial BMC and guarantee their endorsement of the platform's potential utility. Meanwhile, the VPC was validated through inputs and feedback from different customer segments. Lastly, to ensure that our business model is sustainable and successfully meets customers' needs, we developed a Strategy Canvas. This iterative process gives UrbanAid a competitive edge in the market by ensuring that our solution is both sustainable and relevant.

4. LITERATURE REVIEW

4.1. 4IR and On-Demand Service Platform

On-demand service platforms line up to major changes across the globe such as the Fourth Industrial Revolution (4IR) and the COVID-19 pandemic. Urbanization, consequently, creates a rising demand for safe and convenient modes of living, which are satisfied through such platforms.

The 4IR infuses business processes with Artificial Intelligence (AI), Internet of Things (IoT), and cloud-based computing to proffer better efficiencies with service delivery and improve customer experiences (Fioravanti et al., 2023). With this integration, the on-demand service industry guarantees seamless connectivity between the service provider and customers, thereby enhancing transparency,

reliability, and quality of service offered. AI-matching systems and IoT monitoring tools further optimize urban service ecosystems.

The pandemic of COVID-19 fast-tracked the adoption of digital platforms, with their users increasingly concerned with safety (Yewei, 2018). On-demand services satisfy this need with the provision of basic services that do not require much physical interaction, but the industry also continues to be very fragmented. Digital platforms have closed the gaps of uncoordinated services, providing reliability and enhancing the convenience matrix.

National Entrepreneurship Policy 2030 (NEP 2030) professes sustainable growth and inclusivity, and on-demand platforms foster local entrepreneurship and job opportunities (Abbas, 2022). These platforms also provide cheaper services and help reduce socio-economic disparities, thus allowing for wider economic participation.

4.2. Growing Demands & Supply on Services

On-demand service platforms are growing in urban areas due to increased consumer preference for convenience and efficiency in household tasks. This trend has been accelerated by the COVID-19 pandemic and intensified urbanization, which both highlight the need for reliable, integrated service platforms (Fioravanti et al., 2023; Puranik et al., 2023).

Urban demands for a holistic set of household services are quite likely to grow, particularly with the convenience and expediting factor brought in by COVID-19 (Fioravanti et al., 2023). The big service providers such as Grab and MaidEasy provide very specific niche services (Yewei, 2018), leaving the market fragmented. The growing urbanization puts an increasingly intense requirement for integrated solutions to manage the different daily commotions (Puranik et al., 2023). Thus, the demand that is known to have increased due to urbanization and COVID-19 is heightened, marking a clear demarcation for the need for integrated on-demand service platforms, as providers today only provide niche services, leaving the market highly fragmented.

4.3. Improving Job Access for B40

After the COVID-19 pandemic, people have been affected in many ways, especially in their jobs. The pandemic has had a great impact towards the economy of many households, primarily the B40 group. Abdul Kadir, E (2020) mentioned that 31.4% of 2 million B40 households are business owners, and they were at risk of experiencing poverty during the Movement Control Order (MCO) period. Up until 2021, surveys have shown that families with lower income or B40 experiencing a higher percentage of heads of household unemployment, with 12% indicating two and a half times more than before the pandemic (Families on the Edge Issue 4, 2021).

Finding labour work is important for many of them to overcome these issues. In order to have a secure life and earn more money, they chose to work many jobs at the same time. Livia (2025) claims that this group is more likely to pursue service-

oriented careers in manufacturing, construction, retail, hospitality, agriculture, and plantation. Additionally, she says that since B40 groups typically live paycheck to paycheck, it would be more beneficial to provide them with skills training. Therefore, to help this group, service-oriented job opportunities are a better and more realistic option.

To address this issue, the gig economy has emerged as a growing trend, characterized by short-term employment facilitated through digital platforms (Charlton, 2024). The gig economy holds significant promise due to its durability and adaptability, which are reinforced by digital advancements, workforce flexibility, and rising consumer demand (Sharon, 2024). This model helps ensure that B40 communities have access to employment and equitable opportunities to earn income by leveraging their skills and abilities.

4.4. Regulations on On-Demand Service

The rapid growth of on-demand service platforms in Malaysia highlights the industry's digital transformation, but the regulatory environment remains unclear. While countries with established laws have made progress in regulating e-hailing and home services, overregulation, worker protection issues, and competition laws hinder industry evolution (Jais & Marzuki, 2020). These regulatory policies need to be harmonized in terms of sustenance, growth rate of industry, labour rights, and consumer protection.

E-hailing services benefit from regulations governing Transportation Network Companies (TNCs), but states over regulations may hurt smaller players that would limit innovations and affordable services (Jais & Marzuki, 2020). Tailored regulations should apply to the household service platforms that have different operational models.

Most on-demand services face a major hurdle concerning worker protection, as the majority of providers have independent contractor status without access to social security or benefits (Makhtar et al., 2024). Such countries as Spain and the UK have introduced legislation to re-classify gig workers as employees, which could serve as a model for Malaysia. Worker protection must strike a balance between protection and flexibility in ensuring quality service and affordability.

Thus, from an easily visible aspect of high commissions, mispricing, and bad quality of service, a fresh list of problems emerges in Malaysia's digital marketplace conforming to the Competition Act of 2010 (Lee & Ong, 2023). Consumers are continuously complaining about erratic price changes and their non-provision for resolution in the event of bad service. Such platforms may, however, run monopolistically, since these entrenched websites could erect very high entry barriers. It is believed that the development of stronger regulation, coupled with steps taken to increase transparency in the fulfilment of consumer needs, will work towards dissipating these barriers against unfair practices.

4.5. Benchmark of Similar Business Model

4.5.1. GoGet (<https://goget.my/>)

GoGet is a labor market platform that was founded in 2014 in Malaysia. This platform connects the customer with part-time workers or freelancers, who are known as GoGetters. GoGet covers various tasks that cover many aspects from logistics, operations, administration, sales, marketing, house helper, and personal helper. Besides that, they also aim to be an inclusive platform that gives work opportunities to everyone regardless of their background. The platform operates in both a mobile app and a website, where customers can find assistance and it will be matched to a trusted and trained GoGetter that were rated based on their previous performance. This platform believes that they are a trusted solution for both individuals and businesses that seek assistance, as well as freelancers and part-timers that are seeking job opportunities. See Fig 1.

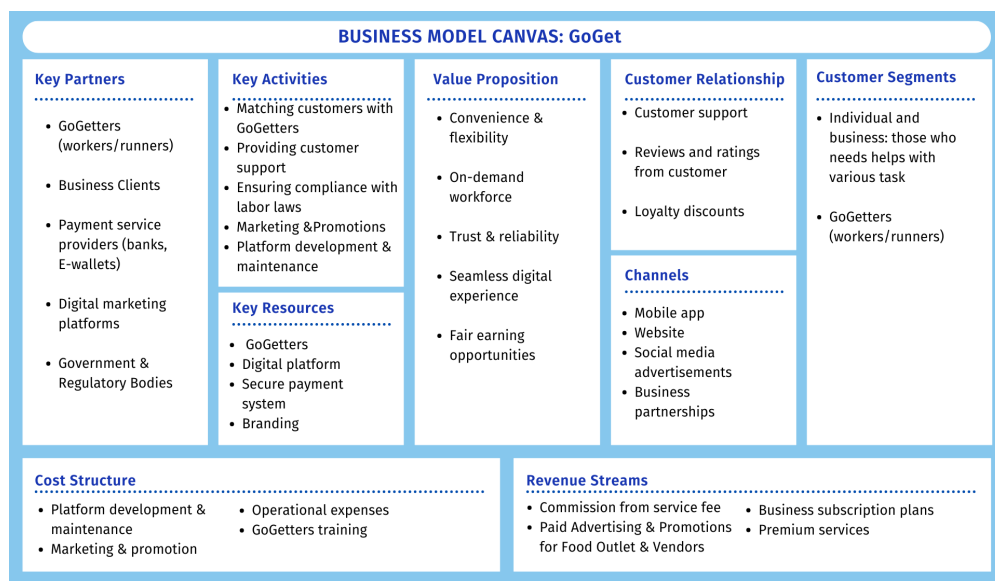


Fig.1. GoGet Business Model

4.5.2. Urban Company (<https://www.urbancompany.com/>)

Urban Company is a home services platform that was founded in 2014 in India and formerly known as UrbanClap. Urban Company is a platform that connects customers with trained professionals who offer various types of services like beauty treatments, appliance repairs, home cleaning, plumbing, electrical work, and fitness training. This platform can be accessed through a mobile app and a website, making it a flexible platform with standardised pricing and real-time booking. One of the main advantages of this platform is it ensures the safety and quality of the services through background checking and professional training for its service providers. Urban Company has become one of the platforms that support the gig economy and a trusted platform that offers various services to the customers and opportunities for the service providers. See Fig 2.

