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A Conceptual MConnect Business Model: Mosque-Anchored Digital Platform for Professional Home Services in Malaysia

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Abstract: **This paper develops a conceptual business model called MConnect, a mosque-anchored digital platform and mobile application designed to solve key challenges faced by three customer segments: Service Seekers (Muslim families, elderly, disabled, muallaf), Service Providers (B40, housewives, youth, retirees), and Sponsors/Donors (NGOs, CSR, individuals). While households struggle to find trusted, halal-compliant home service providers, B40 providers face irregular income and low visibility, and mosque committees lack digital tools to turn community trust into economic opportunities. These problems hinder Malaysia's national agendas such as 13MP (2026–2030), Budget 2026, MyDigital, and the National 4IR Policy that emphasise digital inclusion, gig economy formalisation, and B40 empowerment. The study applies Design Thinking methodology, including literature review, benchmarking of existing platforms using the Business Model Canvas, and interviews/surveys with all three customer segments. An initial business model was developed using the Business Environment Map (EM), Business Model Canvas (BMC), and Value Proposition Canvas (VPC), together with a high-fidelity app prototype. The model was tested, validated, and refined through further feedback. A Strategy Canvas was created to compare MConnect with leading competitors. Key findings show that anchoring the platform in mosques creates deep trust, reduces search friction, and generates revenue from all three segments. MConnect offers a community-driven, digitally inclusive solution that directly supports national goals of shared prosperity and gig worker dignity. Future work includes developing a full business plan and MVP based on the validated business model.**

Keywords: **MConnect, mosque-anchored platform, B40 empowerment, gig economy, digital inclusion, halal services, community trust, shared prosperity.**

I. INTRODUCTION

Households (service seekers) and communities consisting of individuals, organizations, the needy (such as B40, elderly, disabled, orphans), service providers (mosque committees, professionals, companies, government agencies, HEIs), and donors/sponsors, face persistent challenges in accessing reliable, verified local service providers. Existing digital platforms and community initiatives often fall short in addressing the diverse needs of these stakeholder groups due to issues of personalization, trust, accessibility, and efficient matching.

Households (service seekers) struggle to find reliable, verified local service providers, while existing platforms often lack trust, and efficient matching, leading to search friction and safety concerns [8][12][20]. The important job-to-be-done for these households (service seekers) is to quickly locate nearby, competent providers, compare them based on real ratings, and book services seamlessly via mobile. Their extreme pains include time-consuming searches, uncertainty about provider quality and halal/privacy standards, fear of fraud or scams, and fragmented information, especially for vulnerable groups

such as the elderly [8]. The essential gains they seek are platforms that verify providers through trusted sources, use clear ratings, and offer simple booking. Consequently, these features significantly improve trust, reduce search time, and increase overall satisfaction [8][12][20].

B40 households and other vulnerable groups are central to Malaysia's shared-prosperity and 4IR agendas, yet they face a persistent digital divide. Key challenges are low income, affordability barriers for devices and data, limited digital ability, and fear of being displaced or further marginalised by 4IR technologies [3][21][22][23][24]. Their job-to-be-done is to access essential services, income opportunities, social protection and information through channels they can actually afford and understand. Extreme pains include being unable to pay for devices or data, difficulty navigating digital platforms, and weak linkage between training programmes, jobs and real career pathways, which undermines poverty-eradication targets and B40 uplift envisioned in national plans [3][21][22][23]. Essential gains are holistic digital inclusion (access, affordability, skills), structured IR4.0-relevant upskilling, and online platforms that directly connect them to employment and support schemes promoted in the Digital Economy Blueprint and National 4IR Policy [3][21][22][25][26][23].

Service Providers, mainly B40, housewives, youth, and professional retirees from mosque communities, face difficulty obtaining steady jobs, building reputation, and earning consistent income. Their job-to-be-done is to find reliable customers (service seekers), receive jobs quickly, and get paid securely without marketing costs [9][2][18]. Their extreme pains include irregular income, late or no payments, low trust from new customers (service seekers), and the need to spend on marketing ads. The essential gains they seek are flexible work, steady job flow, fast secure payments, and reputation building [9][2][18].

Donors, zakat agencies and CSR sponsors increasingly use digital channels but remain concerned about transparency, misuse of funds and limited visibility of real impact [27][28][29][30]. Their job-to-be-done is to channel resources securely and efficiently to verified beneficiaries and programmes that support national targets on poverty reduction, digital inclusion and sustainable development. Extreme pains include obscure allocation processes, high administrative costs, weak traceability of donations, and difficulty ensuring that funds truly reach B40 and other vulnerable groups in line with policy priorities [27][28][29][30]. Essential gains are secure, transparent platforms (for example, blockchain-based systems) that track donations end-to-end, automate fair distribution, and provide real-time reporting, thereby increasing trust, accountability and alignment with broader socio-economic agendas in Malaysia [27][28][29][30][26].

In most cities, the main solutions for finding cleaners, repair workers, tutors and similar services are generic local-service platforms and informal social media channels. Hyperlocal aggregators such as UrbanClap (now Urban Company) pool plumbers, electricians, beauty experts and other home-service providers and offer at-home services through apps and websites to save time and increase convenience for households (service seekers). Their core job-to-be-done is to match customers (service seekers) and local service providers quickly, using search, ratings and sometimes AI-based recommendations to reduce search costs and uncertainty [1][7][13]. These platforms relieve pains by centralising information, standardising booking and payment, and providing basic verification and reputation systems [1][7][13]. They create gains by offering one-stop access to many services and a steady stream of jobs for providers, often framed as micro-entrepreneurship [1][5][13]. Business-model wise, they operate as two-sided or multi-sided platforms, taking transaction commissions, listing fees or subscriptions, and investing heavily in technology and growth [7][14]. Newer on-demand and digital care platforms, especially in domestic and care work, further formalise tasks, contracts and matching, but do so through marketplace, on-demand or digital placement-agency models that tightly manage access to tasks, prices and ratings.

There are also more targeted digital initiatives focused on B40 entrepreneurs and low-income workers. Conceptual models such as CleanSolution propose a digital housekeeping and Islamic Purification cleaning platform that provides door-to-door cleaning services, equipment and transportation for workers, while explicitly aiming to empower B40 cleaners as entrepreneurs and align with SDG1, SDG3 and SDG8. Mosque-based economic initiatives and Islamic social-finance models use digital crowdfunding or peer-to-peer mechanisms to collect funds and support community welfare and empowerment through mosques [2][11]. Digital inclusion efforts for B40 entrepreneurs in Selangor stress social media, online marketing and ICT training to help small business owners access markets and improve empowerment [6][12]. Nationally, Malaysia's digital-economy and IR4.0 strategies aim to expand such digital platforms and skills to support shared prosperity, but adoption remains uneven and the digital divide persists, especially for low-income and rural groups [3][9][6].

Despite relieving some pains, these solutions leave significant gaps. Hyperlocal and care platforms often generate insecure and precarious work, where workers face unstable income, algorithmic control and limited bargaining power, particularly in feminist and migrant-dominated sectors like domestic work. Trust is typically built through impersonal digital mechanisms (KYC, ratings, reviews) rather than deeper, community-anchored relationships, which can exclude people with low digital literacy or limited online histories and does not fully address safety and reputational concerns in intimate spaces like homes [7][8][13]. For B40 workers, platform participation frequently lacks structured reskilling or progression pathways and can reproduce low-wage, low-security conditions rather than delivering the "decent work" and upward mobility highlighted in Malaysia's shared prosperity and IR4.0 agendas [3][10][16]. On the demand side, many households (service seekers) still do not trust or know how to use these platforms, especially in communities experiencing digital exclusion; evidence from B40 entrepreneurs shows that while social networking and digital marketing use is moderate to high, formal ICT training and deeper digital capabilities remain low [6][12].

At policy level, Malaysia's digital-transformation strategies highlight inclusive digital growth, but there is a persistent gap between aspiration and practice. Analyses of Malaysia's digital-economy policies highlight an ongoing digital divide, uneven ICT adoption and limited linkage between government strategies and on-the-ground organisational and community practices [3][9]. Studies on B40 upskilling and poverty eradication in the IR4.0 era find that training and digital-skills programmes are critical, yet often poorly matched to actual needs and not well integrated with employment or platform opportunities. Community-based Islamic MSMEs and mosque-linked enterprises show strong ethical and social foundations, but commonly struggle with digital capabilities, administrative systems and integration into formal support and funding structures. As a result, current solutions, consisting of commercial platforms, generic B40 digital training, and mosque economic initiatives, each address parts of the problem but do not fully deliver on the key job-to-be-done: a safe, trusted, digitally inclusive mechanism that both households (service seekers) and B40 workers can rely on for quality services, steady dignified income, and alignment with national goals on digital inclusion and shared prosperity [3][5][6][9][11][16][17].

Since these existing options are either too commercial and impersonal, or too offline and fragmented, they struggle to meet the extreme pains and essential gains of households (service seekers) seeking trustworthy in-home services and of B40 workers needing stable, upskilled livelihoods that are consistent with Islamic values and national digital-inclusion objectives. This creates a clear rationale for new, community-anchored and mosque-verified digital solutions. Hence, we proposed digital platform "MConnect", a mosque-anchored professional services platform. By using the mosque as the trusted hub for provider verification, community building, and operations, MConnect integrates local trust, digital convenience, and structured empowerment into one coherent model, directly addressing the gaps in existing solutions while supporting Malaysia's 13MP, MyDigital, and gig economy objectives.

