MY BOARDING HOUSE START-UP PLAN

M. Usman Saputra[1], Nurfitri Raudhatul Jannah[2], Karvalo Imam Jonathan[3], Rachel Setiawan[4], Suciani Ambarwati[5], Tiara Fitari[6]

Fakultas Ekonomi dan Bisnis, Universitas Bangka Belitung, Indonesia

E-mail: musmansaputra123@gmail.com

Abstract: Start-up Kosanku is present in Bangka Belitung Province as an innovative solution to make finding temporary housing easier, especially for students, professional workers and tourists. Through digital applications, Kosanku offers boarding house rental services with easy access, competitive prices and complete facilities that suit the needs of various customer segments. Kosanku's marketing strategy focuses on clear market segmentation, targeting students and professional workers, as well as positioning that prioritizes user convenience and comfort. In addition, financial analysis is carried out to map variable costs, fixed costs and sales projections to optimize business profitability. With the support of digital-based marketing strategies and partnerships with local boarding house owners, Kosanku aims to create an effective and efficient rental experience, and support the growth of the digital economy in Bangka Belitung. The analysis results show that Kosanku has great potential to develop in the local market, especially in facing the increasing need for temporary housing in the province.

Introduction

In recent years, the development of digital technology has brought major changes in various aspects of life, including property rental (Setiawan, 2018). One of the segments that is changing is a cost house rental market, which is usually used by students, young workers, and individuals who need temporary accommodation (Wibawa, 2021). In Indonesia, the need for comfortable boarding rooms, safe, and affordable continues to grow rapidly, considering the significant growth of the urban population and increasing mobility of students and workers in big cities (Haryanto, n.d.). However, despite his request high, the homestead rental sector in Indonesia still faces many challenges. Market guesthouse Indonesia, especially in the city of Pangkalpinang, it is dominated by the traditional system which requires personal visits to find a suitable room. Prospective renters must invest time, effort, and money to on-site inspection, which can take a lot of time. Apart from that, communication between tenants and boarding house owners often only limited to direct contact or decentralized communication media so it is more economical time and energy. The internet is increasingly becoming a necessity for some people to fulfill their needs daily information quickly, accurately and can be

accessed from anywhere (Rahmani & Fitari, 2023).

This is becoming increasingly complex considering the rapid development of the digital industry enables search and rental services online. Facing these challenges, startup Kosanku offers innovative solutions to overcome the difficulties faced by both renters and boarding house owners. Kosanku is an application-based digital platform that connects renters and boarding house owners directly real time, so that tenants can find boarding rooms that meet good criteria price, facilities and location (FADLULLAH, 2024). By utilizing digital technology, Kosanku strives increasing efficiency, transparency and comfort in finding and renting boarding houses. this platform allows renters to easily search for boarding rooms, check availability, check ratings and reviews from other users, as well as paying safely. In addition, the application of small land provides benefits which is big for boarding house owners in terms of property management. Features such as payment notifications, reminders rent extensions, and managing tenant data digitally enable boarding house managers to run business more efficiently and structured. This management is very important to meet market needs increasingly complex and dynamic. The previous boarding house manager had to keep records manual, can now monitor rental status and payments directly from one platform. Innovation in service Kosanku is also in line with the phenomenon of the digital economy and sharing economy, where technology is becoming intermediary in improving resource accessibility and efficiency. Platform this is expected to be a solution for boarding house seekers in the digital era and also supports boarding house entrepreneurs to compete in the middle increasingly fierce market competition. Apart from that, Kosanku also helps tenants choose boarding options that are more affordable and suit preferences, such as distance to campus or place of work, public facilities, and environmental security level (Rachmawati, 2023).

Bangka Belitung Province is experiencing rapid economic growth due to its increasing number economic and educational activities in the area (Y. Sari et al., 2020). Several cities in Bangka Belitung,

like Pangkalpinang, it is very popular with immigrants from surrounding areas because it is a center for education and education an attractive business, both for students and workers (Ulung, 2010). With the number of students in local universities and an increasing number of employees in the mining, plantation and tourism sectors, demand for boarding rooms has also increased significantly. Even so, the boarding house rental sector in Bangka Belitung is still faced with several obstacles that hinder its optimal growth.