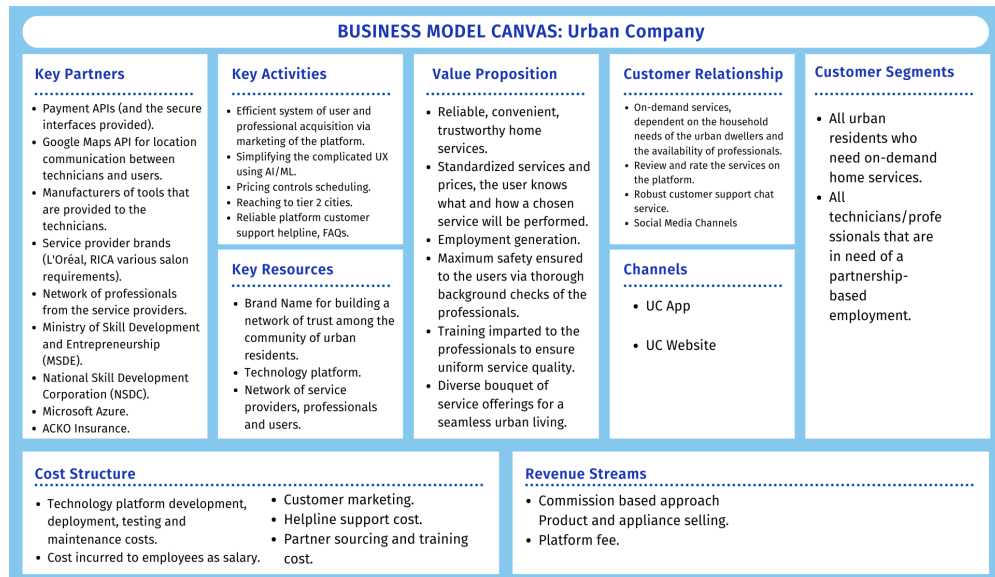


Fig.2. Urban Company Business Model

4.5.3. KiddoCare (<https://www.kiddocare.my>)

KiddoCare is a platform that was founded in Malaysia that focuses on on-demand caretaker services for parents in Malaysia. KiddoCare allows parents to book a trained babysitter to look after them through their mobile app and website. This is because working parents usually have difficulties finding trusted people or institutions to look after their kids, especially those who live far from other family members. With the latest urban lifestyle, there are many unfortunate incidents related to babysitters. To fill in the gaps of this busy lifestyle, KiddoCare offers a convenient way for parents to find a solution to tackle this problem. With KiddoCare, parents can rest assured because they ensure that all the babysitters are well-trained. Besides that, KiddoCare also opens opportunities for babysitters to gain trust from the customers because they will be reviewed and rated by their customers. This platform also gives a chance for babysitters to have a fair chance to generate income like others. KiddoCare believes that they provide the best solution to parents with busy lifestyles and also open up opportunities for babysitters. See Fig 3.

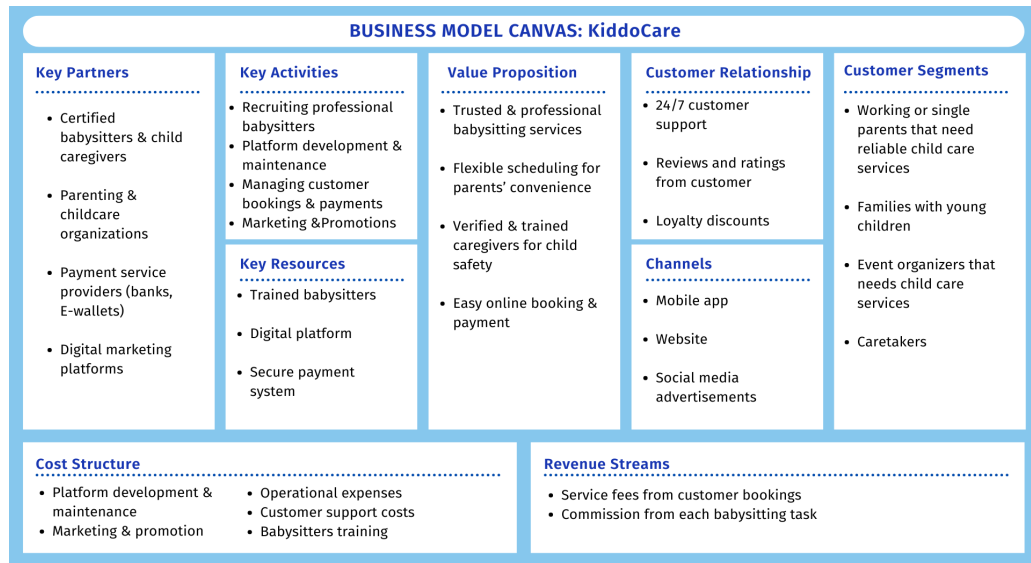


Fig.3. KiddoCare Business Model

4.5.4. MaidEasy (<https://www.maideasy.my>)

MaidEasy is another digital platform that was founded in Malaysia, which focuses on home-cleaning services. MaidEasy connects homeowners with trained maids or cleaners for an optimal solution to household maintenance problems. MaidEasy offers various cleaning services like basic cleaning, spring cleaning and move-in or move-out cleaning. This platform operates through a mobile app and a website that allows customers to book a cleaning session or schedule regular sessions based on their needs. Additionally, MaidEasy gives workers the chance to earn the trust of their clients by allowing them to be evaluated and rated by their clients. Besides that, this platform offers maids and cleaners an equal opportunity to earn money like everyone else. MaidEasy have successfully helped those who need cleaning services and those who offer cleaning services. See Fig 4.

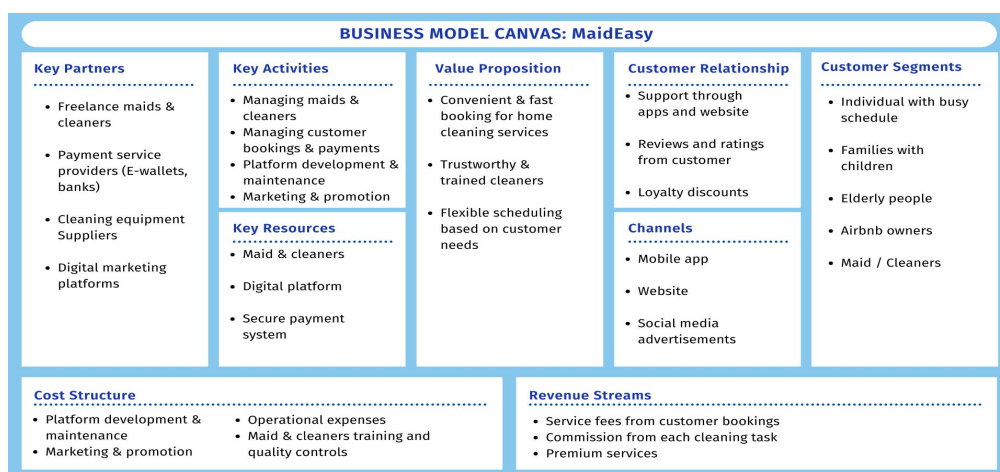


Fig.4. MaidEasy Business Model

5. INITIAL BUSINESS MODEL (BM)

Based on the Literature Review conducted above, the initial UrbanAid Business Model was established as shown in Fig. 5.