II. PROBLEM STATEMENT/OBJECTIVES

Households (Service Seekers) in urban Malaysia, especially Muslim families, elderly, muallaf, and busy professionals in KL/Selangor, struggle to find reliable and culturally appropriate home service providers for cleaning, repairs, beauty, tutoring, and handyman work. Their key job-to-be-done is to quickly locate nearby competent providers, compare them based on real ratings, and book services easily via mobile. Their extreme pains include time-consuming manual searches on Facebook or WhatsApp, uncertainty about provider quality and halal/privacy standards, fear of fraud or scams, and fragmented information, which are problems that are especially severe for vulnerable groups like the elderly [8][12][20]. The essential gains they want are trusted verification, clear ratings, and simple booking that bring peace of mind, save time, and increase satisfaction [8][12][20].

Service Providers (mainly B40, housewives, youth, and retirees from mosque communities) face difficulty getting steady jobs, building reputation, and earning consistent income. Their job-to-be-done is to find reliable customers (service seekers), receive jobs quickly, and get paid securely without spending money on marketing. Their extreme pains include irregular income, late or no payments, low trust from new customers (service seekers), and the need to spend on Facebook ads [9][2][18]. The essential gains they seek are flexible work, steady job flow, fast secure payments, and the ability to build reputation easily.

Masjid Committees (The Mosque) want to strengthen community bonding and create halal economic opportunities for their members, but they currently lack a simple digital tool to do this at scale. Their job-to-be-done is to verify and support trustworthy providers while generating small benefits or donations for the mosque. Their extreme pains include limited digital capabilities and difficulty turning community trust into real economic activities.

Sponsors and Donors (NGOs, corporate CSR, and individuals) want to channel resources efficiently to support vulnerable community members, but they lack transparent, traceable, and impactful platforms. Their job-to-be-done is to fund verified services for the elderly, disabled, and B40 groups while gaining clear visibility of social impact. Their extreme pains include uncertainty about fund usage, high administrative costs, and limited traceability. The essential gains they seek are secure donation channels, real-time impact reporting, and the ability to support community welfare meaningfully.

These problems are directly linked to national agendas. 13MP (2026–2030), Budget 2026, MyDigital, and the National 4IR Policy all emphasise digital economy growth (target 30% of GDP), AI adoption, TVET/skilling, gig worker formalisation, and B40/NEP empowerment. However, current solutions fail to deliver inclusive, trusted, and community-rooted digital services that align with MADANI values and shared prosperity goals.

In addressing the above key problems, the main objective of this paper is to develop a conceptual business model including a digital platform and app called MConnect that offers and provides products/services as pain relievers and gain creators including:

1. Mosque-verified service providers with background checks, skill validation (practical demo + mosque committee review), and gender-sensitive matching to eliminate trust and safety concerns for households (service seekers) while giving providers instant credibility and steady job opportunities.
2. A simple mobile app with one-tap booking, GPS tracking, e-wallet payments, ratings, and mosque endorsement to remove search friction for seekers and deliver flexible, secure income with zero marketing cost for service providers. Sponsors and donors (third customer segment) can directly pay for services for vulnerable groups (elderly, disabled) or sponsor equipment and training, creating additional revenue while delivering measurable social impact.

This platform integrates local mosque trust with digital convenience, directly supporting national goals of digital inclusion, gig economy formalisation, and community-based economic empowerment.

III. METHODOLOGY

This study adopts the Design Thinking (DT) approach to develop a validated conceptual business model for MConnect, a mosque-anchored digital platform for professional home services. Design Thinking is chosen because it is human-centred, iterative, and suitable for solving complex problems faced by multiple customer segments (Service Seekers, Service Providers, and Sponsors/Donors).

The process followed five DT phases:

1. Empathise & Define

A comprehensive literature review (LR) was conducted to identify national agendas (13MP 2026–2030, Budget 2026, MyDigital, National 4IR Policy, NEP 2030) and existing gaps in home-service platforms. Benchmarking was performed on leading companies (Urban Company, Kaodim, and ServisHero) using the Business Model Canvas (BMC) framework to analyse their strengths and weaknesses. In addition, interviews and surveys were carried out with representatives from all three customer segments to deeply understand their job-to-be-done, extreme pains, and essential gains.

2. Ideate & Prototype

Based on the insights gathered, an initial business model was developed using three core tools: Business Environment Map (EM), Business Model Canvas (BMC), and Value Proposition Canvas (VPC) for each customer segment. A high-fidelity digital platform/app prototype (wireframes and key user flows) was also created to demonstrate essential features such as mosque-verified booking, GPS tracking, e-wallet payments, and sponsor payment options.

3. Test & Validate

The initial BM and prototype were tested through follow-up interviews and surveys with the same customer segments. Key findings and discussions from the validation stage were documented, highlighting what worked well and what needed improvement. The model was then refined based on the feedback.

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4. Strategy Canvas

A Strategy Canvas was developed to compare the relevancy and sustainability of MConnect against leading competitors (Urban Company, Kaodim, ServisHero). The comparison focused on key competing factors such as trust & verification, ease of booking, community connection, Islamic features, and social impact, from the perspectives of all three customer segments.

Through this iterative Design Thinking process, the final validated conceptual business model for MConnect was established. The platform integrates mosque-based trust with digital convenience, addresses the real pains of all customer segments, and aligns with Malaysia's national digital and gig economy objectives.

IV. LITERATURE REVIEW

A. 4IR, National Policies & Digital Platforms

4IR and digital platforms are reshaping services and labour markets globally via AI, IoT, and platform business models [31][32][33]. Malaysia's 4IR and National 4IR Policy stress digital platforms, human capital, and inclusion of B40 and vulnerable groups [31][22]. Digital marketplaces and community-led digital training are highlighted as tools to uplift microenterprises and close the urban–rural divide [32][22]. Our platform aligns as a community-scale 4IR service marketplace in the "professional, scientific and technical services" and "administrative and support services" sectors [22].

B. Business Model Canvas

The Business Model Canvas (BMC) is widely used to describe and innovate digital platforms, consisting of customer segments, value proposition, channels, relationships, key activities/resources/partners, costs, and revenues [34][35].

C. Benchmarking Similar Models

Digital aggregators like Zomato (see Fig. 1) show how focusing on all nine blocks enables competitive advantage in a two-sided platform [36].

<table>
<tr><th>KEY PARTNERS</th><th>KEY ACTIVITIES</th><th>VALUE PROPOSITION</th><th>CUSTOMER RELATIONSHIP</th><th>CUSTOMER SEGMENTS</th></tr>
<tr>
<td rowspan="2">• Restaurant Partners
• Delivery Partners
• Business Suppliers
• Uber Taxi
• London And Partners-</td>
<td>• Provide local restaurant and hotel search services
• Managing logistics to process orders
• Collect data on food menus and contacts and provide relevant information to users
• Creating and managing technology infrastructure</td>
<td rowspan="2">• One-stop shop for diners and offers a way for restaurants to differentiate themselves.
• Bridge the gap between the consumers and restaurants through efficient technology applications which reduces the delivery time
• Rating based pricing model for the food delivery service
• Providing ratings and reviews to evaluate restaurants
• Online ordering and table booking
• In APP chat facility
• Multiple payment options
• No minimum order restrictions</td>
<td>Online service built with mandatory rating mechanism.

CHANNELS
• Mobile applications
• Website</td>
<td rowspan="2">• Users who try to find a local restaurant of various cuisines
• Restaurants who want their names to reach the target audience
• Customers prefer home delivery
• Database companies
• Market research companies</td>
</tr>
<tr>
<td>KEY RESOURCES
• Large database of restaurants across cities
• Large database of users
• Presence across 24 countries
• Technology platform
• Delivery persons</td>
</tr>
<tr>
<td colspan="2">COST STRUCTURE
• Technology Set-Up
• Salaries To Employees And Delivery Guys
• Fuel Expenditure
• Discount And Marketing Cost
• Legal Cost (Taxes)
• Maintenance Cost</td>
<td colspan="3">REVENUE STREAMS
• Delivery Based Service And Dining Out Advertising
• Ticket Sales
• Consulting</td>
</tr>
</table>

Fig. 1. Zomato Business Model Canvas using BMC Framework

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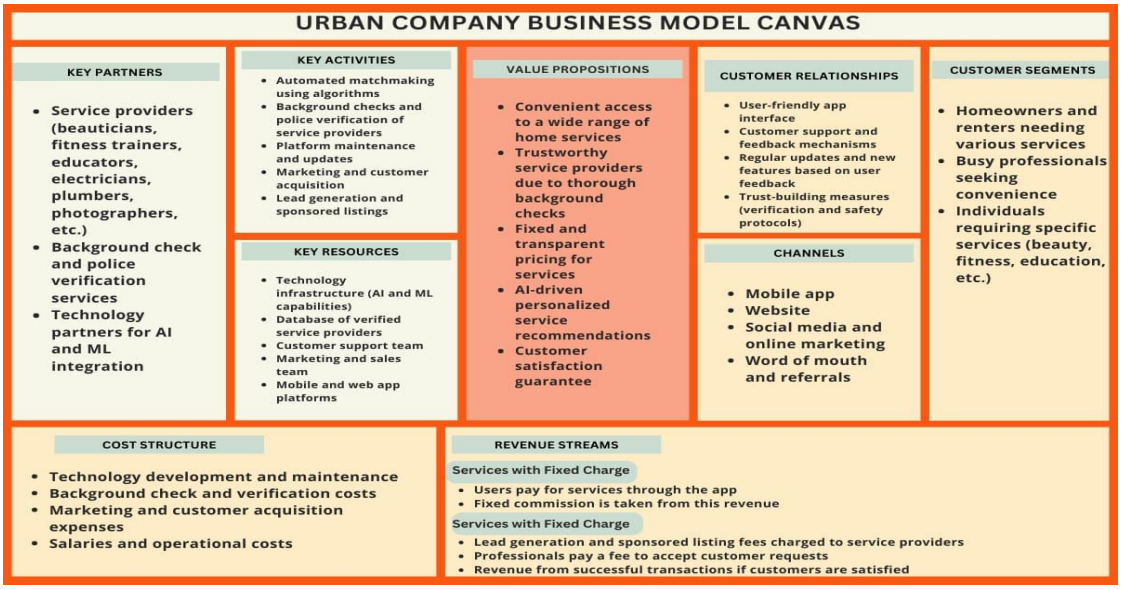

