

A Conceptual Educoach Multi-Sided Business Model: Online Tutoring Platform to Improve Career Opportunities of B40s and Unemployed Graduates as Digital Entrepreneurs

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Abstract— The paper discusses the development of EduCoach, an online tutoring platform aimed at supporting B40 university students in Malaysia, who come from families with monthly incomes below RM 4,850. EduCoach connects these students with qualified tutors for personalized, one-on-one academic assistance, aiming to enhance academic outcomes and student satisfaction. Despite competition from similar platforms, EduCoach emphasizes ensuring high-quality tutoring to stand out. It also offers tutors, especially B40 working adults and the unemployed, a chance to earn extra income and gain teaching experience, albeit with the need to manage their time effectively. Additionally, note sellers can monetize their academic materials, provided they maintain high standards of quality and organization. The platform adopts a design thinking approach to empathize with users, define problems, and prototype solutions, ensuring a user-friendly and effective service. EduCoach addresses the educational challenges faced by university students while offering flexible income opportunities for tutors and note sellers.

Keywords— Multi-sided Business Model, B40, Entrepreneur, Unemployed and Underemployed graduates, Design thinking, E-Learning

I. INTRODUCTION

Pandemic COVID-19 made a huge impact on Malaysia's economy. When the COVID-19 hit Malaysia, the prime minister declared a total lockdown that forced people to stay at home. People had to stay at home and unable to work. Based on statistics in 2020 by Macrotrends, the unemployment rate has increased 1.24% from 2019. People lost their jobs during the pandemic due to the employer unable to pay the employees. In The Great Reset, "According to the Financial Times, global government debt has already reached its highest level in peacetime". Every aspect of people's lives is being affected by the COVID-19 pandemic in every place in the world. Therefore, a plan must be made to rebuild and

improve all sectors in the economy from education, workers and wellbeing. One of the ways to improve is by implementing the technology.

Technology has become a part of our daily life and it becomes important in every sector, especially in the education sector, as it has the potential to enhance students' achievement, as well as it can enhance the teachers' teaching practices (JAAR, 2020). For instance, tutoring is one of the ways people can gain knowledge and help with the things that need to be clarified. However, in the education sector, university students may need tutoring for a variety of reasons, such as anxiety, difficulty with course syllabus, less efficient materials, and extra practices. Unfortunately, it is hard to find suitable tutors for certain subjects due to the lack of availability of tutors and time constraints. On the other hand, the problems faced by the tutors, especially the beginners, are the difficulty for them to find targeted students since they do not have a specific platform. Even though they did use platforms, it requires them to pay a high amount to advertise their availability.

According to studies, the value of digital competent talents like technology design and programming has significantly increased due to the growing demand for a variety of technological abilities (Padmaja, 2021). As industries engaging in digital transformation, companies and government are increasingly seeking employees with digital competences and soft skills such as teamwork and communication. This means that in order to compete in the job market, both learners and tutors must focus on establishing a well-rounded skill set, both technological and interpersonal abilities. Having both skills will boost their competency and will have a higher chance of being hired.

Referring to upskilling technology in the education sector, especially in tutoring, has the potential to greatly improve

access, quality, and personalization of learning experiences for students because it helps tutors and students to keep up with the fast-paced technological advancements in the industry. With the integration of technology in teaching methods and curricula, tutors shall adapt to use these tools and techniques effectively to provide high-quality and relevant education to students. Additionally, students need to learn digital skills and competencies to succeed in the modern workforce. Therefore, it can be seen that upskilling helps both tutors and students to stay relevant and competitive in the industry, leading to better outcomes for both parties as well as it also can enhance the quality of tutoring services, leading to increased demand for such services and better career prospects for tutors.

Based on our interviews, one of the current solutions offered to tutors in the market to find the targeted customers was that, even though the jobs offered in the app are numerous, if they want to advertise their availability, they need to pay with a minimum of 10 coupon purchases, which cost RM100 for 10 targeted students; this can result in a loss if no student wants to make him his private tutor.

Students can book the tutoring session based on the scheduled availability of the tutor which will ease the booking process as it will not clash with others. It also offers a communication feature so that students and the tutors can communicate through EduCoach including posting materials and meeting links. By sharing the learning materials and resources, they can be used to help students prepare for exams, complete assignments, or have a better understanding of complex concepts.

Overall, becoming a tutor can provide job opportunities and side income for those who want to upskill themselves. The platform can also serve as a gain creator by allowing tutors to earn income from tutoring and selling their notes. Ultimately, this online tutoring platform can increase students' knowledge and help solve their problems in chosen courses while creating job opportunities and generating extra income which aligns with several Sustainable Development Goals (SDGs), including SDG 8, Decent Work and Economic Growth. By providing job opportunities and side income as well as nurturing as entrepreneurs, the platform can help reduce their burden among those who want to upskill themselves. Additionally, the platform also supports SDG 8 by creating opportunities for decent work and economic growth, which can contribute to sustainable economic development.

Ultimately, the platform can increase access to education and training, which aligns with SDG 4, ensuring inclusive and equitable quality education and promoting lifelong learning opportunities for all and aims to provide access to education

and training that can enhance people's lives and enable them to adapt to changes in the economy and society (Yemini, 2019). By prioritising education and lifelong learning, this SDG can help individuals develop the skills including digital competency to navigate the challenges of the 21st century. In addition, it is one of the practical applications of Maqasid Shariah, to protect the intellect as it indirectly can help the acquisition of knowledge, provide easier access to information, and promote a culture of lifelong learning. As a result, people will be able to adapt better to the changing requirements of the digital economy and era as well as make constructive contributions to society.

II. OBJECTIVES

The main objective of this paper is to develop a conceptual EduCoach business model including digital platform & apps that offers and provides products/services as pain relievers and gain creators including:

- a. To help B40 students find and book qualified tutors easily as well as to make sure they gain knowledge from the tutoring sessions.
- b. To encourage students who have the credential in teaching to be tutors.
- c. To pique interest in unemployed and underemployed graduates to be a digital-entrepreneur in the future.