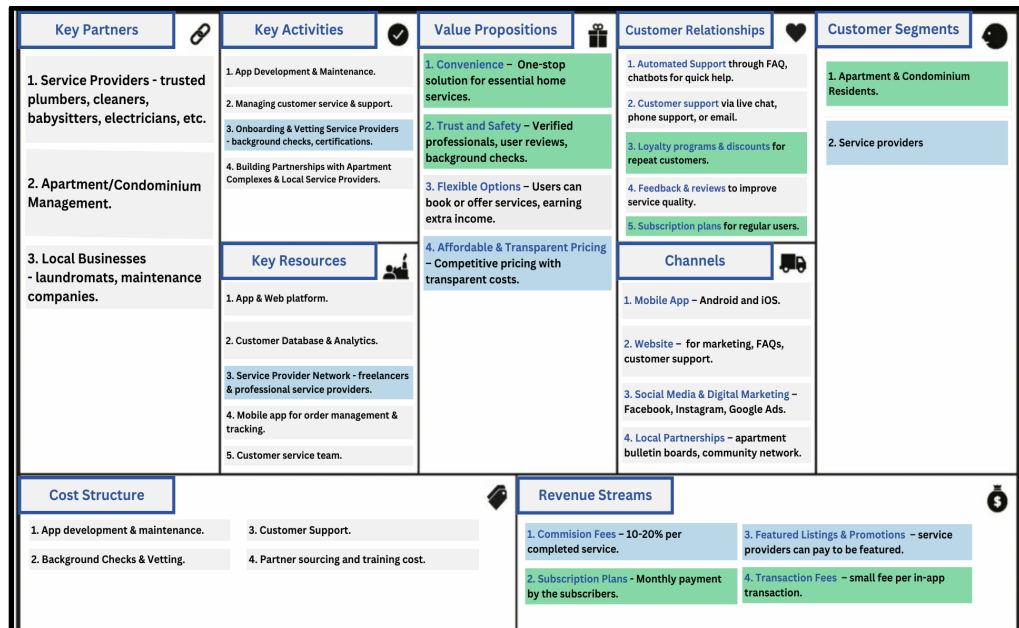


Fig.5. Initial UrbanAid Business Model

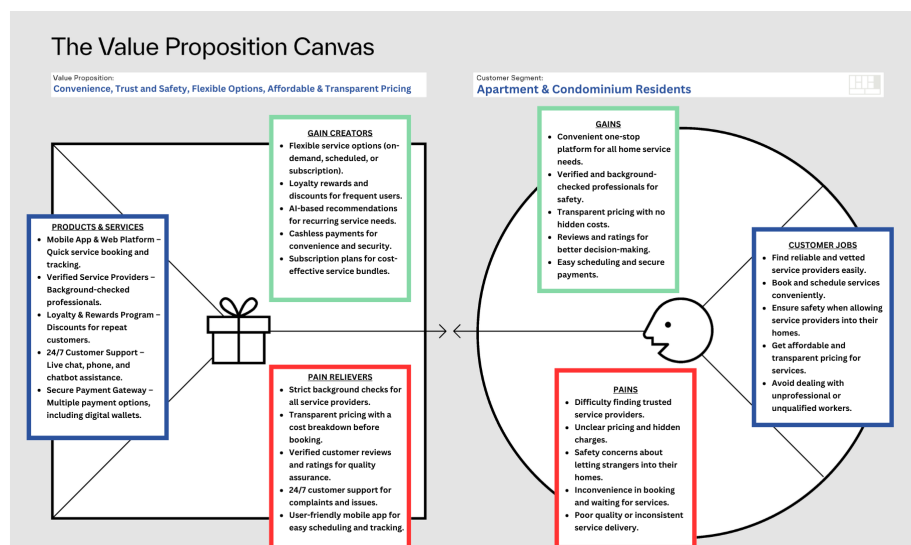


Fig.6. UrbanAid Value Proposition Canvas (VPC) - Apartments & Condominium Residents

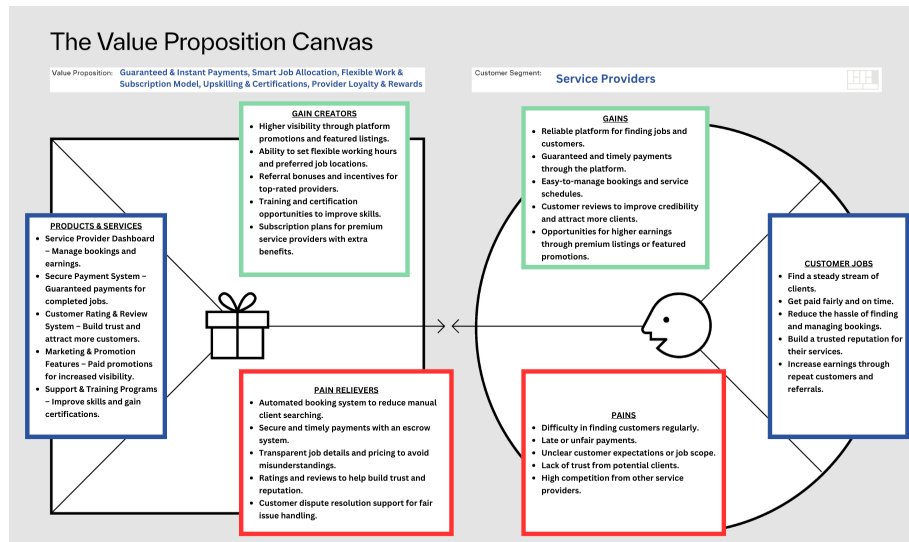


Fig.7. UrbanAid Value Proposition Canvas (VPC) - Service Providers

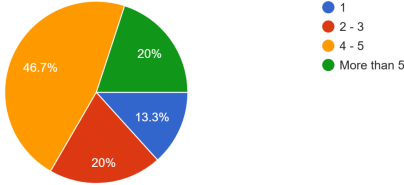
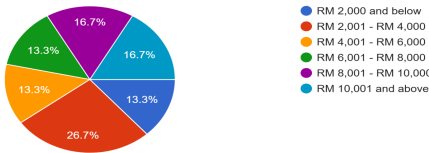
6. CONDUCT VALIDATION OF INITIAL BM & KEY FINDINGS

An online survey was conducted using Google Forms to validate UrbanAid's initial business concept and gather insights from two key target groups: apartment and condominium residents, as well as potential service providers. The first survey aimed to understand the needs, preferences, and pain points of urban residents regarding on-demand household services, and successfully collected responses from 30 participants. The second online survey focused on identifying the expectations, challenges, and motivations of service providers, and managed to gather responses from 15 participants. The summary of the responses is as follows:

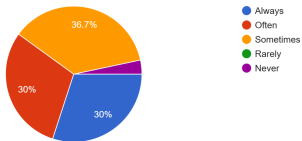
Apartment/Condominium Residents Survey:

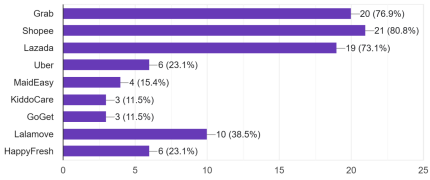
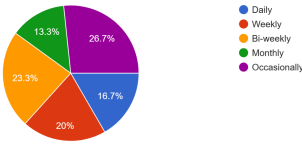
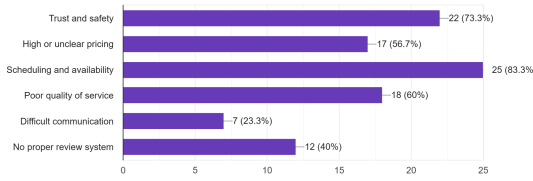
Background

Responses	Elaboration
What is your current employment status? 30 responses Fig.8. Question 3	In assessing lifestyle, availability, and willingness for potential involvement with UrbanAid, this question aimed to concentrate on the employment status of respondents. As illustrated in Fig. 8, 33.3% are employed in full-time work, while another 33.3% are students. Part-time employees and retirees comprise 13.3% each, whereas freelance workers represent 6.7% of respondents. Such a diverse employment distribution proves the

	necessity of accommodating a variety of user needs on the platform.
How many people live in your household? 30 responses  Fig.9.Question 4	This question aimed to gather information on household size to understand potential demand for UrbanAid's services. As shown in Fig. 9, 46.7% of respondents live in households of 4 - 5 people, indicating moderate domestic activity. Additionally, 20% live in households of 2 - 3 members, another 20% in households with more than 5, while 13.3% live alone. These insights help identify household dynamics that may influence service needs and usage patterns.
What is your monthly household income range? 30 responses  Fig.10. Question 5	A look at the monthly household income of respondents was asked to evaluate purchasing power over UrbanAid services. The bulk (26.7%) earn between RM 2,001 and RM 4,000, with income brackets falling below RM 2,000, RM 4,001-RM 6,000, and RM 6,001-RM 8,000 accounting for 13.3% each, while 16.7% earned RM 8,001-RM 10,000 or above RM 10,001. These insights can thus inform the pricing and packaging of services so that they can be offered affordably.

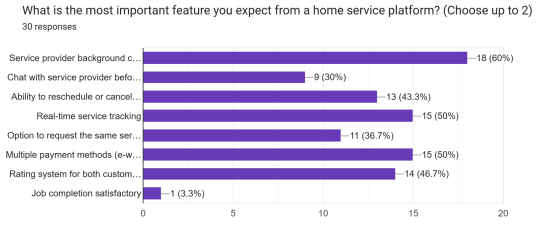
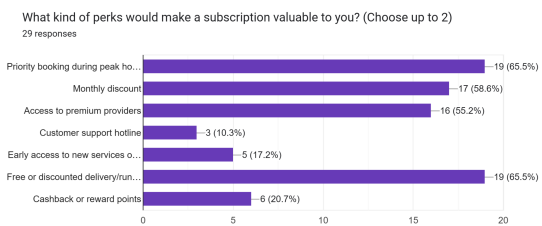
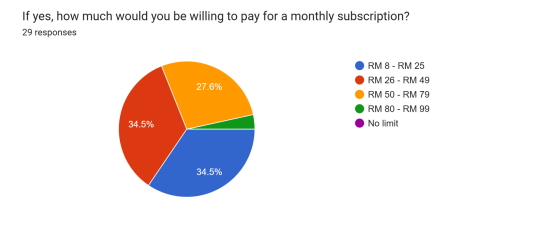
Pain Points and Behavior

Responses	Elaboration
How often do you feel overwhelmed by household tasks or chores? 30 responses  Fig.11. Question 6	Questioning the household task overwhelm was intended to provide the information on the needs of domestic support services. As can be seen in Fig. 11, 36.7% of the respondents sometimes feel overwhelmed whereas 30% often and another 30% always do. Only 3.3% do not feel overwhelmed at

	all. These results prove access requirements for services like UrbanAid towards easing the daily household burden.
Do you currently use any apps or platforms for household services? If yes, please specify. (Select all that apply) 26 responses  Fig.12. Question 9	To discover the familiarization to the existent platforms, the respondents were asked if, at the moment, they uploaded applications. As seen in Fig. 13, the most-used applications showed Shopee, 80.8%, Grab, 76.9%, and Lazada, 73.1%, followed by Lalamove, Uber, and others. High usage would be indicated across digital platforms but shows an additional opportunity for a centralized solution such as UrbanAid.
How often do you need these household services? 30 responses  Fig.13. Question 12	Respondents were also asked about how often they require household services. According to Fig. 13, some of the answers include 26.7% stated they require services occasionally, 23.3% bi-weekly, 20% weekly, 16.7% daily, and 13.3% monthly. The diverse nature may merit flexible scheduling options from UrbanAid to meet the variety of user needs.
What are the biggest challenges you have faced with home services? (Select all that apply) 30 responses  Fig.14. Question 16	To know the pain points respondents identified key service problems as shown in Fig. 14: More than three-quarters (83.3%) said scheduling, 73.3% said trust issue, 60% poor service, and 56.7% unclear pricing. These results suggest the importance of reliable scheduling and certain trust-building features in UrbanAid.