Fig. 2. Urban Company (UC) Business Model Canvas using BMC Framework

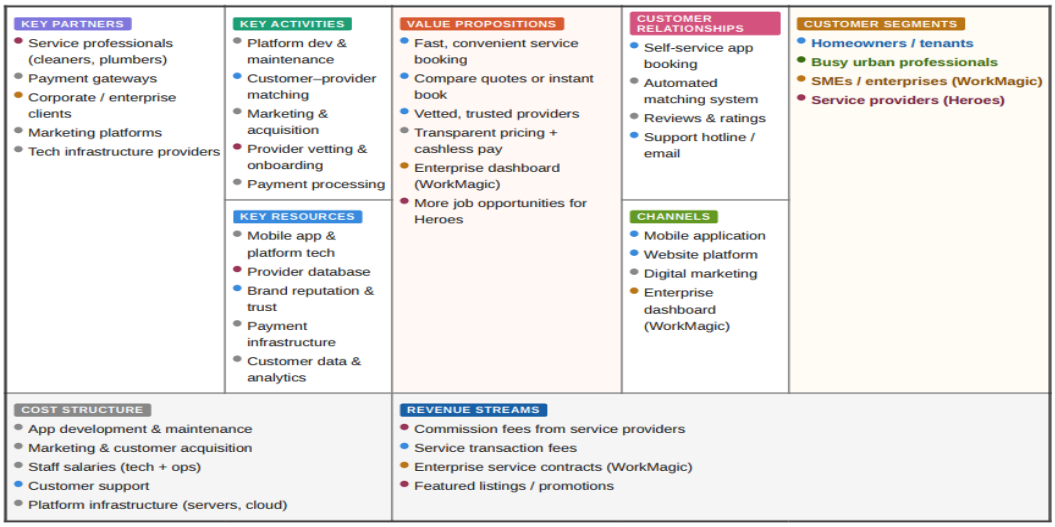

Fig. 3. ServisHero Business Model Canvas using BMC Framework

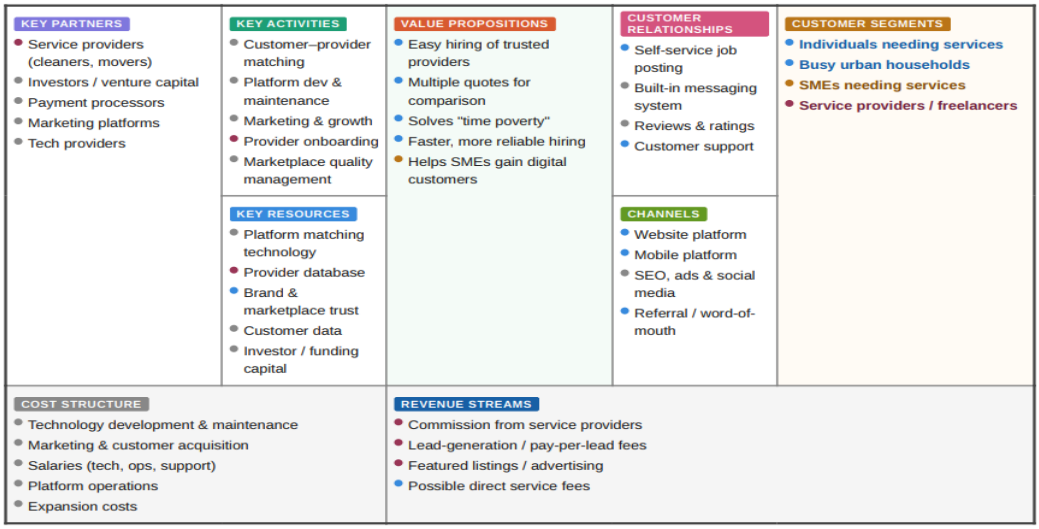

Fig. 4. Kaodim Business Model Canvas using BMC Framework

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Online home-service platforms (ServeItNow, Urban Company-type apps) focus on seamless booking, verification, ratings, GPS-based matching, and mobile apps to reduce friction and build trust [12][20][37].

D. Reskilling, B40 & SDG 4 & 8

4IR will require massive reskilling and upskilling, up to 50% of employees need new skills by 2025 [38]. Continuous learning and affordable access to digital skills are essential for a "future-ready workforce" [15][38][39]. For marginalized and B40 communities, Malaysia's 4IR policy emphasizes online platforms, PEDi centres, and digital entrepreneurship training to start or expand microbusinesses [22]. Evidence from youth and upskilling programmes shows soft skills, digital literacy, and entrepreneurship skills are critical for employability and viable enterprises, not just technical skills [15][19].

A mosque-anchored platform that combines bookings with basic digital, customer-service, and micro-entrepreneurship training for service providers would align with SDG 4 (quality education) and SDG 8 (decent work) and national 4IR human-capital priorities.

E. Community Trust and Mosque-Anchored Economic Models

Mosques in Malaysia serve as natural hubs of trust, social cohesion, and halal economic activities [2][11]. Literature shows that community-anchored platforms achieve higher trust and lower customer acquisition costs compared to generic apps [17]. However, most mosque economic initiatives remain offline or fragmented. MConnect fills this void by digitising mosque trust into a scalable professional services platform, directly supporting MADANI values and national goals of inclusive digital growth.