Firstly, the process of finding and renting a boarding house in Bangka Belitung is generally still carried out individually manually. Renters usually have to find rooms by browsing or listening to information from people others, which require time and energy (Firmansyah & Roosmawarni, 2019). The absence of a website for Looking for a boarding house in Bangka Belitung makes it difficult for people who want to rent a boarding house to find a place stay that suits their wishes, such as price, location and facilities. This limitation is not the only one makes it difficult for tenants, but also reduces income for boarding house owners who cannot market the property well. Apart from that, boarding house property management in Bangka Belitung still uses methods traditional, such as recording administration and tenant data manually. This makes it difficult for boarding house owners in managing money, rent payments, and property maintenance efficiently. Internal limitations Digital management can make tenants less satisfied, especially regarding the accuracy and convenience of transactions (Zaidan et al., 2023). Apart from that, the majority of boarding house owners in Bangka Belitung are individuals who don't understand how to use technology to market their property.

This results in limited marketing of boarding houses to the general public, so that the choice of boarding houses is limited offered to prospective tenants from outside the area is limited. Dependence on old ways too making competition in boarding house rentals not optimal (R. E. Sari, n.d.). The boarding house owner couldn't reach him more people. Start-up Kosanku is here as an innovative solution with a digital platform for searching and renting a boarding house is

easier. With this technology, people who want to rent a boarding house can find one rooms that suit their needs easily and clearly. The boarding house owner can manage the property them with more structure and promote them to more people.

Platform It is hoped that this can help people get more boarding houses in Bangka Belitung easy. This will provide benefits for tenants and boarding house owners, as well as help the property sector in the area is becoming more modern (Nugraha & Hapsari, 2023). Adopt digital solutions like Kosanku It is hoped that it will have a positive impact, such as making it easier to find and rent boarding houses, as well as encourage boarding house owners to use more modern management. This can improve the position Bangka Belitung is a friendly area for immigrants by providing housing options while being easy to reach and in line with user needs in the digital age.

Against this background, this study aims to explore impact and effectiveness Kosanku application as a digital solution in the boarding house rental sector. This research also aims to analyze user experience, both from the renter and boarding house owner side, and identify opportunities and the challenges that Kosanku start-ups may face in the future. This technological approach exists It is hoped that it will not only bring financial benefits to boarding house owners, but also provide experience which is better for the tenants.

Theoretical Basis

1. Definition of Start Up

Start-up is a new business whose focus is on developing innovative products or services for meet certain market needs (Lewrick, 2023). The main characteristic of a start-up is its growth potential fast and high levels of uncertainty related to products, markets and business models (Bakhar et al., 2023). Start-ups are usually active in new technologies or industries, but can also be found in various sectors along with time. They usually look for solutions that are not yet widely used by companies large or established. They use new technology or approaches to provide additional benefits to customers (Yudhanto, 2024).

2. Type of Start Up

Kosanku is a new company that uses digital technology in the field proptech (property technology) to help people find and book boarding rooms. As a new business, kind of My boarding house falls into several categories, namely:

1. Platform Marketplace
   My boarding house acts as a bridge between people who are looking for a boarding house and people who have one boarding house. This marketplace model helps people looking for boarding houses to find a suitable place to live, and help cost owners to advertise their properties and get tenants easily (Wardhanie & SMB, 2021). This platform provides various features that help users discover boarding according to location, price, facilities and desired rating.

2. Platform Property Provider
   This startup provides technology services to facilitate access to boarding house properties via digital application. With the application, users can see property information clearly and quickly (Prasetyo & Aedi, 2023). Kosanku provides the convenience of ordering and paying securely online.