Platform Features and Preferences

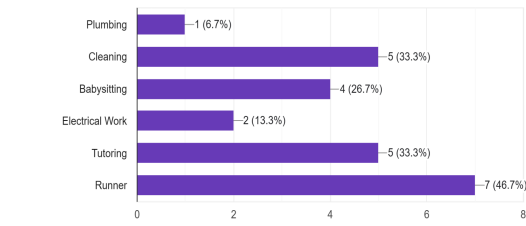
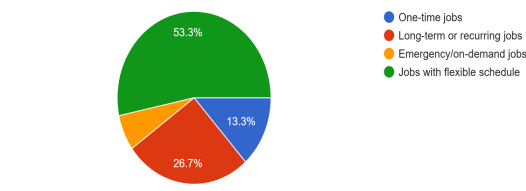
Responses	Elaboration
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What is the most important feature you expect from a home service platform? (Choose up to 2) 30 responses  Fig.15. Question 19	The probe on key platform features for development in UrbanAid direction, users shed priority on service provider background checks (60%), real-time tracking and multiple payment methods (50%), and a rating system (46.7%). The three distinguished safety, transparency, and convenience as priorities.
What kind of perks would make a subscription valuable to you? (Choose up to 2) 29 responses  Fig.16. Question 21	Subscriptions were defined based on user preferences for bonuses. They are shown in Fig. 16 below: top-draw options priority booking (55.2%), discounts on monthly dues (51.7%), access to premium providers (48.3%), and cashback/reward points (44.8%). Evidence of concern amounts to associated savings and access.
If yes, how much would you be willing to pay for a monthly subscription? 29 responses  Fig.17. Question 22	To determine pricing expectations, respondents were asked about monthly subscription costs. Fig. 17 shows RM 8-25 and RM 26-49 were equally favored (34.5%), followed by RM 50-79 (27.6%). Most users expect pricing below RM 50, emphasizing affordability as key.

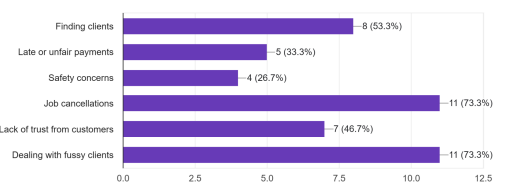
Service Provider Survey

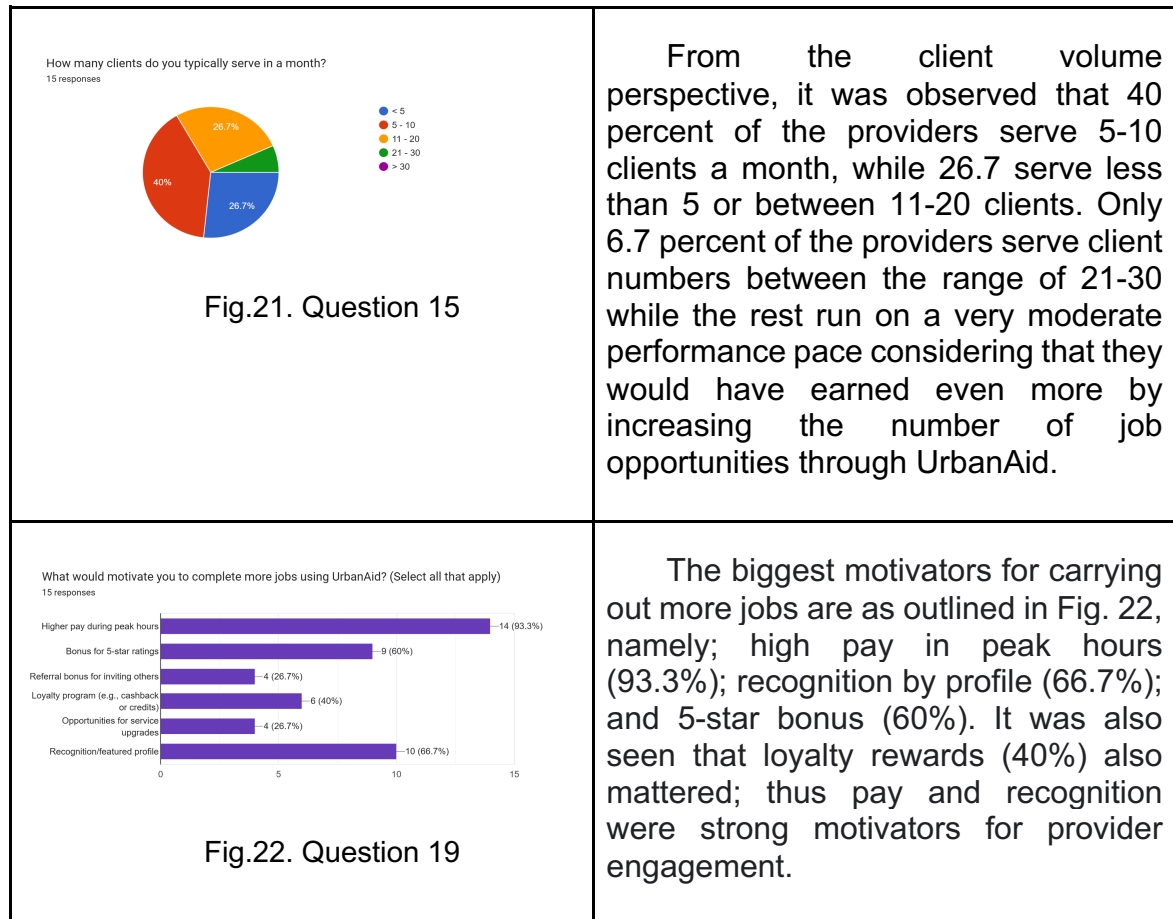
Background

Responses	Elaboration
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What type of services do you provide? 15 responses  Fig.18. Question 3	The question concerning services offered by providers sought to elicit the integration potential for UrbanAid. Figure 18 shows runner services were the most preferred category (46.7%); cleaning and tutoring (33.3%), babysitting (26.7%), electrical (13.3%), and plumbing (6.7%) services followed closely behind, thus inscribing a powerfully favorable background for a multi-service platform.
What type of job arrangements would you prefer to receive on the platform? 15 responses  Fig.19. Question 6	To further customize jobs for their capabilities, the providers were asked for their preferences for engagement arrangements. As illustrated in Fig. 19, the majority preferred flexible scheduling (53.3%), followed by long-term jobs (26.7%). One-off (13.3%) and emergency jobs (6.7%) received less preference, indicating the need for flexibility-oriented, stable job opportunities.

Pain Points and Behavior

Responses	Elaboration
What challenges do you face when working as a service provider? (Select all that apply) 15 responses  Fig.20. Question 13	Service providers identified the most pressing challenges in Fig. 20, with job cancellation and fussy clients coming top (73.3% each), followed closely by difficulty in finding clients (53.3%) and lack of trust from customers (46.7%). Other issues were also raised, such as unfair payments (33.3%) and safety concerns (26.7%); there is clear indication from these contributions that UrbanAid needs strong intervention in terms of job reliability and trust.



Platform Features and Preferences

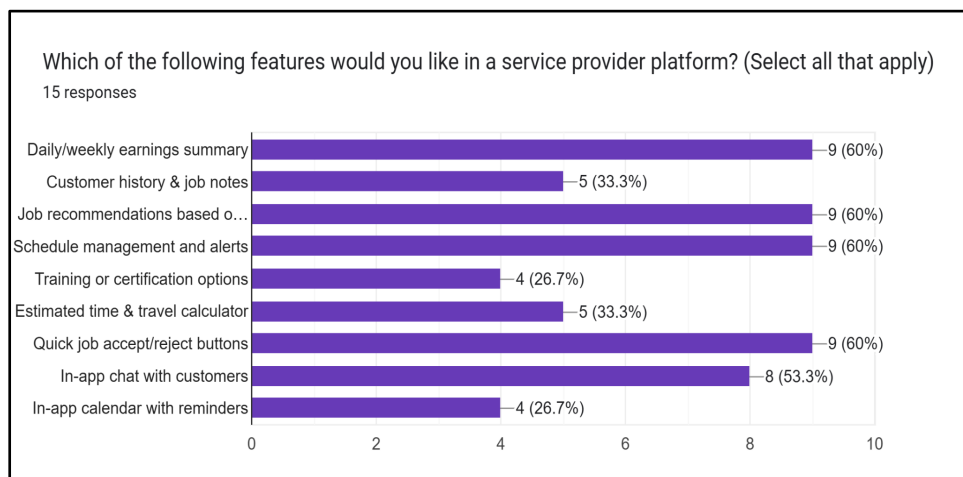


Fig.23. Question 20

This question identified the most useful platform features for service providers. As demonstrated in Fig. 20, the highest preferences earned earnings summary, location-based jobs recommendations, schedule alerts, and quick job accept-or-reject buttons (all at 60%). In-app chat (53.3%) and customer/job history (33.3%) also scored some important preference. These results indicate that UrbanAid should focus on developing tools that facilitate efficiency, clarity, and real-time interaction.