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

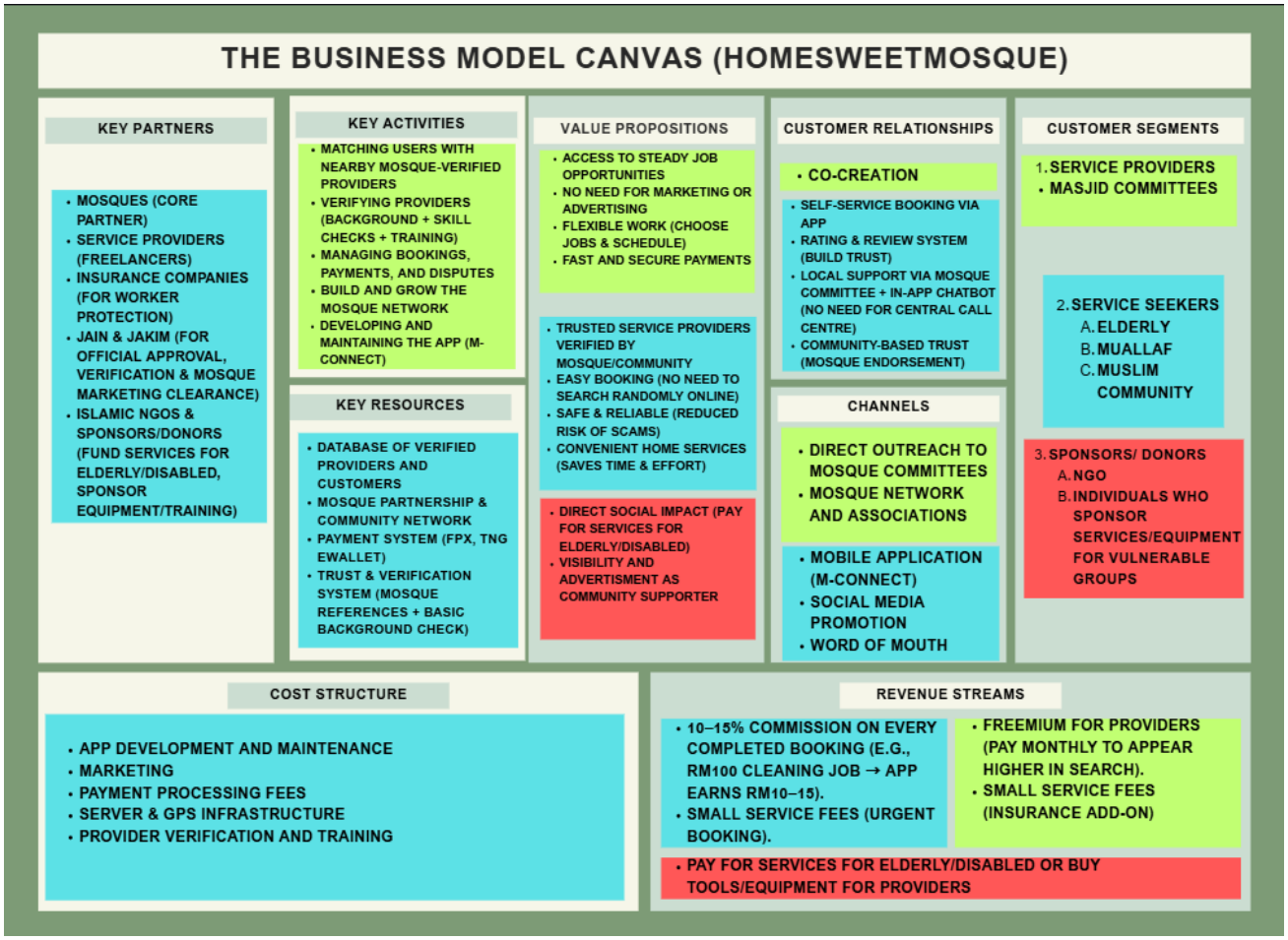

Fig. 5. Initial MConnect Business Model Canvas using BMC Framework

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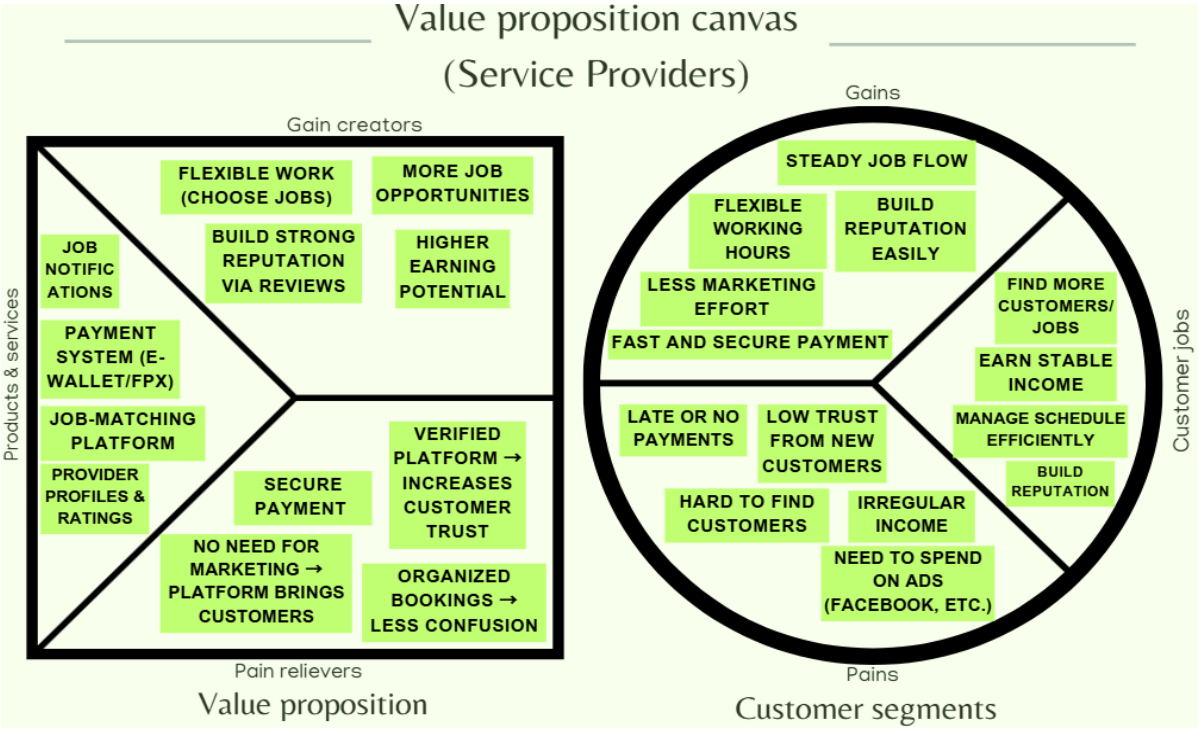

Fig. 6. MConnect Value Proposition Canvas for Service Providers

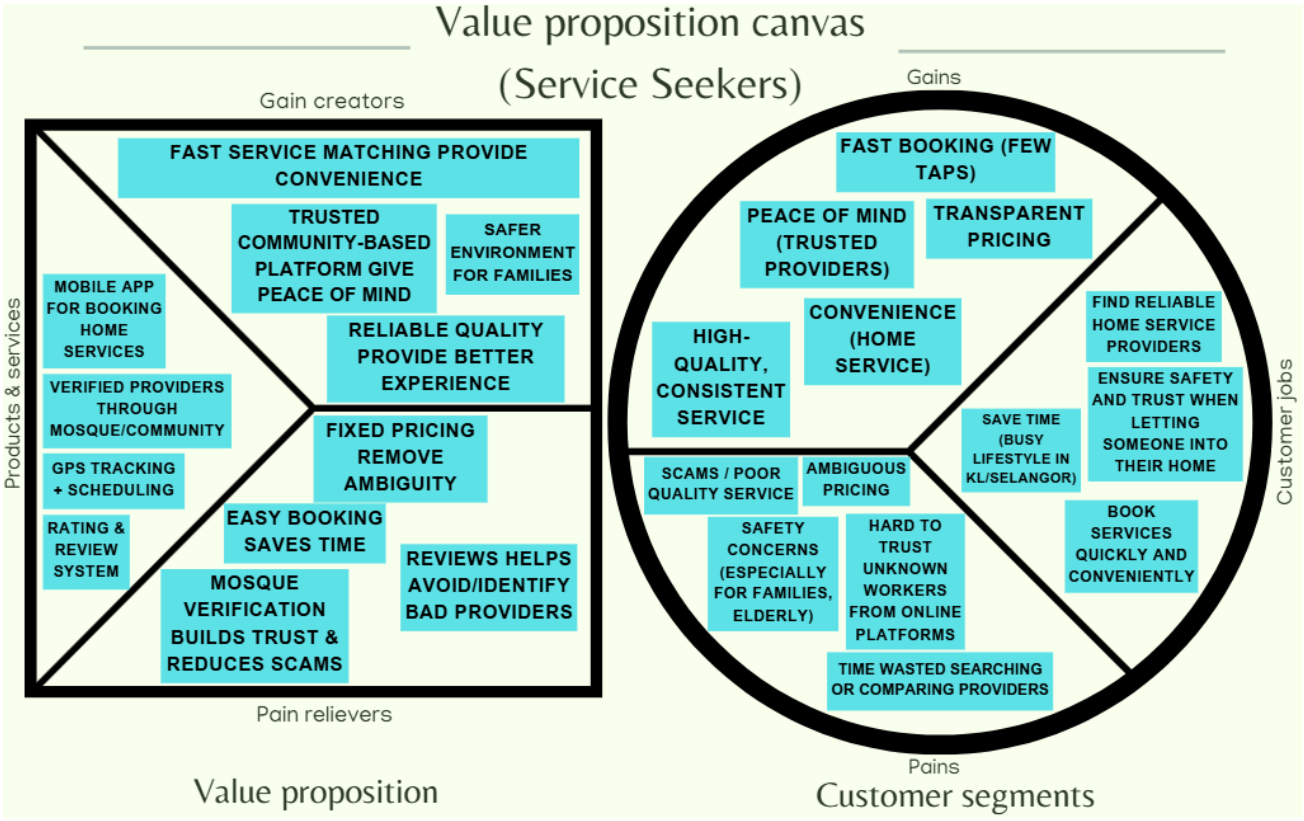

Fig. 7. MConnect Value Proposition Canvas for Service Seekers

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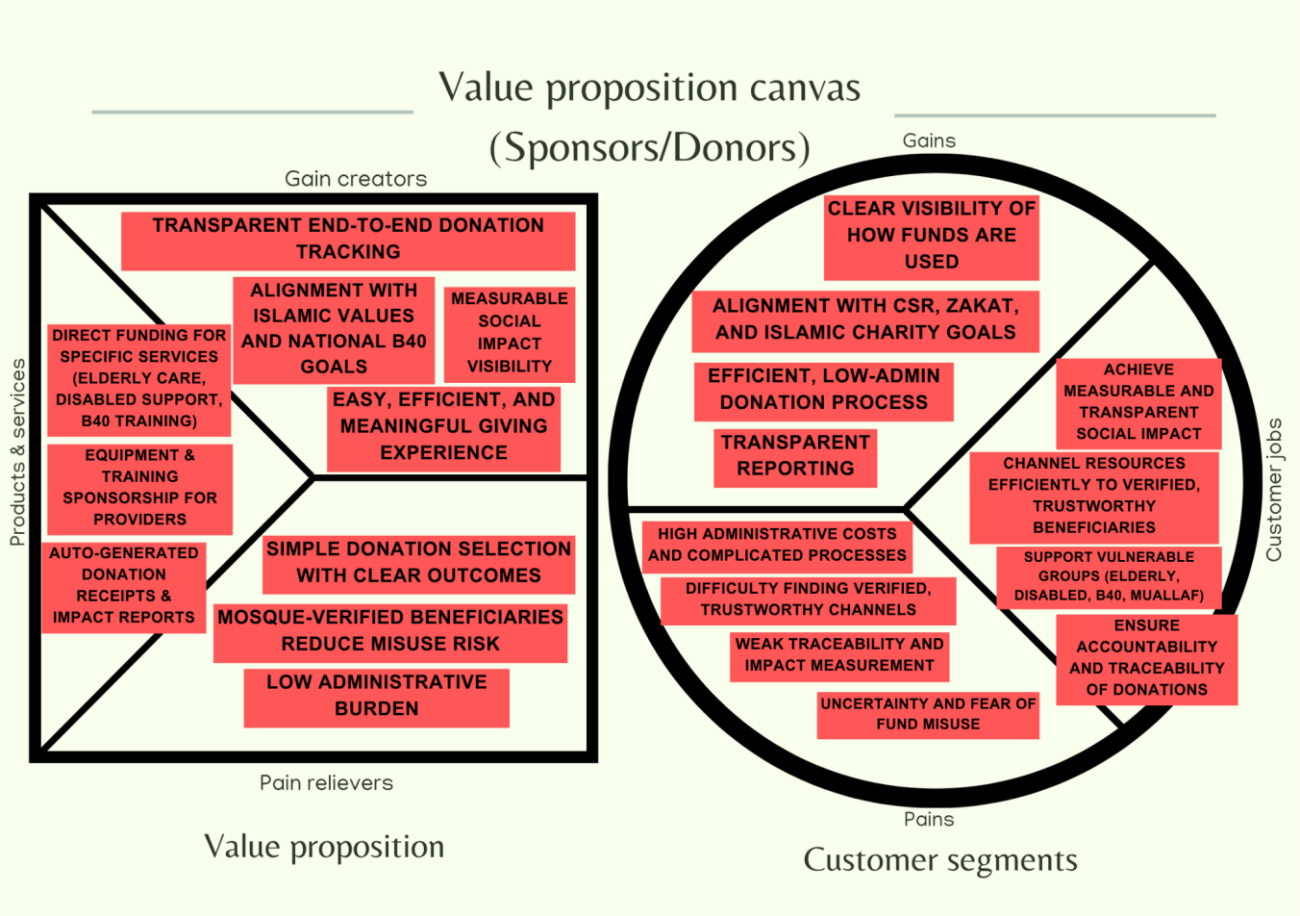

Fig. 8. MConnect Value Proposition Canvas for Sponsors/Donors

VI. CONDUCT VALIDATION OF INITIAL BM & KEY FINDINGS

To validate the initial business model of MConnect, a survey using Google Form was conducted with 75 respondents across two main customer segments: service seekers and service providers. The objective of this study was to assess the level of demand, trust factors, and willingness to adopt the proposed platform.