III. METHODOLOGY

This paper adapts the Design Thinking Methodology by Osterwalder and Pigneur (2010) that consists of five crucial stages which are empathising, defining, ideating, prototyping, and testing. First and foremost, it begins with empathising to understand the customers' demands that will unravel the pains and create gains. For that reason, various methods such as an online survey, interviews, literature review, and benchmarking will be conducted to learn about the problems faced by our customer segments. Moreover, these methods will allow us to compare the relevancy of our solution to other companies' solutions and get ideas on how to develop creative solutions. The second stage is defining the problem that constructs a point of view based on the customer segments' real pains, gains, needs, and insights. This leads to coming up with the Environmental Map (EM), Business Model Canvas (BMC), and Value Proposition Canvas (VPC) that will give a clear picture of the core problems that want to be solved. The third stage will be entering the solution space which starts with ideating. This stage is where several innovative solutions and options can be brainstormed. In the previous stage, our team just jotted down what can be gained from the methods used. However, ideating will allow our team to add more solutions to enhance the initial EM, BMC, and VPC. Next, the fourth stage is called prototyping which represents our innovative solutions. According to Osterwalder and Pigneur (2010),

“Prototyping comes from the design and engineering disciplines, where it is widely used for product design, architecture, and interaction design.” (p. 168). By designing a prototype, our product can be visualised and proceed to the last stage which is testing. The fifth stage will allow our team to engage in a continuous innovation process to constantly improve the design. Thus, the five stages of Design Thinking Methodology will be the guideline to achieve our business goals.

IV. LITERATURE REVIEW

A. MyDigital (<https://www.epu.gov.my/sites/default/files/2021-02/malaysia-digital-economy-blueprint.pdf>)

The Malaysia Digital Economy Blueprint (2021) or in short MyDigital is a comprehensive roadmap report that outlines the government's vision and initiatives to drive digital transformation and accelerate economic growth through technology adoption and innovation for the citizen, business and the government. MyDigital emphasises the need to building agile and competent digital talent including (a) reskilling current workforce with the digital skills needed to stay relevant, and (b) ensuring that gig workers are protected and equipped with the relevant skills. The World Economic Forum estimates that 75 million jobs worldwide will be replaced by 2022. LinkedIn estimates in its report, that 150 million new jobs will be created by 2025 that are related to digital competencies. MyDigital emphasises the need to invest and build digital infrastructure, promoting the use of emerging technologies, and supporting the development of a vibrant digital ecosystem. To accomplish this, RM21 billion would be invested in the National Digital Network (JENDELA) during the following five years. Up until 2023, telecommunications firms will invest RM1.65 billion to improve connectivity to the global undersea cable network. For the next ten years, RM15 billion will be invested in the rollout of 5G across the nation. Also, over the next five years, cloud service provider (CSP) businesses would invest between RM12 billion and RM15 billion (Subramaniam, 2021). It also highlights the need to support entrepreneurship and innovation in the digital economy which includes providing funding and support for start-ups, promoting collaboration between industry and academics, and fostering a culture of innovation and creativity as well as demand for digitally competent talents.

B. Multi-sided business model

A multi-sided business model is defined as a business that facilitates interaction between two or more distinct groups of customers who derive value from each other's participation on the platform. These platforms create value by reducing transaction costs and facilitating the exchange of goods, services or information (Hagiu & Wright, 2015). One of the main benefits of a multi-sided business model is network effects. As more users join the platform, the value of the platform increases for all users (Eisenmann et al., 2006). This can create a virtuous cycle of growth, as more users attract even more users.

An existing conceptual multi-sided business model called Skill-Hub by Amran et al., (2022) can be taken as an

example. Skill-Hub is a business that consists of multiple customer segments which are customer, service provider, underemployed or unemployed B40 and donors. They help their customers who are busy and in need of immediate service. They also provide a platform for someone who wants to sell their services to people in need.

C. Unemployed and underemployed fresh graduates

Unemployment among fresh graduates is a growing concern in many countries, and it has received significant attention in the academic literature. Several studies have attempted to understand the factors that contribute to this phenomenon, as well as its impact on the individuals and society. Some major factors that have been identified as contributing to graduate unemployment include employability skills, quality of education, job expectations and market demand (Eeh Eeh et al., 2022). For example, a study by Eeh Eeh et al (2018) is to offer a greater view on the relationship between independent variables (employability skills, quality of education, job expectations and market demand) and dependent variables (graduate unemployment). According to the findings, all of the independent variables are significant in explaining graduate unemployment in Malaysia. As a result, individuals or governments should make efforts to reduce graduate unemployment.

The impact of unemployment among fresh graduates can be significant, both on the individuals and society as a whole. For individuals, unemployment can lead to negative psychological impacts such as financial hardship, lack of self-esteem, and a sense of social isolation. Furthermore, based on research made, descriptive analysis shows that the graduates' life happiness decreases over the duration of their unemployment (Lim, 2016). In terms of unemployment and underemployment graduates in the context of high demand for digital competencies, with the rapid advancement of technology, digital skills have become increasingly important in the job market, and the demand for workers with these skills is expected to grow in the coming years. However, despite the high demand for digital skills, many people still struggle to find employment or are underemployed in jobs that do not fully utilize their skills and knowledge. This can be due to various reasons such as lack of access to education and training, inadequate job opportunities, and limited networking opportunities.

Acquiring digital competencies can be a valuable strategy for unemployed or underemployed individuals looking to enhance their employability and increase their earning potential.