7. VALIDATED BM - BMC FRAMEWORK

7.1. Validated BM



Fig.24. Validated UrbanAid Business Model

7.1.1. Customer Segments

Based on Fig 24, one of the significant customer segments of UrbanAid is the Apartment and Condominium residents. Many people from various backgrounds are starting to opt for city life for its better lifestyle and job opportunities. However, the living costs in cities are not so favorable especially when it comes to hiring service providers to maintain their high-rise homes. Thus, high-rise residents, especially those with disabilities and the elderly, can truly benefit from UrbanAid to provide them convenience in searching trustworthy and reliable services (i.e. cleaning, plumbing, babysitting, electricians, etc.) that can ease the burden of performing mundane everyday tasks or maintaining their lovely homes.

On the other hand, the service providers also gain much benefit as they are provided an easy and convenient platform to find potential customers, improving their presence and credibility in the over-saturated market of service providers in urban areas. From professionals, established service companies, full/part timers to even B40 service-preneurs, all are welcome to pursue their business via UrbanAid's one-stop platform while also upskilling the B40 service-preneurs especially to provide them equal opportunities to gain sufficient experience and improve business in the long run.

7.1.2. Value Propositions

Based on Fig 24, UrbanAid provides several significant value propositions, which are highlighted in different colors to indicate its value to both the apartment and condominium residents (green) as well as the service providers (blue).

For the apartment and condominium residents, UrbanAid ensures convenience by providing a single mobile app that serves as a one-stop solution in booking multiple essential services such as cleaning, babysitting, electrical, plumbing, and more, eliminating the need to search on social media, ask neighbors, or deal with unknown contractors. Next, trust and safety of hiring service providers is one of many concerns that need to be taken into account, which UrbanAid can always assure as all service providers are vetted, background-checked, and rated by other users through the app. Besides that, residents are also given flexible options where they can either book one-time services or recurring schedules based on pricing, rating, or specialization. Lastly, via the app, the residents will always be given transparent & affordable pricing upfront, preventing any doubts regarding hidden costs or bargaining.

For the service providers, UrbanAid provides access to clients without high marketing costs where there is no need to spend money on ads or cold-calling since jobs will be delivered directly to their dashboard, most helpful or new or less digitally-savvy providers. Next, service providers are able to opt for various work and subscription models such as pay-per-job commissions or a monthly subscription plan with premium benefits (i.e. higher visibility, priority bookings, etc). Furthermore, service providers who have proven their credibility and expertise can earn extra commissions, cash bonuses, and exclusive client referrals, further improving their business ventures. Last but not least, UrbanAid can help to provide exclusive training programs and certification badges to help B40 servicepreneurs increase their credibility and earnings.

7.1.3 Revenue Streams

Based on Fig 24, UrbanAid generates revenue through multiple streams. Its primary income comes from commission fees, where 10–20% is deducted from each completed service such as, for an RM80 cleaning job, RM12 goes to UrbanAid. The platform also offers subscription plans to high-rise residents, providing perks like priority booking and discounts. Additionally, service providers can pay for featured listings to increase their visibility, such as a RM10 banner placement during promotional periods. Lastly, UrbanAid charges a small transaction fee per booking (e.g., RM2) to cover payment gateway and operational costs.

7.1.4. Cost Structure

Based on Fig 24, UrbanAid operates as a tech-enabled service marketplace connecting high-rise tenants with local service providers, and its primary costs revolve around technology, customer support, provider management, and partnerships. Key expenses include app development and maintenance which covers platform updates, performance optimization, and developer or SaaS tool costs like Firebase and AWS. To ensure trust and safety, resources are also allocated to background checks, identity verification, and provider training. Reliable 24/7 customer support adds to the cost, requiring staff, chatbot systems, or ticketing tools to handle user issues effectively. Lastly, sourcing and training service

providers, especially B40 servicepreneurs, incurs costs through partnerships with training centers, helping providers gain certifications and improve professionalism.

7.1.5. Key Partners

UrbanAid relies on multiple key partners to deliver value, reduce risks, and scale efficiently. Service providers form the core supply side of the platform, and their quality, reliability, and loyalty are supported through incentives, training, and rating-based rewards. Apartment and condominium management teams act as gatekeepers to UrbanAid's target market, helping with endorsements, user access, and platform integration. Technology partners power the platform's backend, payments, and location services using tools like Firebase, AWS, and Google Maps APIs. Background check agencies are vital for provider verification, ensuring trust and safety, while training institutions such as NGOs and TVET centers help upskill B40 servicepreneurs to improve service quality. Lastly, marketing and referral partners, such as influencers and community ambassadors, aid in growing the user base authentically and cost-effectively.

7.1.6. Key Activities

Based on Fig 24, one of UrbanAid's core activities is the development and ongoing maintenance of its mobile app, guided by the design thinking process, from understanding user pain points to prototyping and testing solutions. Once launched, the app will require continuous updates, bug fixes, and UX improvements based on user feedback. Another key activity is providing responsive customer service, which ensures user satisfaction and trust through timely support, dispute resolution, and feedback collection. Onboarding and vetting service providers is also crucial, involving background checks, identity verification, and training to guarantee safety and quality. UrbanAid also focuses on marketing and user acquisition through targeted campaigns on platforms like Facebook, Instagram, and Google, as well as influencer promotions to drive early-stage growth. Lastly, forming partnerships with apartment managers and local businesses helps UrbanAid promote the platform and integrate effectively within residential communities.

7.1.7. Key Resources

Based on Fig 24, one of UrbanAid's key resources is its mobile app and web platform, which acts as the core product for both residents and service providers to manage bookings, payments, communication, and reviews. The platform must be secure, user-friendly, and compatible with Android and iOS devices. Another vital resource is the customer database and analytics tools, such as CRM systems, which help track user behavior and support personalization, marketing, and service improvements. Additionally, the service provider network is essential, as their quality and availability directly impact user satisfaction and platform credibility. Lastly, UrbanAid's human capital, including developers, support staff, and marketing personnel, is critical to maintaining and growing the multi-sided marketplace efficiently.

7.1.8. Relationships

Based on Fig 24, UrbanAid's two-sided platform depends on strong, trust-based customer relationships to ensure user acquisition, satisfaction, and long-term loyalty. Automated support tools like FAQs and chatbots offer 24/7 assistance, while live customer support via chat, phone, or email helps resolve service or payment issues, especially for sensitive services like babysitting or home repairs. Loyalty programs and rewards encourage continued app usage and reduce churn, while feedback and review systems promote accountability and build community trust. Additionally, subscription-based relationships offer perks such as priority bookings for residents and increased visibility for service providers, further enhancing engagement on both sides.

7.1.9. Channels

Based on Fig 24, UrbanAid utilizes multiple channels to connect its value propositions with customers, supporting acquisition, service delivery, and retention. The primary channel is its mobile app (Android and iOS), used by residents to browse and book services, and by service providers to manage jobs, schedules, and income. The website serves as a secondary platform for desktop users, offering FAQs, support, and onboarding, while also providing service providers with tools for admin tasks and performance insights. Social media platforms like Facebook, Instagram, and TikTok are key for brand awareness and community engagement. Additionally, local partnerships with condos and apartments, through digital notice boards, QR codes, or concierge referrals, subsequently enhancing visibility and trust within residential communities.