The findings indicate that trust is a critical factor in influencing user decisions when selecting home services. A majority of respondents, approximately 65–70% showed a clear preference for verified service providers, highlighting the importance of credibility and reliability in the market. This supports the platform's focus on implementing a structured verification system to enhance user confidence.

In terms of user adoption, around 65–70% of respondents expressed willingness to use the application, indicating a strong potential demand for a centralized platform that simplifies the process of finding and booking home services. However, approximately 30–35% of respondents remained neutral, suggesting that further improvements in user awareness, interface design, and overall usability may be required to increase adoption rates.

From the service provider perspective, there is evident interest in joining the platform, with approximately 70% showing willingness to participate, primarily due to the opportunity to gain greater visibility and access to job opportunities. Service providers also recognize the value of being associated with a platform that emphasizes trust and credibility. Nevertheless, about 30% expressed concerns, particularly regarding commission fees and operational processes, which should be addressed in future development.

Overall, the results support the feasibility and potential of the MConnect business model, especially in addressing trust-related issues within the home service industry. While the concept has been positively received, further refinement is needed in areas such as user experience, onboarding processes, and pricing strategy to ensure long-term sustainability and wider adoption.

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TABLE I: FINDINGS OF THE SURVEY

Category	Aspect Tested	Key Finding	Implication
Service Seekers	Trust	Majority prefer verified providers	Trust is critical for adoption
Service Seekers	Willingness to Use	Majority interested in using the app	Strong market demand
Service Seekers	Usability	Some neutral responses	Need better UI/UX and awareness
Service Providers	Platform Interest	Positive interest to join	Good supply-side potential
Service Providers	Motivation	Want more jobs & visibility	Platform can attract providers
Service Providers	Concerns	Commission & system clarity	Need clear pricing strategy

VII. VALIDATED BM – BMC FRAMEWORK

A. Validated BM

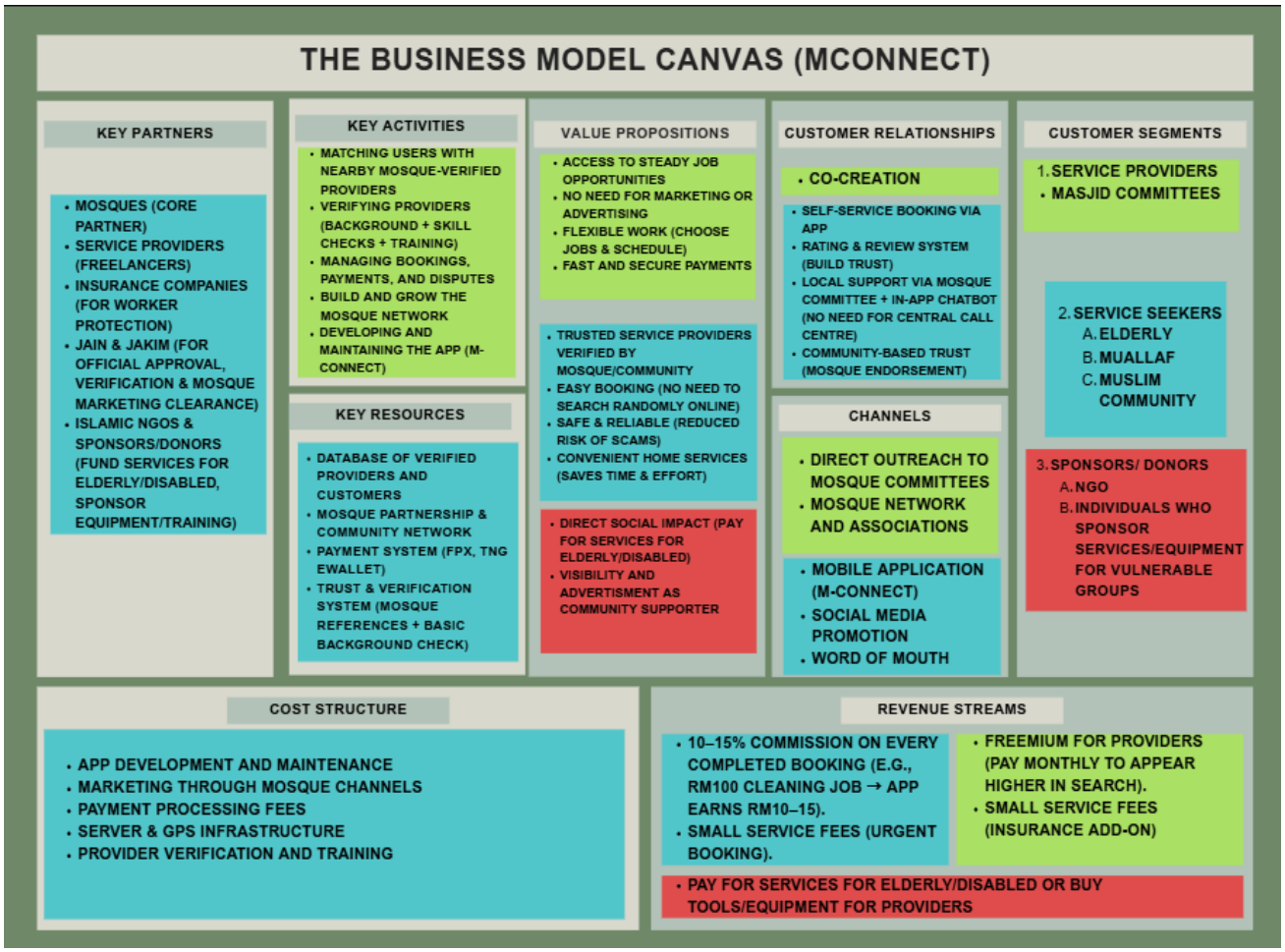

Fig. 9. MConnect Validated Business Model Canvas

The business model targets three main customer segments. The first segment consists of service providers, MSMEs, higher education institutions (HEIs), government-related agencies, and masjid committees. Service providers include individuals or small teams offering services such as cleaning, repairs, plumbing, electrical maintenance, tutoring, and delivery services. MSMEs such as small cleaning companies, maintenance businesses, and local home-service enterprises can also use the platform to expand their customer reach digitally without investing heavily in advertising or platform development. HEIs including universities, polytechnics, and colleges may participate by encouraging students to become part-time service

providers. Government agencies and local authorities may also collaborate to support gig economy participation, youth entrepreneurship, and B40 empowerment initiatives. Meanwhile, masjid committees act as trusted community coordinators by assisting in provider verification, local outreach, and strengthening community trust. This segment benefits from consistent job opportunities, income generation, digital exposure, and stronger community engagement.

The second segment consists of service seekers, including elderly individuals, disabled persons, Muslim families, working professionals, students, MSMEs, and community organisations that require trusted home or support services. Many of these service seekers seek convenience, safety, affordability, and reliability when accessing home services. MSMEs and small offices may also require affordable maintenance, cleaning, or repair services without hiring permanent staff. Muslim families, particularly those who value halal, ethical, and gender-sensitive services, represent an important underserved market segment for the platform.

The third segment comprises sponsors and donors, including NGOs, charitable organisations, zakat institutions, waqf organisations, corporations through CSR programmes, government welfare agencies, and individuals who wish to support vulnerable groups through charitable contributions. These stakeholders fund services for elderly, disabled, low-income, or underserved communities while contributing to social impact initiatives and community welfare programmes.

The value proposition is tailored to each customer segment. For the first segment, which includes service providers, MSMEs, HEIs, government agencies, and masjid committees, the platform provides access to steady job opportunities and customer demand without requiring significant spending on marketing or advertising. Service providers and MSMEs benefit from flexible work arrangements where they can choose preferred jobs and schedules, while also receiving fast and secure digital payments. HEIs benefit by providing students with opportunities for entrepreneurship exposure, practical experience, and income generation. Government agencies and community organisations benefit from supporting digital inclusion, youth entrepreneurship, and B40 economic empowerment initiatives. Masjid committees benefit by strengthening community engagement and reinforcing their role as trusted social institutions. For the second segment, the platform offers trusted and verified service providers who are endorsed through mosque or community-based verification systems. Service seekers benefit from a simple and convenient booking process without needing to search randomly through unverified online platforms. The platform also ensures safer, more reliable, halal-conscious, and community-trusted services, reducing risks of scams or poor-quality service while saving time and effort. For the third segment, sponsors and donors are provided with opportunities to create direct social impact by sponsoring services for elderly, disabled, or financially vulnerable individuals. In addition, organisations and corporate sponsors receive visibility, recognition, and positive branding as community supporters through CSR and charitable participation initiatives.