D. E-Learning

E-learning, or online learning, has become increasingly popular in recent years due to advances in technology and its potential to reach learners regardless of geographical location. It can offer the assistance required to fill knowledge gaps in essential topics and raise performance levels by giving students a secure, practical, and

individualised resource to turn to when they need extra academic aid (Antalffy, 2023). It offers a convenient and effective way for students to learn and improve their academic performance. One of them is online tutoring, often more affordable than in-person tutoring, as there are no travel or other associated expenses for the student or tutor. Through online learning, students can get high-quality services without being limited by their location or their ability to go there. Because assistance is now only a quick internet connection away, even students who live in more remote places can benefit from online tutoring and its resources (Antalffy, 2023).

E. Benchmark of Business Models

1. MCPLUS (<http://mcplus.my>)

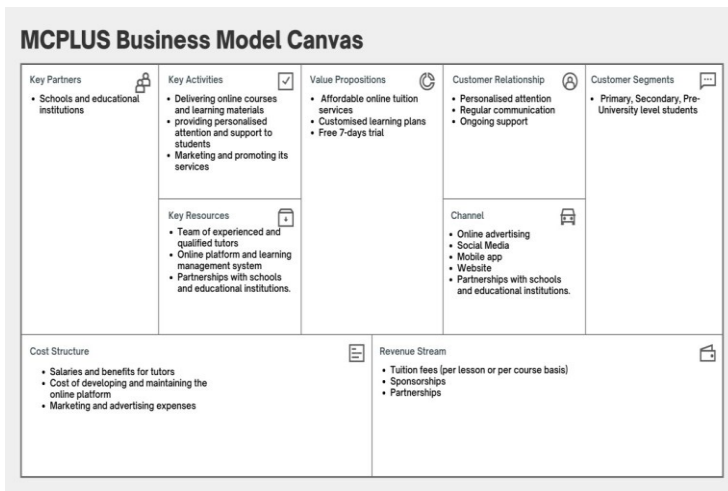


Fig. 1 Business Model Canvas for MCPLUS

MCPLUS (Fig. 1) is an online tuition platform in Malaysia that provides personalised online tutoring services for students in primary, secondary, and pre-university levels. The platform offers one-to-one and group sessions with experienced and qualified tutors who are selected through a rigorous screening process. MCPLUS's business model follows a subscription-based pricing strategy where students can sign up for various packages depending on their needs and preferences. The packages range from one-to-one sessions to group sessions, and students can choose the number of sessions they want to attend per week. The platform also offers a trial session for students to test the service before committing to a subscription.

The platform's revenue model is based on a commission system, where MCPLUS takes a percentage of the tutor's earnings for every session. This incentivizes tutors to provide quality services and maintain a high rating on the platform. Additionally, MCPLUS also offers a referral program for existing customers to earn credits towards their next subscription by referring new customers to the platform. Lastly, MCPLUS's business model focuses on providing a convenient and personalised online tutoring service for students while

also providing a reliable source of income for qualified tutors.

2. MyTutor (<https://mytutor.my/>)

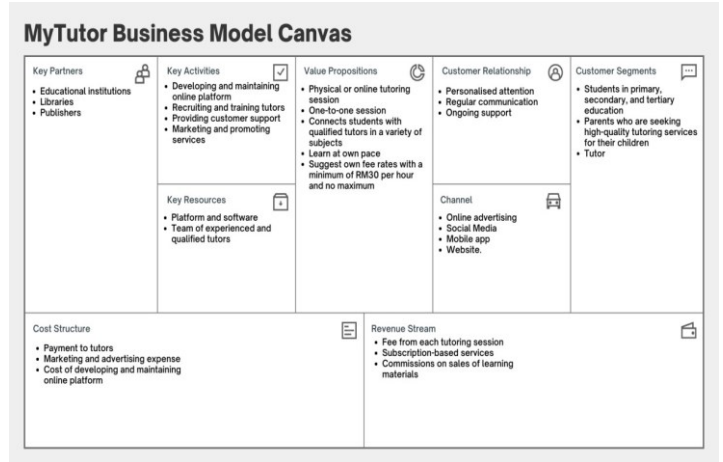
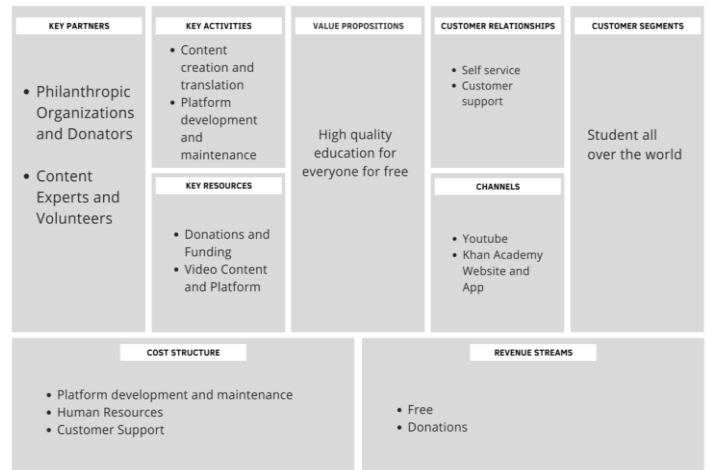


Fig. 2 Business Model Canvas for MyTutor

MyTutor (Fig. 2) is an online tutoring platform that connects students with qualified tutors who provide one-to-one online tutoring sessions. The platform offers a wide range of subjects, including mathematics, science, English, and more, and caters to students of all ages, from primary school to university level. Students can search for tutors based on their preferred subject, level, and availability, and can book and pay for their sessions directly through the platform. Tutors are vetted and selected based on their qualifications and experience and can set their own rates and availability. MyTutor charges a commission on each session booked through the platform.

Khan Academy Business Model Canvas



In terms of revenue streams, MyTutor charges a commission fee from the tutor's earnings for each completed tutoring session. The platform also provides premium services for both tutors and students, such as the ability to access more advanced features and tools. Additionally, the platform has a referral program that rewards users for referring new students or tutors to the platform. To sum up, MyTutor's business model is centered around providing a convenient and accessible way for

students to find tutors, while also providing tutors with a flexible and profitable way to earn income through their expertise.