7.2. Business Environmental Map

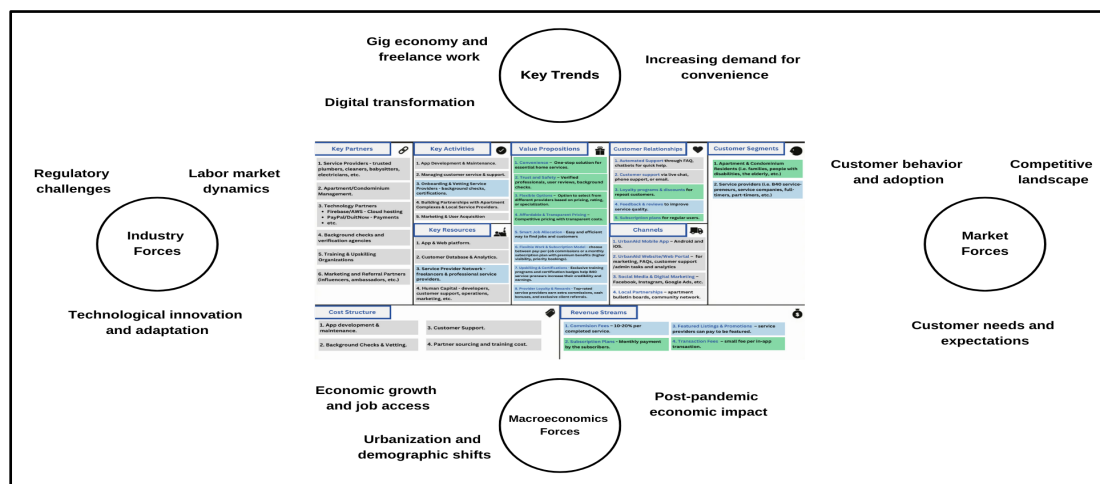


Fig.25. UrbanAid's Business Environmental Map

7.2.1. Market Forces

A) Customer needs and expectations

Our startup company, UrbanAid, is initiated to address the demands from city dwellers, especially the apartments and condominiums residents for consistent,

reliable, and convenient home services assistance under one roof. Everyone realises how hectic, busy, and stressful city lives can be, especially for working professionals, families, and expatriates. Dealing with traffic jams, long working hours, and piling work at the office can make most of them coming home tired, stressed, and have limited spare time. That is why these people are looking for a solution that can ease their pains. Because they do not want to go through the ordeal of dealing with several platforms in order for their needs to be met, they are going out of their way to get a single platform that will provide them with easy and reliable access to a range of services on one platform (Puranik et al., 2023). This aligns with our value proposition, which provides a single platform for a range of home services from childcare, housekeeping, home maintenance to runners, and more.

B) Customer behavior and adoption

The use of digital platforms for household services has become more common among customers since nowadays almost everyone owns mobile devices. UrbanAid's target market, which are the urban residents residing in apartments and condominiums, are among those who enjoy the perks of having digital platforms that make scheduling home services simple and quick. The demand for platforms that offer a wide range of services in a reliable and user-friendly way are rising significantly because customers are getting used to using digital platforms to fulfill their various daily needs (Fioravanti et al., 2023). Furthermore, customers demand for transparency and confidence in services, which is where UrbanAid provides a big advantage by integrating real-time service tracking and service provider authentication.

C) Competitive landscape

Business like UrbanAid, which offers services and connects service providers and customers is not the first in the industry. There are various existing platforms like Grab, GoGet, MaidEasy, and KiddoCare in the industry. However, the biggest difference between UrbanAid and these existing platforms is that these platforms specialize in particular services like food delivery, house cleaning, child care, etc (YeWei, 2018). But, in UrbanAid, we offer all of these services in a single platform to combat the market fragmentation. In short, the primary differentiator of UrbanAid is its capacity to provide a broad range of home services on a single platform.

7.2.2. Industry Forces

A) Regulatory challenges

The Gig economy regulations in Malaysia are evolving very rapidly as the government is still trying to find the best solution to create a comprehensive law that supports the gig economy. As a result, platforms like UrbanAid that provide domestic services are facing significant uncertainty in issues like workers' protections, service quality standard, and price regulations. So these businesses had no choice but to strike a balance between innovation and compliance which

caused them to face difficulties due to the absence of established laws regarding these matters. It is crucial to settle this issue as soon as possible to allow UrbanAid to expand without running afoul of the law and uphold its dedication to providing high-quality services and compensating the service providers fairly (Makhtar et al., 2024).

B) Labor market dynamics

The freelance labor has increased rapidly due to the gig economy, but this situation also highlights the important concerns regarding worker protections and equitable compensation. In general, dissatisfaction and turnover rate are high for service providers as the result of poor compensation, unstable income, and lack of employees' benefits like health care or retirement plans. Thus, to solve this issue, UrbanAid aims to ensure that this customer segment will receive fair compensation and employment stability. UrbanAid will establish a more sustainable work environment for them by providing fair remuneration, transparent pricing, and employment stability. This leads to improved customer experiences and increased retention rates (Surie, 2020).

C) Technological innovation and adaptation

In this 4IR era, technological innovations like AI-powered matching algorithms and Internet of Things-enabled service monitoring are revolutionizing the on-demand service industry. Platforms like UrbanAid are able to utilise these technologies by streamlining important procedures like real-time service tracking, choosing a service provider, and analysing customer feedback. By integrating these advances, service providers are given the resources they need to efficiently manage their work while users are guaranteed timely and top-notch service quality. These capabilities will be crucial in improving the overall customer satisfaction and UrbanAid's operational efficiency as we continue to implement cutting-edge technology, allowing the platform to scale successfully in a cut-throat market (Fioravanti et al., 2023).

7.2.3. Macroeconomics Forces

A) Economic growth and job access

Malaysia's macroeconomics has been expanding, but difficulties still exist, particularly for the lower income group, B40. This group is still struggling to make ends meet and facing financial instability despite general economic progress. Thus, UrbanAid's effort to give opportunities to people, especially those from this group, to earn extra income by collaborating in offering services with a flexible environment and fair compensation is hoped to close this gap. By providing customers with affordable solutions for their household needs and a platform that enables low-income individuals to obtain income whether as part-time or full-time, UrbanAid is

believed to be well-positioned to address these economic inequities and advance an inclusive economy (Kadir, 2020).

B) Urbanization and demographic shifts

The demand for domestic services like cleaning, home maintenance, and childcare is rising significantly as Malaysia urbanized and more people move into cities, particularly apartment and condominium complexes. Thus, the need for flexible, on-demand services that can satisfy the busy urbanites' needs is being driven by this urban migration. As this customer segment is looking for a more practical and time-saving solution compared to the existing solution, the demographic change suggests a rising reliance on digital platforms for daily tasks. Since this customer segment is looking for less cumbersome and time-consuming solutions compared to the existing fragmented solution, demographic change predicts an expansion in the utilisation of digital platforms for daily house chores. Consequently, UrbanAid capitalises on this trend by providing a wide range of services that address the evolving needs of urban residents, especially those residing in high-populated areas who have a strong preference for convenience and high-end domestic services (Puranik et al., 2023).

C) Post-pandemic economic impact

After the pandemic that happened in 2020 due to the covid-19, customer behaviour has seen to change very significantly. This pandemic has accelerated the transition to digital platforms and on-demand services. The demand for contactless services and solutions that could be accessed from home skyrocketed as customers were instructed by the government to adopt remote work and social distancing. This shift is advantageous to UrbanAid since UrbanAid offers a platform that enables customers to schedule services remotely without requiring in-person communication, which guarantees convenience and safety. Thus, platforms like UrbanAid are crucial in assisting people in managing their household chores while abiding by new norms, as the pandemic aftermath has reaffirmed the necessity for safe and efficient service delivery in urban areas (YeWei, 2018).

7.2.4. Key Trends

A) Gig economy and freelance work

Compared to 10 years ago, we can see more people choosing freelance work as their additional or even main source of income. Back then freelance work was limited to some sectors like creative arts, writing and content creation, and education only. But right now, we can see more freelancers from other sectors as well due to benefits like flexible working hours, freedom, and fair pay that they receive. This is one of the contributing factors to the explosive growth in the gig economy. Furthermore, this trend has brought UrbanAid a developing network of independent contractors and service providers (Sharon, 2024). Such workers seek

platforms that provide fair compensation and flexible work schedules, which UrbanAid aims to offer.

B) Digital transformation

After the pandemic that happened in 2020, the digitisation of services has accelerated very quickly. On-demand services, which not many people knew back then, have become customers' preference because of the convenience, accessibility, and safety that these services offer. In this 4IR era, it is becoming more crucial to match service providers with customers and monitor the service delivery in real-time by utilising technologies like Artificial Intelligence (AI), Internet of Things (IoT), and big data (Fioravanti et al., 2023). These technologies are planned to be integrated from time to time into UrbanAid's platform for the purpose of increasing productivity, customer satisfaction, and service quality.

C) Increasing demand for convenience

Customers are demanding for convenient and efficient access to services as a result of their hectic and busy urban lifestyle. They are actively looking for products or services that can alleviate their burden and, most importantly, save their precious time. But having market fragmentation does not help much. That motivates UrbanAid to fill the market demand for platforms with a wide range of services under one roof. By offering a multi-service platform, UrbanAid aims to solve this problem and get rid of the hassle of utilising many apps for various tasks. UrbanAid satisfies customers' need for convenience by providing a one-stop centre for all household necessities, including cleaning, maintenance, childcare, etc, which definitely increases productivity and service reliability (Puranik et al., 2023).

7.3. Strategy Canvas

The strategy canvas compares Urbanaid's business model with those of other existing companies, such as GoGet, Urban Company, KiddoCare, and MaidEasy. This canvas was created to gain a better understanding of the model. The key factors that differentiate these benchmarks from UrbanAid are Service Variety, Trust & Safety Features, Flexibility, Affordability, Scheduling Flexibility, Sustainability & SDG Alignment, Platform Support (Upskilling & Certification), Income Generating Potential (Focusing on B40). Based on Fig. 26, all these factors were analysed and compared among the companies that have a similar orientation to UrbanAid. This strategy canvas also introduces great opportunities for UrbanAid to strengthen the difference of this solution with something remarkable and unique or also known as 'Purple Cow' features. UrbanAid's niche features include the Platform Support (Upskilling & Certification) and Income Generating Potential

(Focusing on B40), where it is one of the initiatives to improve job access for B40, through prioritising the upskilling and training.