The platform utilises multiple channels to reach and engage with the customers segments. Direct outreach is conducted through masjid committees, leveraging strong physical and community connections within local neighbourhoods. The mobile application acts as the primary digital platform for service booking, payment processing, communication, and service tracking. Social media platforms such as Facebook, TikTok, and Instagram are used for awareness campaigns, promotions, and educational content. Word-of-mouth marketing also plays a major role due to the strong trust factor within religious and local communities. In addition, MConnect can leverage the Network-of-Mosques (NoM) concept, which is a scalable inter-mosque collaboration model, in order to accelerate nationwide expansion [4]. By connecting mosques across localities, the NoM approach enables rapid, trust-based user acquisition, facilitates inter-mosque resource sharing, provider verification, and knowledge exchange, while strengthening community ties. This mosque-centric networking model helps reduce customer acquisition costs by relying on trusted endorsements and announcements from mosques, instead of spending heavily on digital advertising. It supports organic growth because each mosque that joins the platform becomes a natural hub that attracts new service seekers through community referrals, word-of-mouth, and collaboration with other mosques, ultimately transforming individual mosques into interconnected nodes of a larger ecosystem for professional home services, economic empowerment, and social impact.

Customer relationships are built through a combination of strategies. Co-creation allows the community to contribute to shaping and improving services. The platform supports self-service booking, enabling service seekers to make reservations easily without assistance. A rating and review system helps build trust and accountability among the platform users. Additionally, local support is provided via masjid committees for individuals who are not tech-savvy, and overall trust is reinforced through strong community and religious credibility.

Revenue is generated through several streams. The platform adopts a commission-based model, earning 10–15% per transaction. For example, from a RM100 cleaning service, the platform would earn RM10–15 as commission. A freemium subscription model is also offered to service providers, where basic features such as account registration and job access are free, while premium subscriptions provide enhanced visibility, featured listings, priority job matching, and access to analytics. Additional revenue is generated through service add-ons, including urgent booking fees for same-day services, optional insurance coverage for damage protection, and verification badges where providers pay for enhanced background checks or certifications.

Key resources include a database of verified service providers and service seekers, which is essential for matching supply and demand. The platform relies on strong technology infrastructure, including the mobile application, backend systems, and databases. Payment systems such as FPX and TNG eWallet are integrated for seamless transactions. A trust and verification system ensures safety through background checks and certifications, while the mosque network provides a unique competitive advantage. Physical resources such as office space and company address also support operations.

Key activities revolve around matching service seekers with service providers, which is the core function of the platform. Provider verification is conducted to ensure safety and service quality. The platform also manages bookings and payments to ensure smooth transactions. Continuous platform development and maintenance are necessary to keep the system secure and functional. Marketing and community engagement activities are carried out through mosques and digital channels to grow the user base.

Key partnerships play an important role in the ecosystem. Mosque committees assist in verifying providers and building trust within the community. Payment providers such as FPX and TNG eWallet enable secure, cashless transactions. Training organizations, including TVET institutions and NGOs, help improve service provider skills and quality. Technology partners and cloud service providers support application development, data storage, and system security. Additionally, government and community organizations contribute to digital inclusion and empowerment initiatives, particularly for the B40 group.

Finally, the cost structure includes several components. Technology costs cover app development, server hosting, and system maintenance. Marketing costs include advertising, promotions, and awareness campaigns. Operational costs involve staffing, customer support, and provider management. Partnership and community costs arise from collaborations with mosques and community engagement programs. Transaction costs are also incurred through payment gateway fees for each booking made on the platform.

B. Business Environment Map (EM)

The Business Environment Map shows that MConnect operates in a highly supportive external environment. Market forces show strong demand for trusted home services among busy Muslim households and high revenue potential from repeat bookings. Industry forces highlight that incumbents (Kaodim, ServisHero) dominate but lack community depth, while the mosque network provides MConnect with a unique differentiator through low-cost, trust-based user acquisition. Key trends (Gig Workers Act 2025, societal preference for halal and gender-sensitive services, and technology advancement in AI and e-wallets) further support the model. From a macro-economic perspective, national initiatives strongly support MConnect's model. The 13th Malaysia Plan (13MP) emphasises digital economy expansion, entrepreneurship development, and inclusive growth, particularly for B40 communities, which aligns with MConnect's goal of creating income opportunities through gig services. Malaysia Budget 2026 provides financial support for startups, SME digitalisation, and gig economy development, enabling platforms like MConnect to access funding and scale operations. MyDigital focuses on accelerating digital adoption, promoting cashless transactions, and strengthening digital platforms, directly supporting MConnect's app-based service model. The National Fourth Industrial Revolution Policy promotes the use of emerging technologies such as AI, data analytics, and automation, which MConnect can leverage for smart matching and service optimisation. Meanwhile, the New Economic Policy 2030 (NEP 2030) emphasises socioeconomic equity and empowerment of underserved groups, reinforcing MConnect's role in supporting gig workers and improving livelihoods within the community. Together, these initiatives align closely with MConnect's objectives of digital inclusion, gig formalisation, and community-based economic empowerment.

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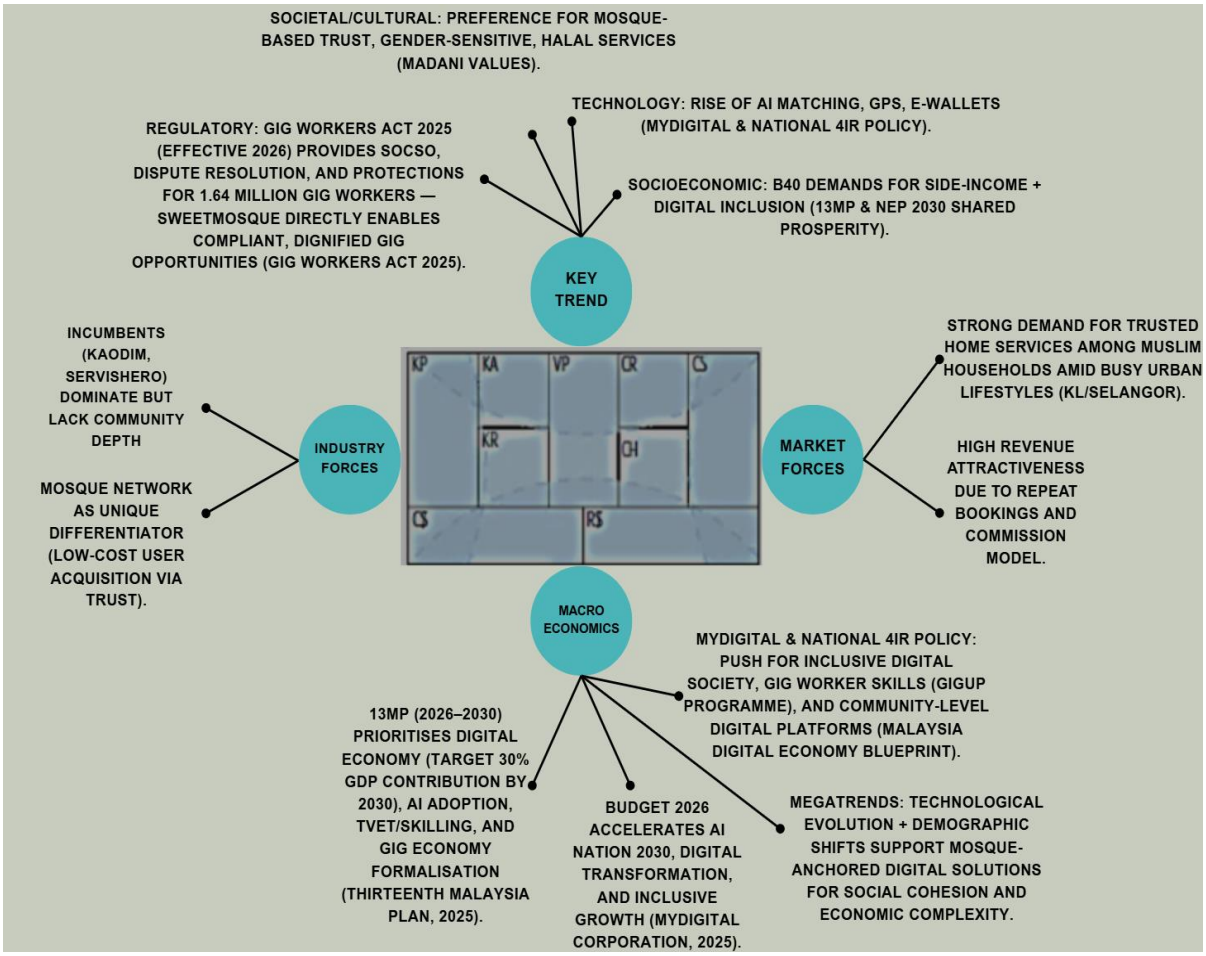