3. MyPrivateTutor (<https://www.myprivatetutor.my>)

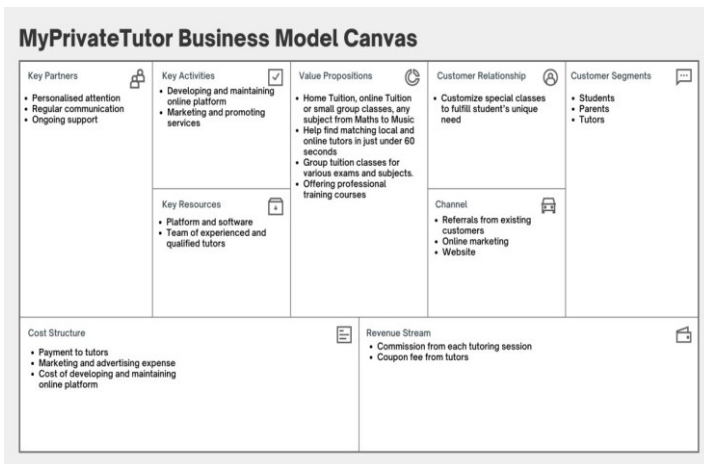


Fig. 3 Business Model Canvas for MyPrivateTutor

MyPrivateTutor is a tutoring platform based in Malaysia that connects students with tutors in various subjects and levels. The platform requires users to sign up or login in order to access its features, including searching for tutors, scheduling sessions, and making payments. In comparison to MyTutor, which charges a commission on each session booked through the platform, MyPrivateTutor charges tutors a fee for a certain number of coupons that can be used to advertise the tutors services on the platform. Specifically, MyPrivateTutor charges RM 100 for 10 coupons. This pricing structure may pose a challenge for beginner tutors who lack experience and may find it too expensive to purchase 10 coupons at once in order to advertise their services to potential consumers. As a result, MyPrivateTutor's pricing structure may discourage beginner tutors from using the platform to advertise their services, potentially limiting the platform's pool of available tutors and revenue streams. Tutors who do use the platform may need to improvise and find other ways to earn income through their expertise, since the pricing structure may not be suitable for all tutors. It is important for tutors to carefully consider the costs and benefits of using any tutoring platform before making a decision.

4. Khan Academy (<https://www.khanacademy.org/>)

Fig. 4 The Business Model Canvas of Khan Academy

As can be seen in Fig 4, it shows the Business Model Canvas (BMC) of Khan Academy which will be used as reference for EduCoach to construct its initial BMC. Mainly, the key selling point of Khan Academy is they serve as online learning platform that provides students all over the world with a variety of educational tools, such as video lessons, interactive exercises, and examinations to aid in the learning a broad selection of courses in a variety of areas, from mathematics and physics to history and art. Their business concept is based on the idea that everyone should have access to education, regardless of location or socioeconomic position as well as to enable people to realise their greatest potential by offering free, top-quality education.

Although Khan Academy does not provide one-on-one tutoring, it does offer a community forum platform for students to interact with other students and receive support from volunteer moderators and peers consisting of answering questions, providing guidance and support, and sharing feedback with students in order to make education more accessible and interesting for everyone.

V. INITIAL BUSINESS MODEL USING BUSINESS MODEL CANVAS

A. Business Model Canvas

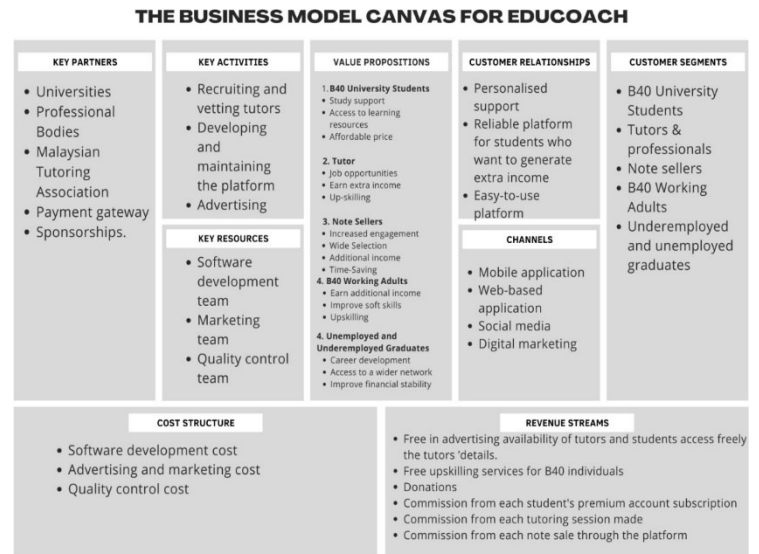


Fig. 5 Initial Business Model Canvas

Our niche value proposition is to provide students who need extra support in their study with one-to-one online tutoring sessions with qualified tutors especially for B40 students who are financially struggling. Students can choose their own time to conduct the session during their free time or whenever they feel ready.