3. Application Based Start Up Mobile
   Kosanku is an application mobile which can be used on smartphones. This app is the ultimate tool for users to search for boarding houses, view room details, and book directly. Additionally, this application has additional features such as reviews, automatic ordering, and payment systems to make it easier for users and transaction boarding house owner.

4. Technology Based Start-Ups Property (Proptech)
   By combining digital technology with the property industry, Kosanku is included

proptech category, namely start-ups that use technology to overcome various challenges in property industry. This technology can help people who own boarding houses to find tenants easily more efficiently and market their properties more effectively.

5. 5. Start-Up Sosial (Social Start-Up)
As a platform that focuses on providing housing, Kosanku also provides an important social impact, especially for students and workers in Bangka Belitung who need easy access to residence. Kosanku creates a fairer and more trustworthy system in the temporary housing market by providing transparency in prices and facilities as well as reviews from previous users. For starters up technology-based, Kosanku is a property marketplace platform and mobile application that focuses on easy access to housing with social impact.

3. Challenges and Benefits of Start Up

Benefit :

1. Makes Access Easy for Users
Kosanku provides a practical solution to find and order kos, providing convenience for users to find a place to live according to their needs, such as location, price, and facilities (Bakhtiar & Latifah, 2024).

2. Increase visibility for boarding house owners
Kosanku registered owners can market their properties to prospective tenants wider without the need for high marketing costs. This opens up opportunities for more customers and increase income.

3. Increase efficiency in the search and transaction process
With digital applications, searching for boarding houses becomes more efficient and transparent. Users can see complete information, order and make payments directly from the platform without the need to meet directly.

4. Trusted Platform with Reviews and Ratings
The review and rating feature gives confidence to new users, so they can make better decisions based on the experiences of others. This also motivates the cost owner to maintain service quality.

5. Application of Digital Technology in the Property Industry
As a platform that combines technology with property, Kosanku brings progress digital to an industry that has been considered traditional, providing innovation in property management and user experience.

6. Creation of an Integrated Digital Ecosystem
The Kosanku application can integrate various housing-related services, such as rent payments online, room management and customer service, which makes the ecosystem more efficient and connected.

Challenge :

1. Tight Competition
In the property market, there are many competitors, both established and new developing (Kotler & Keller, 2009). Start-ups like Kosanku must be able to compete with platforms similar or traditional solutions such as local property agents who are already known to the public.

2. Technology Adoption by Users
Educate the market about the use of technology and change people's habits getting used to manually searching for boarding houses can be a challenge (Sylvia et al., 2021). A number of Potential users may feel hesitant to switch to digital platforms, especially in areas with access limited internet.

3. Data Security and Privacy
As a platform that manages users' personal data and financial transactions, Kosanku must maintain data security and protect users' personal information to avoid leaks or misuse of data.

4. Build User Trust

Overcome trust issues from consumers and cost owners who may be skeptical about transaction security and the quality of advertised boarding houses are important challenges. Kosanku's reputation must be built through positive user experiences and trustworthy reviews.

5. Scalability and Infrastructure

Building a platform that is able to handle an increasing number of users as well providing consistent services throughout the region, especially with limited infrastructure technology in certain areas, can be a big challenge.

6. Operational and Management Challenges

Managing user data, cost information and transactions efficiently requires a system reliable and skilled team. If Kosanku's system or operations do not run smoothly, this is the case can affect user experience and platform reputation.

7. Changes in Rules and Regulations

As a platform operating in the property sector, Kosanku needs to follow government regulations related to property rental and online transactions. Regulatory changes in the property or fintech industry can influencing the operations and business strategy of this start-up.

8. Human Resources Management (HR)

Search for and retain competent talent in technology development, marketing, and operations are challenges in themselves. Start-ups often have difficulty retaining human resources quality that can support company growth (Bakhar et al., 2023).

Despite these challenges, with good planning, innovation sustainable, and focused on service quality, Kosanku has the potential to develop and provides great benefits for users and boarding house owners in Bangka Belitung.