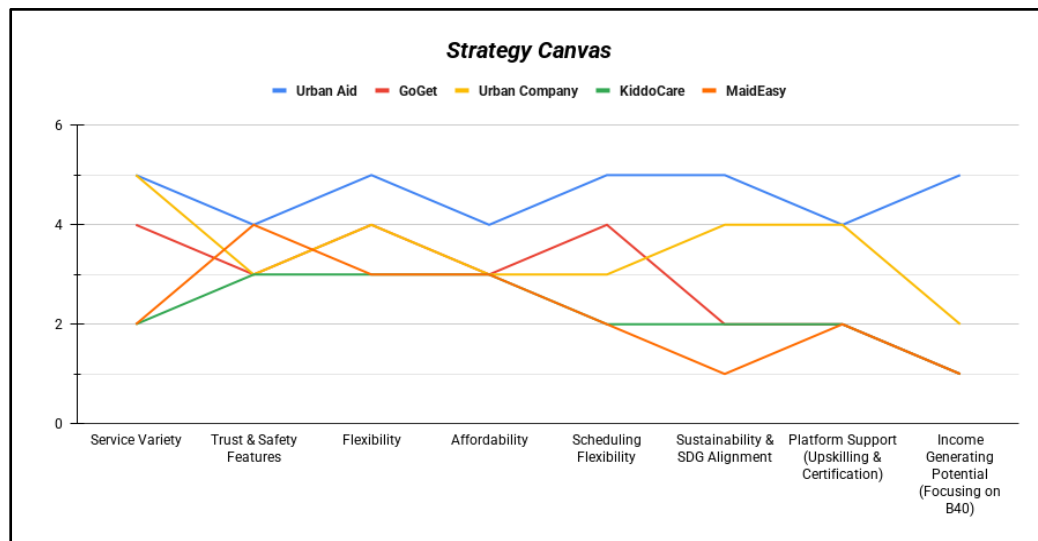


Fig.26. Strategy Canvas

7.4. High Fidelity Prototype

The high-fidelity prototype of the mobile apps created in the early phases of the design process is shown in Fig. 27, 28, 29 and 30. These prototypes enable testing and iterations of the design's functionality and layout. Fig. 27, 28 and 29 are for interfaces where customers will be interacted. Fig 29 included the features of Artificial Intelligence (AI) featuring Automated Customer Support chat and AI matching services and Internet of Things (IoT) featuring service provider tracker.

Fig 30 is the interface the service providers will be interacting with. Both views share the tracker interface that features IoT in the application.