B. Value Proposition Canvas

Table 1 : Value Proposition Canvas

Customer Segments	Value Map	Customer Profile	B40 Working Adults	Products and Services	Job-to-do
B40 University Students	<p>Products and Services</p> <ul style="list-style-type: none"> Trusted EduCoach Tutor Smartphone apps and website <p>Gain Creators</p> <ul style="list-style-type: none"> Availability of competent tutor. Rating system Availability of relevant notes. <p>Pain Relievers</p> <ul style="list-style-type: none"> Tutor ratings All time availability of tutors Variety of notes availability 	<p>Job-to-do</p> <ul style="list-style-type: none"> Search for competent tutor Enhance competency <p>Gains</p> <ul style="list-style-type: none"> Increase students' knowledge Manage to solve students' problems in chosen courses. Trusted & competent tutor <p>Pains</p> <ul style="list-style-type: none"> Low availability of good tutors Lack of notes for certain courses. 		<ul style="list-style-type: none"> EduCoach Tutor Smartphone apps and website <p>Gain Creators</p> <ul style="list-style-type: none"> Opportunity to earn extra income through part-time tutoring Flexibility to choose working hours and subjects to teach Access to a large pool of potential students through EduCoach's platform <p>Pain Relievers</p> <ul style="list-style-type: none"> Assistance in creating a tutoring profile and marketing themselves effectively. <p>Support from EduCoach in handling administrative tasks such as payment and class scheduling.</p>	<ul style="list-style-type: none"> Apply to become a tutor on the platform Begin tutoring students <p>Gains</p> <ul style="list-style-type: none"> Additional income to help cover living expenses and cope with inflation Improved teaching skills and knowledge that can lead to future job opportunities. <p>Pains</p> <ul style="list-style-type: none"> Difficulty finding part-time work that pays well and is flexible <p>Limited opportunities to develop new skills and knowledge</p>
Tutors & professionals	<p>Products and Services</p> <ul style="list-style-type: none"> EduCoach Tutor Smartphone apps and website <p>Gain Creators</p> <ul style="list-style-type: none"> Customer Loyalty Commission on tutors earning Rating system <p>Pain Relievers</p> <ul style="list-style-type: none"> Instant/online booking Convenient payment Safe and efficient communication tools 	<p>Job-to-do</p> <ul style="list-style-type: none"> Search & recruit students Advertise on social media <p>Gains</p> <ul style="list-style-type: none"> Increase job opportunities Additional income Flexible working hours Rating system <p>Pains</p> <ul style="list-style-type: none"> Hard to find the students Unorganised tutoring sessions 		<ul style="list-style-type: none"> EduCoach Tutor Smartphone apps and website <p>Gain Creators</p> <ul style="list-style-type: none"> Provide access to a large pool of students who are in need of tutoring services. Facilitate networking opportunities between tutors and other professionals in the education industry. <p>Pain Relievers</p> <ul style="list-style-type: none"> Can earn an income and gain work experience while waiting for job opportunities in their desired field. Sustain digital competencies that are in high demand leading to improved career prospects. 	<ul style="list-style-type: none"> Apply to become a tutor on the platform Begin tutoring students <p>Gains</p> <ul style="list-style-type: none"> Offering personalized and flexible learning experiences. Job placement assistance. Connecting customers with industry experts for mentorship and networking opportunities. <p>Pains</p> <ul style="list-style-type: none"> Lack of financial resources, limited access to quality educational resources.
Note Sellers	<p>Products and Services</p> <ul style="list-style-type: none"> Trusted EduCoach Tutor Smartphone apps and website <p>Gain Creators</p> <ul style="list-style-type: none"> The ability to sell notes in a short amount of time. <p>Pain Relievers</p> <ul style="list-style-type: none"> Specific platform to sell notes Easy to get customers 	<p>Job-to-do</p> <ul style="list-style-type: none"> Advertise notes Search for online buyers <p>Gains</p> <ul style="list-style-type: none"> Increase job opportunities Extra income Share knowledge with others <p>Pains</p> <ul style="list-style-type: none"> Lack of trusted platforms to specifically sell notes. Hard to find buyers 			

VI. CONDUCT VALIDATION OF INITIAL BM & KEY FINDINGS

To validate our initial business model, 2 interview sessions with tutors and an online survey with 13 questions have been distributed through social media. 21 responses received - 14 undergraduate students, 3 foundation students and 2 postgraduate students. From the online survey, 52.4% of the respondents prefer to book and communicate with their tutors online, while 38.1% do so in person. Fig. 5 shows that 35.3% of respondents prefer printed copies, while 58.8% would like to get notes in digital format.

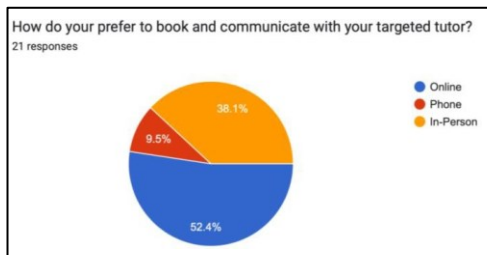


Fig. 6 Percentage of students who prefer to book and communicate with their tutors online in 3 different modes.

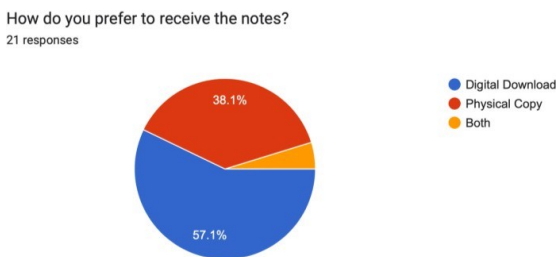


Fig. 7 Percentage of students who prefer to receive notes in 3 different ways.

These results validate our choices to include an online booking platform and note-selling function in EduCoach, an online tutoring system. By including this feature, EduCoach aims to provide a convenient solution to the problem of physical travel that students and lecturers face while buying notes. Whereas the note-selling function allows students or lecturers to sell their notes on the platform while the online booking system enables them to schedule classes online. These features would bring benefits to both tutors and students where the online booking system will make it easier for students to find competent tutors and schedule classes without the need to meet them physically. Similarly, the note-selling function will allow lecturers to sell their notes online.

During an interview with Miss Syza Afrina, an underemployed graduate who decided to be a full-time tutor with expertise in Mathematics, English, Science, and Additional Mathematics, she suggested that EduCoach should offer affordable prices to support the tutoring and student communities, especially the B40 group. She found the current pricing structure unsuitable for beginners like herself. Additionally, Miss Afrina suggested that EduCoach should include a feature where tutors can provide feedback to parents

through a report subpage. She recommended that any complaints should be managed by an admin who will also set schedules for the tutors. Overall, Miss Afrina's suggestions are relevant to the business venture as they aim to improve the pricing structure and provide better communication channels between tutors, parents, and EduCoach. During the interviews, Syza suggested offering an online tutoring system and a platform for buying and selling notes. She also mentioned the need for tutors to provide learning materials through WhatsApp and proposed uploading them onto the platform.