Fig. 10. MConnect Business Environment Map

C. Strategy Canvas

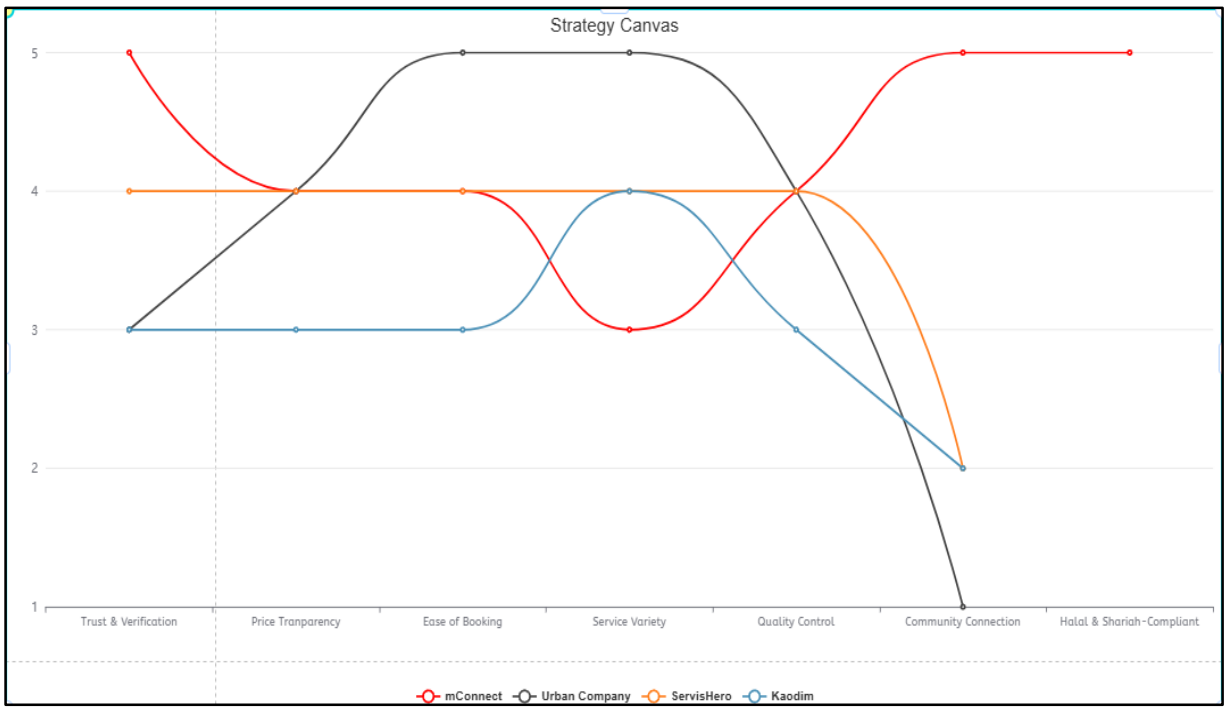

Fig. 11. MConnect Strategy Canvas

Instead of competing on service variety, speed, or price like mainstream gig platforms, MConnect shifts the basis of competition to institutional, Shariah-aligned trust and community inclusion. Similar to inclusive Islamic microfinance and crowdfunding models that apply Blue Ocean Strategy (BOS), MConnect leverages the ERRC framework that is Eliminate, Reduce, Raise, Create, to reconstruct market value. Specifically, it eliminates excessive reliance on anonymous platform-based trust, reduces price-based competition and over-dependence on ratings alone, raises trust, safety, and ethical service standards through mosque-based verification, and creates a new value proposition centred on community endorsement and halal-compliant services. This approach opens new demand from underserved segments such as the elderly, families, B40 workers, and pious households, whose primary barrier is not lack of access to apps but lack of trust and value alignment. In contrast, existing platforms such as Urban Company, ServisHero, and Kaodim, which are discussed in the Literature Review (Benchmarking) section, primarily compete on efficiency, pricing, and service variety, with limited emphasis on community-based trust or religious alignment. This highlights MConnect's distinct positioning within a new, uncontested market space.

D. High Fidelity Wireframe/Mock-up/Prototype of Digital Platform/ App

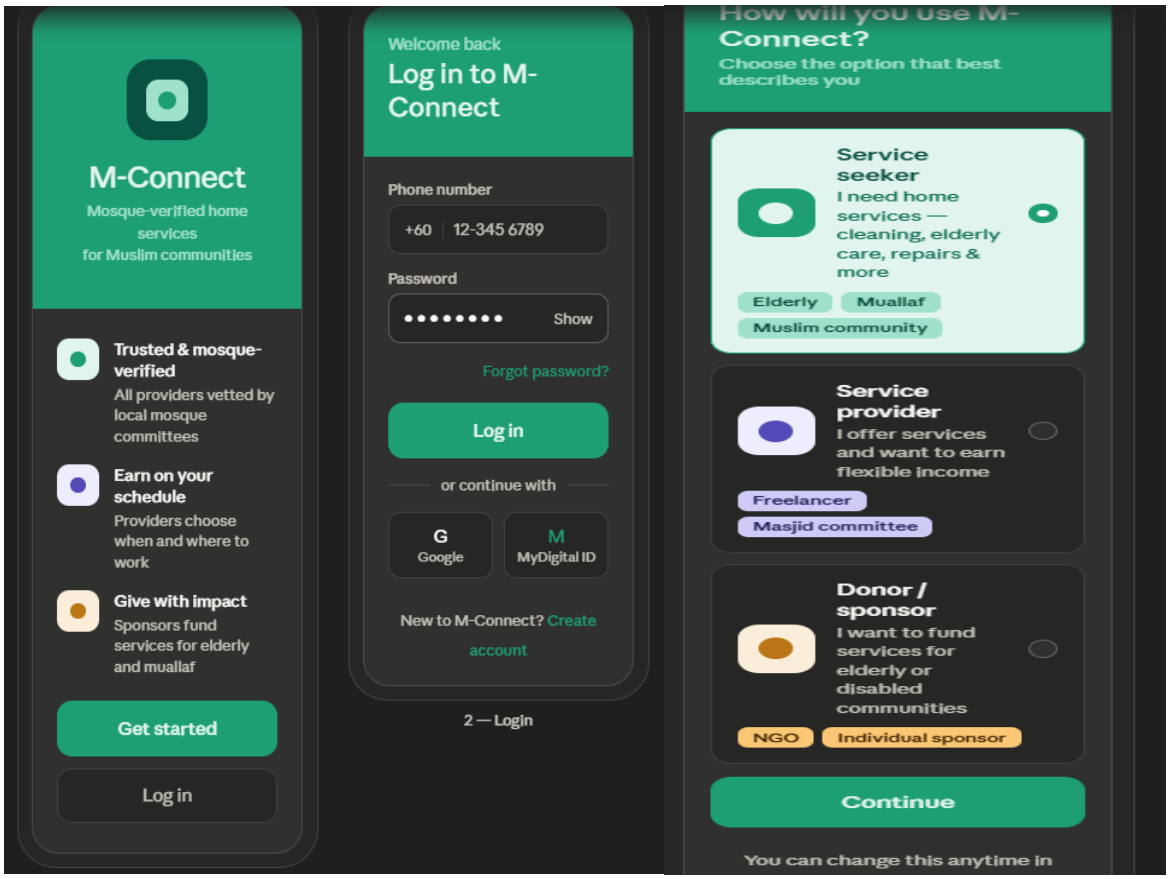

Fig. 12. Login Portal

Screen 1 is the welcome page (see Fig. 12). It implements the teal brand color and presents all three types of customer segments through their color-coded value propositions (teal for service seekers, purple for service providers, amber for donors) before the platform users sign up to set up their expectations to be high. Screen 2 is a built-in login page. It has a +60 phone prefix, MyDigital ID social login feature with Google (applicable to Malaysian platform users), and a prominent registration button to new platform users. Screen 3 is the selection step of the segment. Every card is directly aligned to the customer segment within the business model canvas such as service seeker (with elderly/muallaf/Muslim community sub-tags), service provider (freelancer or masjid committee) and donor/sponsor (NGO or individual). By clicking on a segment, it will be marked in its own color and the next button will prompt what the next onboarding steps will be on that type of user. Each customer segments can also change their classification of customer segments based on their needs by changing it in the setting.

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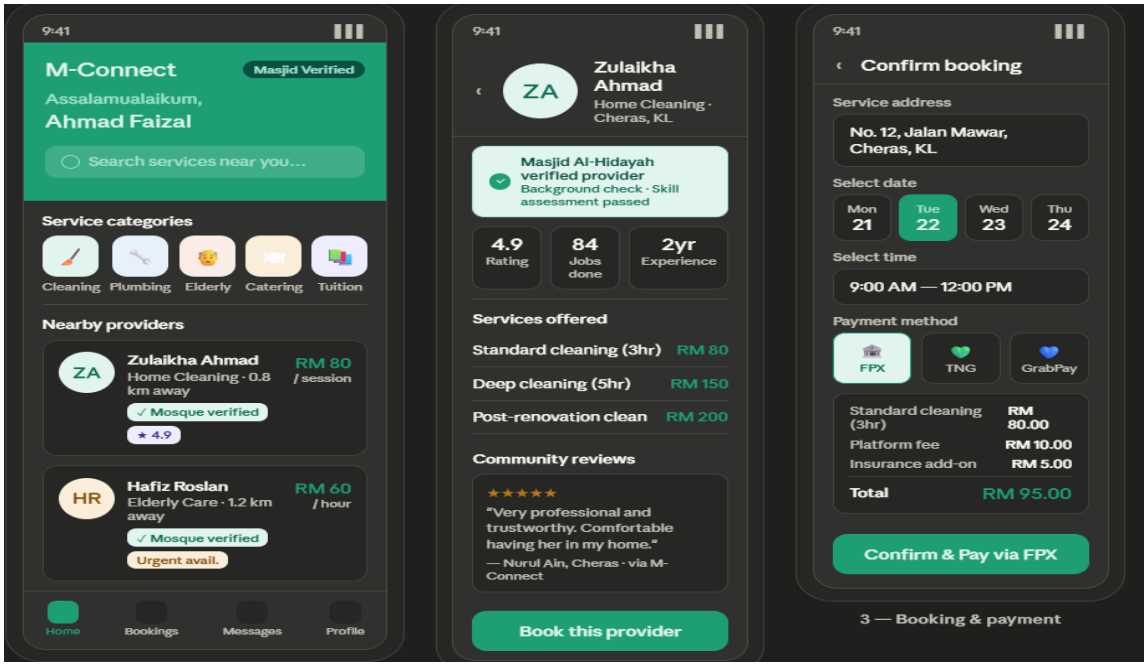

Fig. 13. Service Seeker Portal

In Screen 4, home feed displays the major activities of matching service seekers to the local mosque-verified providers (see Fig. 13). The teal brand color creates the impression of trust, the categories of services it offers (cleaning, elderly care, catering, tuition, plumbing) are the segments of the community, and the Masjid Verified badge in the header area makes the community trust it instantly. In Screen 2, provider profile addresses the value proposition of trusted, verified providers. The mosque endorsement strip ("Masjid Al-Hidayah verified · Background check passed") replaces the need for service seekers to search randomly online, and the community reviews section reinforces the mosque-based trust system and co-creation relationship. Screen 3 displays the booking & payment maps to your revenue streams which is the platform fee for the user (RM 10 commission on an RM 80 job = ~12.5%, within 10–15% target), the insurance add-on as a small service fee, and FPX/TNG e-wallet as key payment resources. The date picker and address form support self-service booking without a call centre.