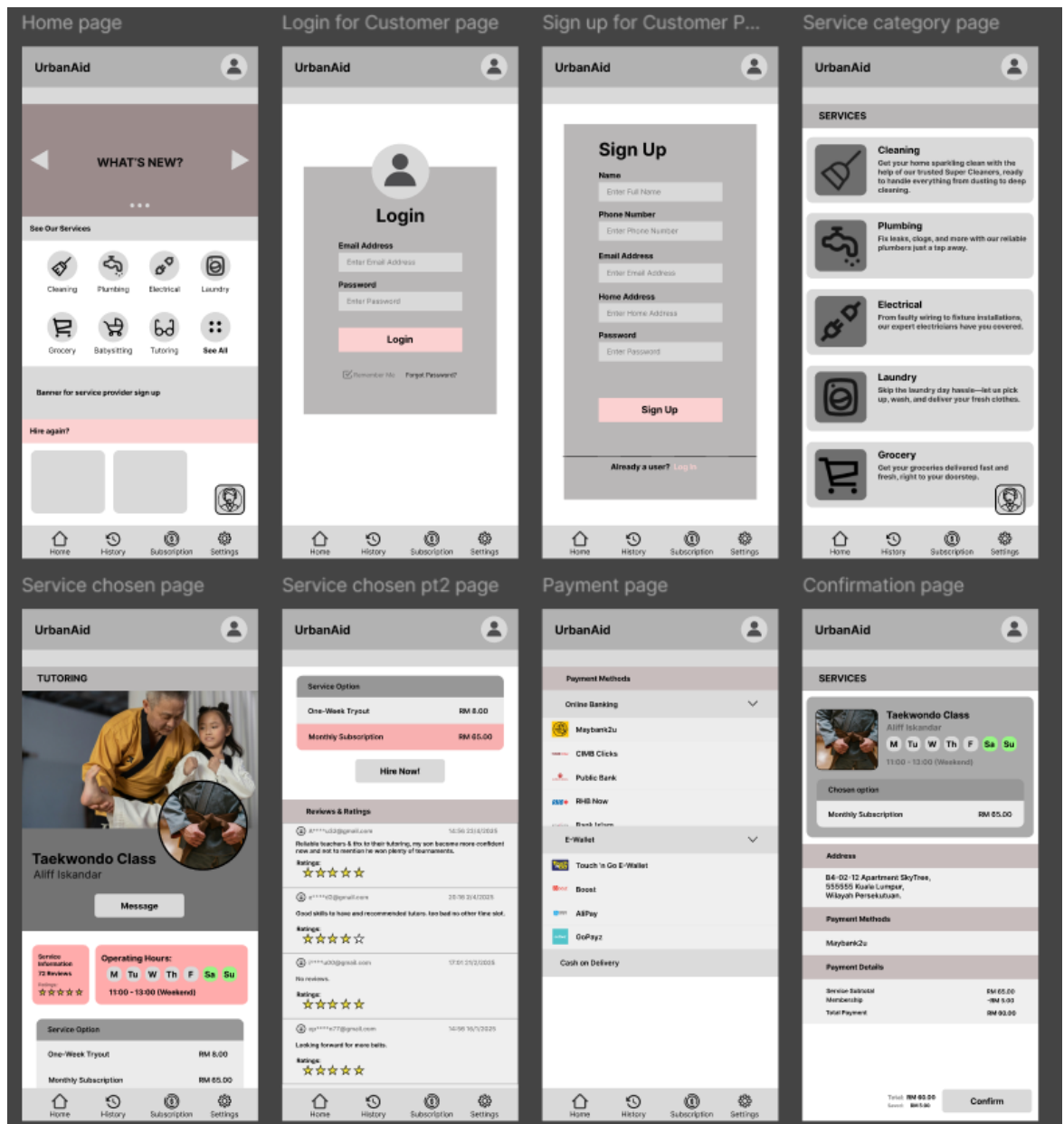


Fig.27. Prototype for Customer's View 1

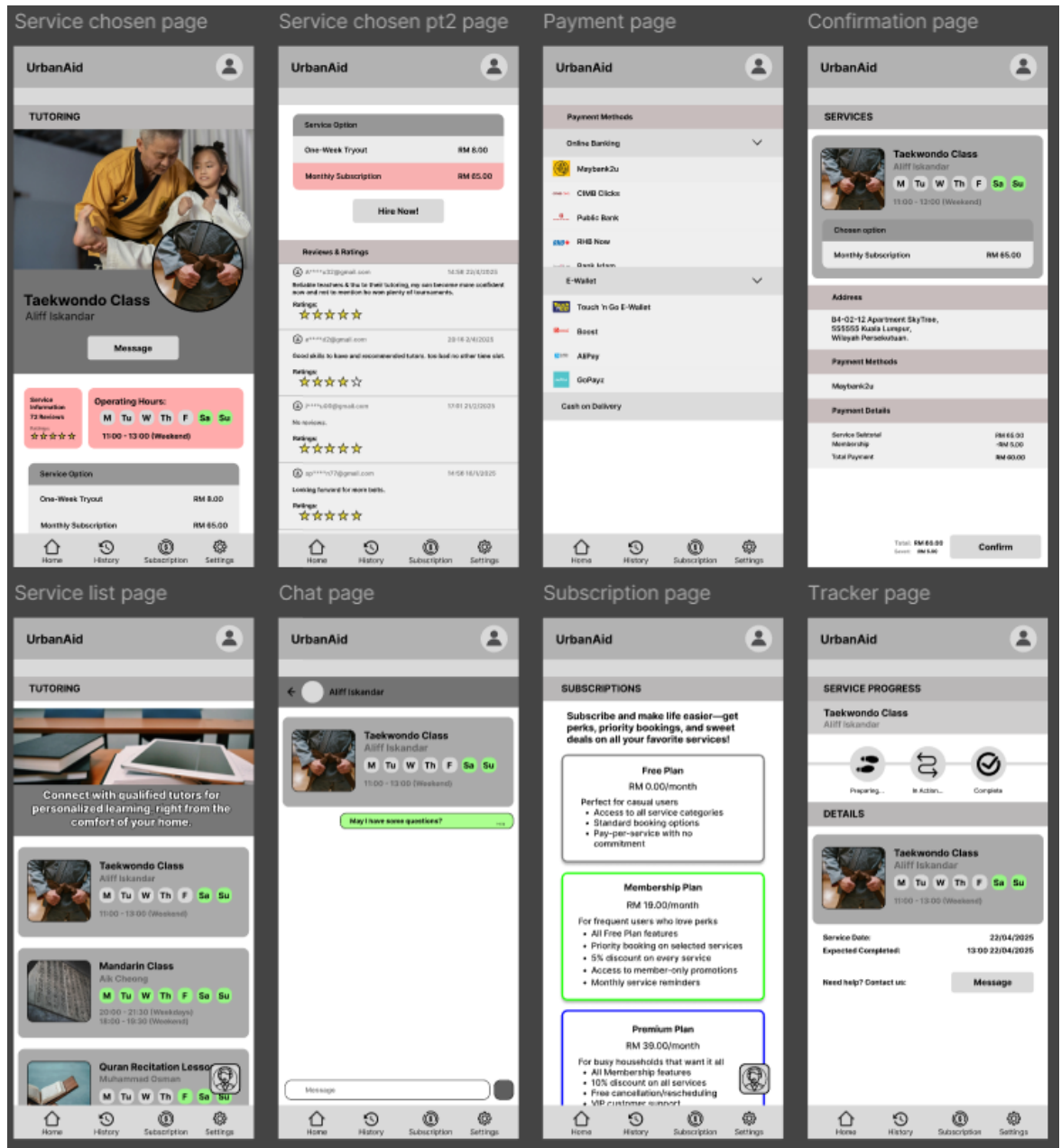


Fig.28. Prototype for Customer's View 2

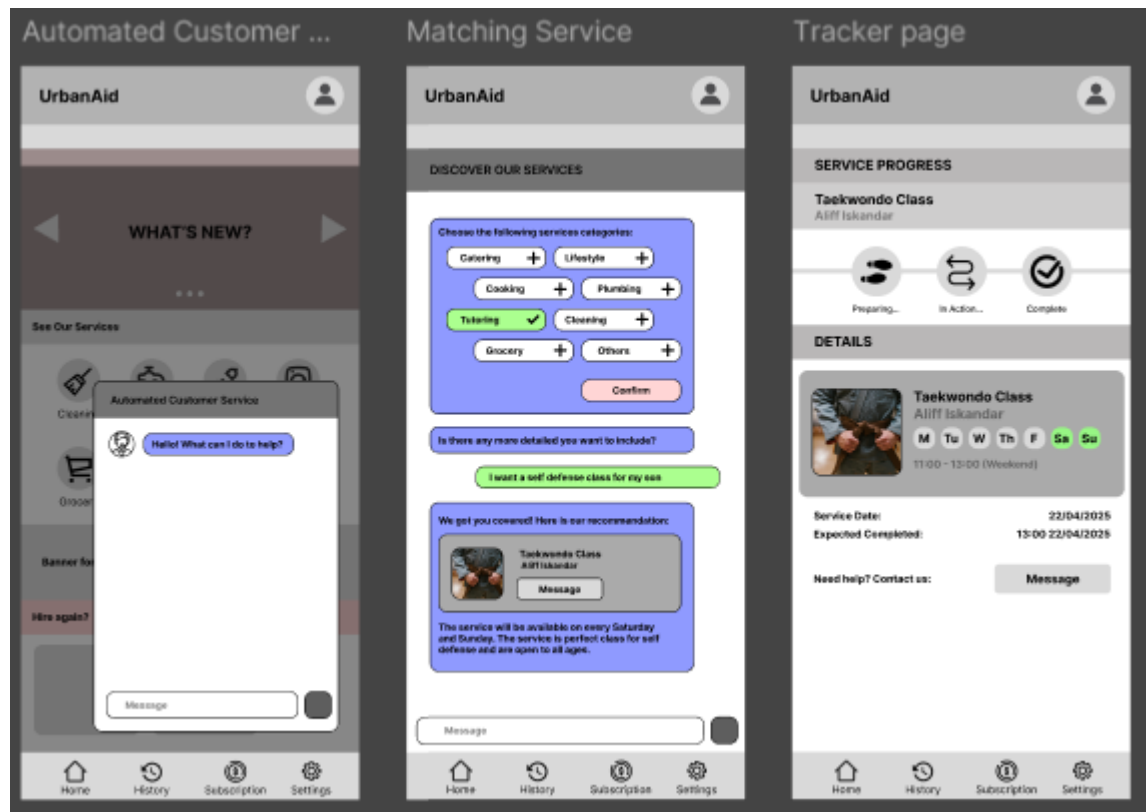


Fig.29. Prototype for Customer's View 3 (Automated customer support chat, AI matching services, and service provider tracker)

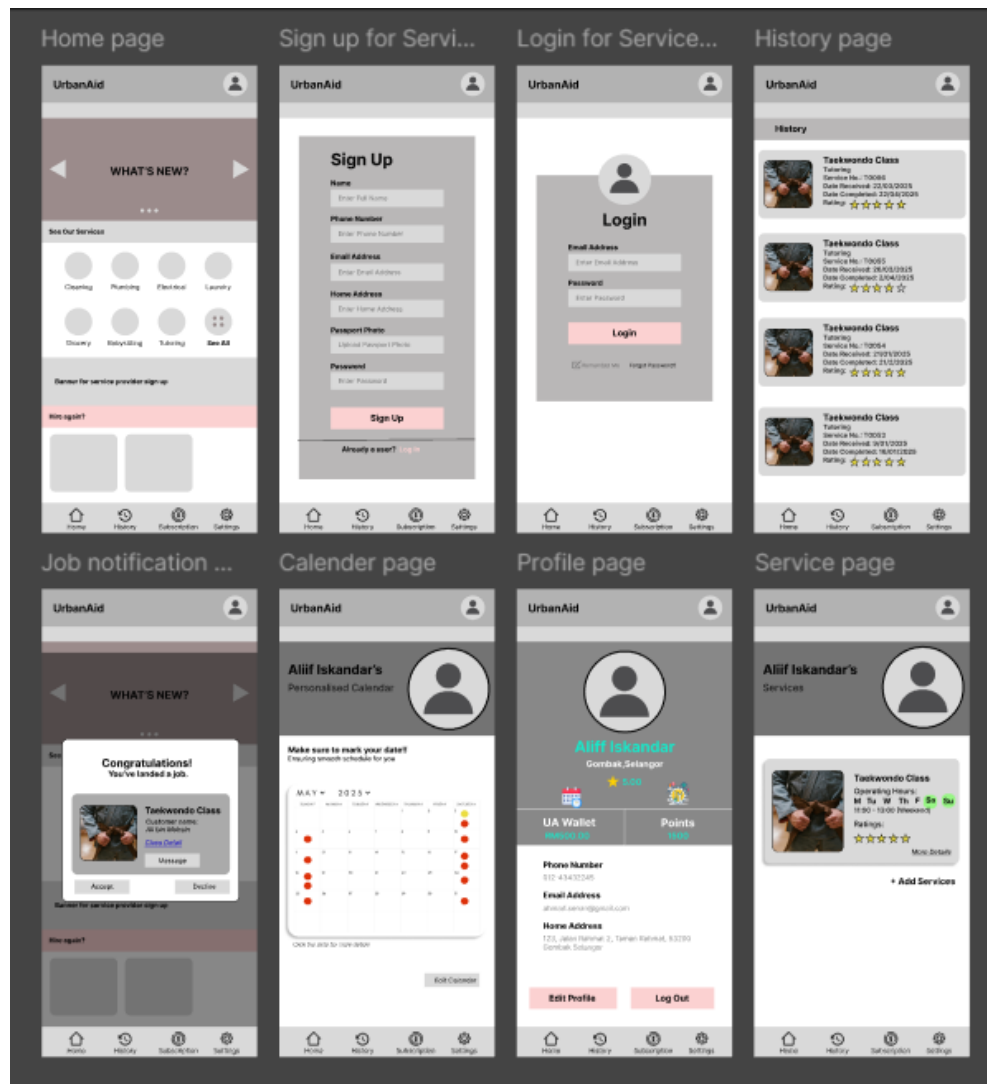


Fig.30. Prototype for Service Provider's View

8. CONCLUSION AND FUTURE WORKS

UrbanAid is a business that should help urban communities, particularly those with hectic schedules, complete time-consuming everyday duties. It should also help service providers who are having trouble gaining new clients. With a unique and reliable approach, this platform connects the customer with the service provider and creates a reliable, responsive and user-friendly channel. This platform counters poor customer experience, untrustworthiness issues towards service providers and the traditional service booking method. On the other hand, this platform offers convenience and a smooth experience for both customers. UrbanAid, with an innovative business model, uses a digital platform that offers customers a smooth, real-time booking experience, trustworthy service tracking, and delay prevention. Additionally, it gives the service provider a platform for producing revenue and

consistent client potential, guaranteeing value and relevance for every consumer category.

Building a thorough business plan using the knowledge gathered from our proven business model is the next stage for UrbanAid. The steps of development, like ideation, system design, testing, deployment, and continuous improvement, will be thoroughly outlined in the business plan. To create a platform that can fulfil its functionality and accomplish its development goal, a more comprehensive evaluation of user preferences is required. The platform's success also relies on how well it integrates with contemporary trends and technologies while maintaining its original goals to guarantee a complete influence on urban communities.

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