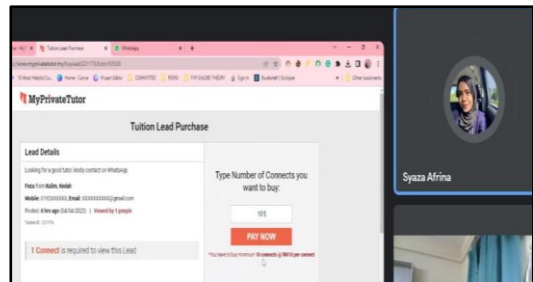


Fig. 8 Interview session with Miss Syza, a full-time tutor

The second interviewee, Miss Arifah who worked as a full time software tester and as a tutor for part time, suggested adding a feature to manage tutors' schedules and give reminders, which is implemented in her tuition centre, Read Hero (seen in Fig. 8). These suggestions aim to improve the service offered by EduCoach and make it more convenient for users. To adapt Khan Academy to EduCoach business model, our team proposes collecting commissions from tutoring sessions and note sales for a steady cash flow. This approach is more sustainable than relying on donations. We also suggest providing a free platform for qualified tutors to advertise their availability and for students to book sessions, which can attract more users and develop a loyal user base. These measures aim to improve the service provided by EduCoach by incorporating useful components of Khan Academy's business model.

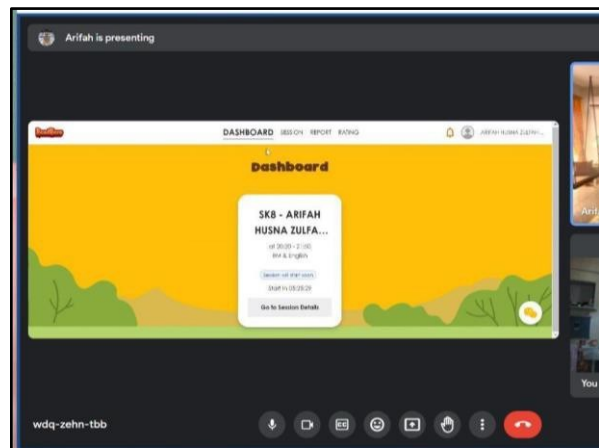


Fig. 9 Interview session with Miss Arifah, a full-time software tester and a part time tutor at Read Hero

IV. VALIDATED BUSINESS MODEL – BMC FRAMEWORK

A. Validated Business Model Canvas

Based on the validation through interviews and surveys, the validated business model for EduCoach is shown in Fig. 10.

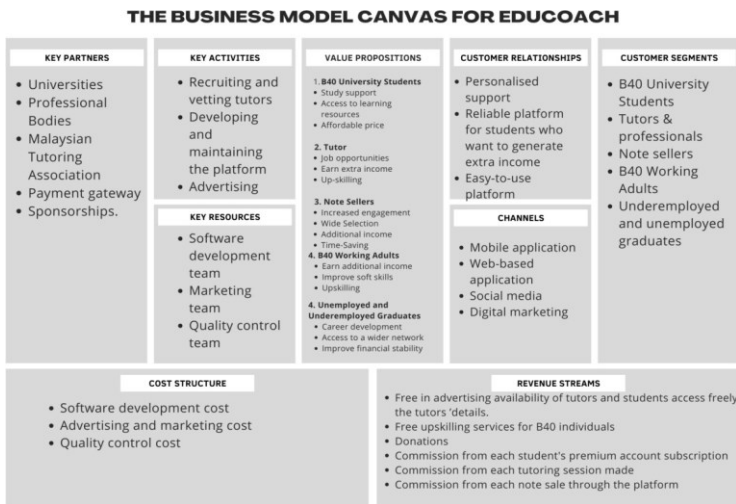


Fig. 10 Validated Business Model Canvas for EduCoach

1. Customer Segments

The Customer Segments (CS) block describes the groups of individuals or organisations that a company hopes to reach and serve through its products and services. In EduCoach, the CS are (a) B40 university students who need extra help with their study from professionals & competent tutors, (b) tutors and professionals which are people in need of side income by being a tutor as well as volunteers in re- & up-skill of B40s, (c) note sellers which are professionals & competent tutors that want to share their knowledge and skills through notes sharing and at the same time can gain extra income, and (d) B40 working adults, and underemployed and unemployed graduates where EduCoach offers free re- and up-skilling programs, job opportunities, and coaching/mentoring to help these individuals improve their career prospects and succeed as entrepreneurs.

2. Value Propositions

Value propositions (VP) a collection of products and services that provide value to a certain CS. These are the VP for EduCoach based on each CS:

a. B40 University Students: EduCoach is a platform for B40 university students that want to seek study support, and extra lectures and coaching. They can get help in studies by hiring a tutor for that required subject. The fee for tutors is at an affordable price for them. Hence, the university students do not need to worry about not being able to pay for the tutor's fee. Other than that, they can get access to learning resources and materials from the tutor or from the EduCoach platform.

b. Tutors & professionals: EduCoach platform provides job opportunities to people that have the credibility to teach and share knowledge. Tutors can generate extra income by becoming a tutor. A job as tutor is usually flexible as the schedule for learning is determined by the tutor and students themselves. Furthermore, this platform can upskill the soft

skills and hard skills in many aspects as they learn from all the experience of being a tutor. For example, professionals like software engineers, solution architects, and cyber security experts can use their expertise to teach students about computer programming languages, designing software architecture, or protecting computer networks against hackers. By sharing their knowledge and experience with students, these professionals not only contribute to the education sector but also enhance their own skills and credibility in their respective fields.