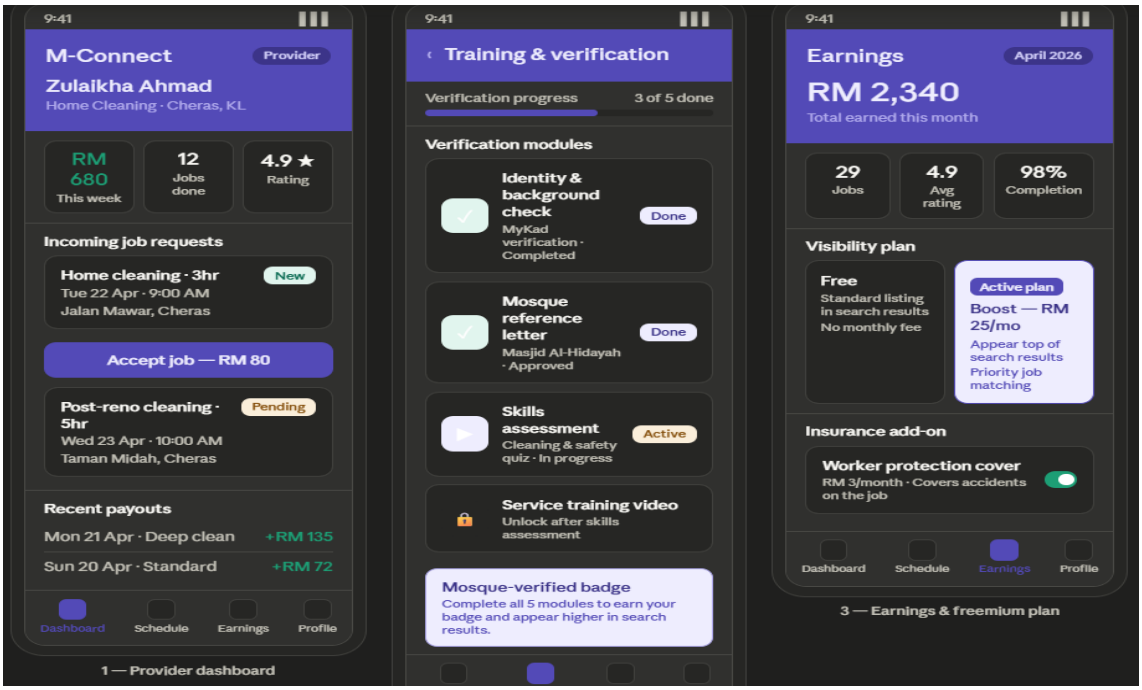

Fig. 14. Service Provider Portal

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Service provider portal covers the full provider journey (see Fig. 14). The dashboard shows live job requests with accept/decline actions, real-time earnings, and recent payouts. This will addressing the value proposition of steady income without self-marketing. The training screen maps directly to key activity of verifying providers via background checks and mosque references, with a progress tracker for the 5-step verification path. The earnings screen surfaces the freemium upsell (RM 25/month for boosted visibility) and the insurance add-on as toggleable extras.

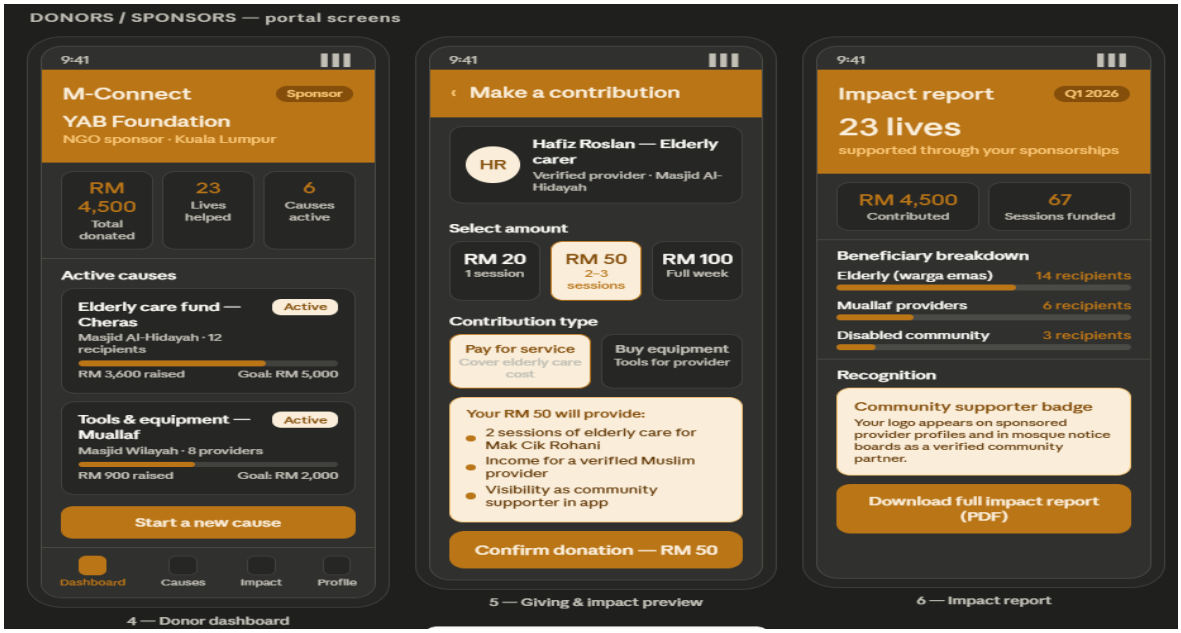

Fig. 15. Donor/Sponsor Portal

Donor/sponsor portal is designed around social impact visibility, which is the core value proposition for this segment (see Fig. 15). The dashboard gives NGOs and individual sponsors a live view of active causes with fundraising progress bars. The giving screen shows exactly what each ringgit achieves for instance, "RM 50 = 2 sessions for Mak Cik Rohani" thus making the impact tangible and shareable. The impact report closes the loop with a beneficiary breakdown by segment (elderly, muallaf, disabled) and the "community supporter badge" that appears on provider profiles and mosque notice boards, giving sponsors the public recognition your canvas promises.

VIII. CONCLUSION AND FUTURE WORKS

This paper has highlighted the persistent challenges faced by three key customer segments in Malaysia's home services market. Service Seekers (Muslim families, elderly, disabled, and muallaf) struggle with time-consuming searches, uncertainty about provider quality, halal/privacy standards, and fear of fraud. Service Providers (mainly B40, housewives, youth, and retirees) face irregular income, low visibility, and high marketing costs. Sponsors and Donors lack transparent, impactful channels to support vulnerable groups. These pains directly hinder national goals under the 13MP (2026–2030), Budget 2026, MyDigital, and National 4IR Policy, which call for digital inclusion, gig economy formalisation, B40 empowerment, and shared prosperity. The important job-to-be-done across segments is to access trusted, convenient, and culturally appropriate services while generating dignified income and measurable social impact.

MConnect addresses these issues through a mosque-anchored digital platform that integrates deep community trust with modern technology. Its key differentiators which is mosque-verified providers (via JAIN/JAKIM approval, community references, and skill demos), gender-sensitive matching, one-tap booking with GPS tracking, and a three-sided revenue model where Sponsors/Donors fund services for the vulnerable, serve as powerful pain relievers and gain creators. By turning mosque trust into scalable gig opportunities, MConnect delivers higher trust and safety for seekers, steady income with zero marketing cost for providers, and transparent social impact for donors. This community-driven model not only fills the gaps left by generic platforms but also directly supports Malaysia's MADANI and NEP 2030 objectives of inclusive digital growth and raising the floor for B40 communities.

Future works include developing a detailed business plan based on the validated business model, building and launching a Minimum Viable Product (MVP), conducting larger-scale pilot testing in multiple mosques across Selangor and Kuala

Lumpur, and exploring scalability to other states in Malaysia and eventually to other Muslim-majority countries. To support these efforts, strategic partnerships will be strengthened with key government and Islamic institutions, including JAKIM (Department of Islamic Development Malaysia), JAIN (State Islamic Religious Departments), state Zakat institutions and Baitulmal, YAPEIM, MARA (Majlis Amanah Rakyat), MDEC (Malaysia Digital Economy Corporation), TEKUN Nasional, Halal Development Corporation (HDC), as well as various Higher Education Institutions (HEIs) such as universities, polytechnics, and colleges. Additional collaborations will be pursued with relevant government agencies under the Ministry of Entrepreneur and Cooperative Development, Ministry of Digital, and community-focused NGOs. These partnerships will focus on provider training and certification (TVET integration), halal compliance, zakat and waqf funding mechanisms, digital inclusion programmes, B40 empowerment initiatives, and broader ecosystem support aligned with the 13th Malaysia Plan (13MP), MyDigital, and National 4IR Policy. This comprehensive next phase will transform the conceptual MConnect model into a functional, scalable, and impactful solution that delivers sustainable socioeconomic benefits to Malaysian communities.

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