c. Note sellers: In EduCoach, there is a place where professionals & competent tutors can share their notes by selling it. This will increase the engagement of students that want to have additional income by selling their hardworking notes. Through this platform, sellers can sell the notes in a short time as they only need to upload the notes and sell it. Customers who want to find relatable notes can search for it in EduCoach, which has a wide selection of notes. Thus, sellers can easily get customers from this platform.

d. B40 working adults: EduCoach provides a platform for B40 working adults to gain additional income by selling notes or becoming a tutor. Besides that, they can improve their soft skills throughout the learning sessions with the students and upskilling in using technology for tutoring sessions. In addition, they can take reskilling and upskilling classes that will be taught by professionals.

e. Underemployed and unemployed graduates: EduCoach offers underemployed and unemployed graduates to become a tutor as they can develop their career. Other than that, they can have access to a wider network. In addition, they can improve their financial status by gaining income from becoming a tutor or selling useful notes on EduCoach. Maybe by being a tutor or selling notes will be the first step and stepping stone for them in having better job opportunities or the start of interest in becoming an entrepreneur. Besides that, they can join any skill tutoring classes that will be taught by professionals to gain new knowledge or upskill existing skills.

3. Channels

Channels block shows how a corporation or company connects with and reaches out to their CS in order to deliver the VP. EduCoach provides channels in both web-based applications and mobile applications. All channels will make accessing EduCoach easier because CS can open the platform either using their phone or laptop. It is more convenient and attracts more engagement from CS. Other channels are social media and digital marketing. Having social media and digital marketing as channels helps to promote EduCoach with minimal cost.

4. Customer Relationships

The Customer Relationships (CR) block shows the different relationships that a company develops and bolster relationships with particular CS. Personalised assistance, a dependable platform, and a user friendly platform are what let EduCoach create and sustain relationships with all CS. EduCoach platform is a reliable and trusted platform for students who want to generate extra income by being a tutor or sell their notes. People will continue to use EduCoach since it is a simple platform with a minimal design and easy to use.

5. Revenue Streams

Revenue Stream (RS) represents the income a business makes when it delivers various VP in the form of products or services as gain creators and pain relievers. EduCoach will generate income from commissions. EduCoach will generate income including commissions. Firstly, the income that will be gained is commission from the students' premium account subscription. The second commission is the commissions that will be the source of income are commissions from each tutoring session. The next revenue is the commission from selling notes. Besides commissions, students can search for information and tutors for free. As a part of its revenue streams, EduCoach will also offer free services to tutors and professionals in advertising their availability and promote themselves to find potential students or customers. In addition, EduCoach provides free services to university students, which is the ability to search and access tutor details. This will help students connect with potential tutors or professionals without any cost and can ultimately lead to more paid tutoring sessions on the platform. To further expand the revenue streams, EduCoach will also offer free upskilling services for B40 individuals, which can help them acquire new skills and improve their employability. By providing this free service, EduCoach can also establish itself as a socially responsible platform that aims to bridge the skills gap and promote equitable access to education and employment opportunities. In addition, EduCoach opens donations, where EduCoach will accept donations from any individuals and organisations to help support our business's costs and ensure that it can continue to offer these beneficial services to the community.

6. Key Resources

Running a business requires a variety of key resources to deliver its VPs to the various CS. Key resources that will produce and offer VP, access markets, keep relationships with CS, and generate money are necessary for any business. Software developers, marketing and quality control teams are three of EduCoach's most important KRs to develop, support, and maintain the business model & platform.

7. Key Activities

Key Activities (KA) are the most important steps a business needs to take to execute its business model, delivering its VPs to the various CS. The most important activities in EduCoach are recruiting and vetting trusted and competent tutors and professionals, developing and maintaining the platform, and advertising. One of the most important tasks is recruiting and screening the tutors and professionals as we want the tutor to have a qualification and credibility to teach. This is done to gain trust from the students and more students will hire tutors and professionals for lessons and coaching. Next, developing and enhancing the platform as well as promoting and advertising EduCoach.

8. Key Partners

Key partners are the partners that will help the business function well, delivering its VPs to the various CS. University will be the key partner for EduCoach as this platform is specifically made for university students. Some examples of professional

bodies that will be the key partners for EduCoach are Chartered Management Institute (CMI) for management and leadership, The Technopreneurs Association of Malaysia (TeAM). Furthermore, the next key partner is the Certification providers like Malaysian Tutoring Association (MTA) which offers a certification program for tutors. The certification covers subjects such as tutoring techniques, communication skills, and subject-specific knowledge. This partnership can help EduCoach in finding suitable tutors and ensuring the quality of their services. Payment gateway such as online payment will help in smoothing the payment process for all related payments. As for the sponsorship, EduCoach is planning to collaborate with Yayasan Hasanah which was established by Khazanah Nasional Berhad, the sovereign wealth fund of Malaysia to sponsor the free upskilling services for B40 individuals.

9. Cost Structures

Cost Structures identify all the costs that will take to operate the business, i.e. to deliver its VPs to the various CS. The costs to run EduCoach include software development, advertising and marketing, and quality control. All these costs are to cover the key activities, and acquiring and maintaining key resources needed is important to create and operationalize the EduCoach platform.

B. Environmental Map

Environmental Map (EM) is a tool for analysing possible pathways for business model evolution and for considering a company's inclinations. EM has four important components: market forces, industry forces, key trends, and macroeconomics.

1. Market Forces

Market forces revolve around customers. One of the issues that have been identified is the unemployment rate among graduates. Based on Graduates Statistics 2020 that was released by Chief Statistician Malaysia Department of Statistics, Malaysia, the graduates' unemployed rate is 4.4% which is 0.5% higher than 2019 (Mahidin, 2021). Apart from that, the underemployment rate time-related has increased to 1.9% from 0.9% from the year before. The skill-related underemployment rate was 4.5% higher from 2019.

2. Industry Forces

Industry forces mainly show all the businesses that have the same line of work that can be the competitors. In Malaysia, it is known that there are many websites that offer online tuition or tutoring. But, most of them focus on school students and pre-university level students and not many offer online tutoring to university students. EduCoach focuses on University students as one of the Customer Segments to help them have a better understanding in their study with tutoring and coaching sessions.

3. Key Trends

Key trends highlight the current trend. Knowing key trends enables the business to adapt with the EduCoach. EduCoach is an online tutoring platform that enables students to find suitable tutors and offer unemployed graduates to be a tutor. EduCoach

provides a place for people to sell their notes. This will help tutors to market themselves and ease the notes selling process as all things will be done online. The world is moving towards the post-covid era where most information can get online and contactless transactions.

4. Macroeconomics

Macroeconomics covers global market conditions, capital market, commodities and other resources, and economic infrastructure. EduCoach has the potential to attract CS as it is free to sign up to the platform and easy to access as long as there is internet connection. EduCoach provides job opportunities for unemployed and underemployed graduates that are still looking for a permanent job by joining as a tutor.

C. Strategy Canvas

Strategy canvas is a visual tool (Intrafocus, 2020) to compare EduCoach relevant and competing factors against other similar businesses namely MCPLUS, MyTutor, MyPrivateTutor and Khan Academy. This is to differentiate and strategically position EduCoach in the marketplace.

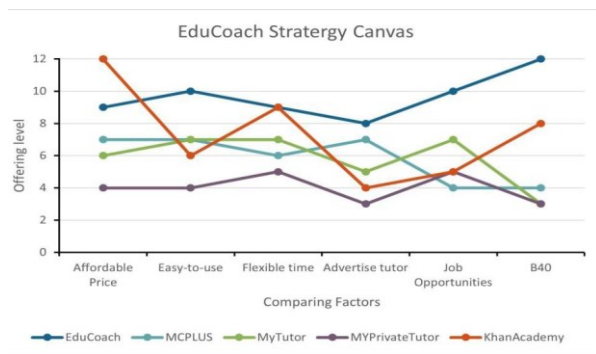


Fig. 11 Strategy Canvas

After some thorough research, there are six factors that are used as the comparison factors in the strategy canvas which are affordable price, easy-to-use, flexible time, advertise tutor and professional, job opportunities, and B40. Based on the Fig. 11, EduCoach has a higher offering level in most of the factors which are the easy-to-use platform, flexible time, advertising tutor, job opportunities and B40. These factors are the key differentiators of EduCoach compared to other businesses. EduCoach is a user-friendly platform that enables anyone to use it easily and tutors can advertise themselves for free on the platform. Other than that, the tutoring sessions are flexible for both tutors and students as they can decide on their own when the tutoring session will be and EduCoach offers job opportunities to all underemployed and unemployed graduates which makes EduCoach a little bit different than the other business. In addition, EduCoach is focusing on the B40 category to help them.

D. Low Fidelity Design Prototype of EduCoach

Among of the main features in the point of view of tutors are:

Table 2: Fidelity Design Prototype of EduCoach

Features	Prototype	Description
Authentication		<p>This feature, as in Fig.7.4.1 is used to verify the identity of the user logging into EduCoach platform. By requiring users to authenticate themselves, EduCoach can ensure that only authorized users are accessing the platform, which helps to keep client data and information secure.</p>
Dashboard Reminder		<p>A dashboard reminder is a feature that reminds clients of upcoming tutoring sessions or other important information through notifications on their dashboard. This can help ensure that the tutors would not miss important meetings or deadlines and can stay on track with their schedules.</p>
Scheduling		<p>The scheduling feature allows tutors to schedule appointments with their EduCoach at a time that is convenient for them. This can help improve the tutors' satisfaction by ensuring that they can easily book appointments and get the support they need when they need it.</p>

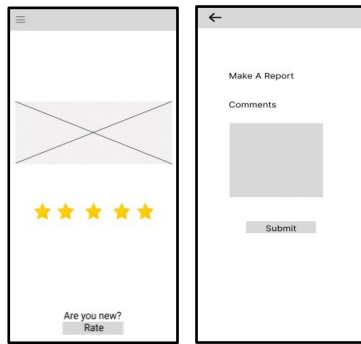
Fig. 12 Authentication Page

Fig. 13

Dashboard Page to Remind Tutors

Fig. 14 Scheduling Timetable for Tutors

7.4.4 Rating and Feedback Reporting



This feature allows tutors to provide feedback to the parents of the students on their experiences and the rate is where the tutors will get when the students rate it. This can help the tutors to identify areas for improvement and make changes to better meet

VII. CONCLUSION AND FUTURE WORKS

In conclusion, this paper has presented a comprehensive overview of our proposed online tutoring EduCoach business model, which aims to address the challenges faced by B40 university students, B40 working adults and unemployed/underemployed in Malaysia. Utilizing various modeling tools such as the BMC, VPC, and EM, a business model has been designed, tested, and established that aligns with the UN Sustainable Development Goals. Moreover, the Design Thinking Methodology has been a useful guide in the development of this paper and in ensuring that its objectives have been met.

The next step is to develop a detailed business plan that will turn this conceptual business model into a real and viable solution. This will require extensive market research to identify our target customer segments' needs especially Tutors & Working Professionals, analyze competitors, and determine the optimal pricing strategy. Additionally, we will need to establish partnerships with relevant stakeholders to help promote our services and build brand awareness. By leveraging the latest technological advancements and adopting a customer-centric approach, EduCoach can make a meaningful impact in the education sector, help to bridge the gap in access to quality education for all, EduCoach is aimed to nurture B40s, the bottom 40% of household earners in Malaysia as entrepreneurs by providing them with the necessary skills and knowledge to start and run their own businesses.

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