Method

This research uses a qualitative approach to explore various related aspects development and operations of the Kosanku start-up, with a focus on user perceptions (boarding house renters and boarding house owner), the challenges faced, as well as the potential for business development in the context of the local market in Bangka Belitung.

a) Type of Research

This research is descriptive qualitative in nature, which aims to describe, analyze and interpreting the phenomena that occur in the Kosanku start-up, both from the user's perspective and cost owner. The data obtained will be used to dig in-depth information about use of technology in the property business in the area.

b) Data Collection Techniques

Some data collection techniques that will be used in this research include:

a. In-depth Interview (In-depth Interview):
Interviews were conducted with users (boarding house renters) and boarding house owners registered on the platform My homestay. This interview aims to explore their views on convenience, excellence, as well as the challenges faced when using the platform.

b. Informant:
Cost renters (including students and employees) who use the Kosanku application. Kos owners who rent out rooms through the Kosanku application.

c. Participant Observation:
Researchers will observe how users and boarding house owners interact with the application, starting from searching for boarding houses to the ordering and payment process. These observations will provide understanding better understand the dynamics of platform usage and the challenges users may face.

d. Focus Group Discussion (FGD):
FGDs were conducted with small groups consisting of several users and boarding house owners discuss their experiences, challenges faced, and how they see potential development of Kosanku in the future (Permadi et al., 2018).

e. Documentation Study:
Researchers will also examine documents related to the operation of Kosanku, such as reports internal, user data,

and marketing materials to understand business strategy and management platform.

c) Data Analysis Techniques

After the data is collected, the researcher will carry out analysis using analytical techniques thematic. This analysis process consists of several stages:

a. Transcription of Interviews and FGDs
All results of interviews and group discussions will be transcribed to facilitate further analysis carry on.

b. Code and Category Compilation
Researchers will identify relevant codes from interview transcripts and FGDs, such as user perception, experience with the application, technical challenges, and business growth potential.

c. Theme Preparation
Based on the codes obtained, researchers will group the data into themes main issues, such as "ease of use", "challenges in marketing", and "development potential technology". Each theme will be analyzed in more depth to understand the phenomena that occur. d. Interpretation of Results: Researchers will interpret the results of the analysis to understand the influencing factors user experience, challenges faced by boarding house owners, and supporting factors Kosanku's success in facing competition and market demand.

d) Data Validity

To maintain the validity of the data, this research will use triangulation techniques with combines various data collection methods, such as interviews, observations, and FGDs. Besides that, Researchers will involve a variety of different sources of information (users, boarding house owners, and documents internal) to ensure the validity of the findings.

5. Research Subjects
The subjects of this research consist of:
a. Platform Users: Cost renters who use the Kosanku application to find and ordering cost.

b. Boarding House Owner: Boarding house owner or manager who markets their property through the application My boarding house.

6. Research Location
This research was conducted in Bangka Belitung, specifically in the Bangka district area, Balunijuk Village which is Kosanku's main target market, such as around the Bangka Belitung university campus have a high demand for temporary accommodation (cost).

Results and Discussion

a) Description of Start up Kosanku

Kosanku is a digital start-up based on a mobile application that provides services search and book boarding rooms in Bangka Belitung Province. Kosanku connects boarding house tenants with boarding house owners through a platform that is easy to use and can be accessed at any time and on anywhere. This start-up aims to overcome the difficulty of finding boarding houses which usually takes time and quite large businesses, especially in areas with limited information regarding boarding house properties (Wardhanie & SMB, 2021).
With simple and user-friendly technology, Kosanku utilizes mobile applications to provide transparency, ease of transactions, and boarding options that suit preferences user. Through this platform, users can search for boarding houses based on various criteria, such as price, location, facilities, and ratings from previous users.
Kosanku can be categorized as a start-up marketplace platform, which allows owners kos to market their properties digitally, while renters can search and order easily. This platform focuses on temporary housing (kos) search services and operates in the property and technology (PropTech) industry. In this case, Kosanku also plays a role as a mobile application based start-up, where users can access and do everything transactions via applications available on their

smartphone devices.The main products and services offered by Kosanku include:

a. Digital Boarding House Search:

The Kosanku platform allows users to search for various boarding house options in Bangka Belitung Province based on various parameters such as price, location, facilities, and ratings.

b. Booking Boarding Houses:

After finding the desired boarding house, users can do it immediately ordering via application, which makes the ordering process easier without the need to meet face to face with the cost owner.

c. Digital Payments :

Secure online payment system via app makes it possible tenants and owners of costs to make transactions easily, whether it is rent payments monthly or deposit payment.

d. Detailed Boarding House Information: Each boarding house listing is accompanied by complete information such as photos, descriptions, amenities, prices, and reviews from previous users to provide a clear picture to the tenant.

e. Reviews and Ratings :

The review feature allows renters to provide feedback regarding their experience living at a certain cost, which helps other prospective tenants in make the right decision.

Kosanku operates in the property industry, particularly in the boarding house property rental sub-industry Bangka Belitung region. On the other hand, these start-ups also fall into the technology industry, in particular PropTech (Property technology), which leverages technology to change the way the property industry operates operate. This digital technology increases efficiency, transparency and ease of processes search and book accommodation.

With the growing need for temporary housing (boarding houses), especially for students, workers and tourists visiting Bangka Belitung, this start-up offers a practical and affordable solution. In this case, Kosanku is also in line with global trends adopting technology to facilitate transactions in the world of property.

Kosanku operates in Bangka Belitung Province, with a focus on the surrounding area universities, offices, and areas that have a high level of demand for boarding houses. A number of The main locations that are Kosanku's target markets are:

a. Pinang base:

As the capital of Bangka Belitung Province, Pangkal Pinang has a high concentration of students and workers who need temporary housing.

b. Tanjung Pandan:

As the economic and government center in Belitung, this area also has demand for boarding house, especially from workers and tourists.

c. Areas Around Campuses and Offices:

With the existence of Bangka Belitung University and various offices in this area, there are many students and workers who are looking for boarding houses close to where they study or work.

d. Tourist Areas:

Along with the development of the tourism sector in Bangka Belitung, Kosanku is also reaching out the needs of tourists looking for a short-term place to stay during their visit to this area.

b) Market Analysis

a. Market Segmentation

Market segmentation is the first step in identifying various user groups who have different needs and characteristics (Dj, 2017). Based on the analysis, the market for Kosanku in Bangka Belitung Province can be segmented based on the following variables:

a. Demographic Segmentation:

1. Students: This segmentation includes students who come from outside Bangka Belitung to continue their education at Bangka Belitung University and other educational institutions. Student often look for boarding houses that are affordable,

close to campus, and with adequate facilities (Amilia, 2019).

2. Workers: Workers who have just moved to Bangka Belitung, either to work in the private sector, government, or other industries. They tend to look for boarding houses with better facilities and a location close to the workplace.
3. Tourists and Travelers: Tourists who visit Bangka Belitung for holidays need short-term accommodation, such as a boarding house or homestay. They are looking for more facilities comfortable at an affordable price.

b. Geographic Segmentation:

1. Pangkal Pinang and Surroundings: As the capital of Bangka Belitung Province, Pangkal Pinang is a location that has a high concentration of students, workers and tourists. Therefore Therefore, many boarding house seekers are around this area (Silvia et al., 2024).
2. Tanjung Pandan: As the center of government and economy in Belitung, Tanjung Pandan has a high demand for temporary housing, both for workers and tourists (Erman, 2016).

c. Psychographic Segmentation:

1. Practical and Efficient Cost Finder: Users who want convenience in finding a place live without much hassle, and prioritize time efficiency. They tend to search digital platform that can provide complete and accurate information about costs available (Rambe, 2022).
2. Boarding House Seekers with Special Facilities: Users who have specific needs, such as searchers boarding house with fast Wi-Fi facilities, parking area, or residence that supports work remotely (remote working).

b. Targeting
After segmenting the market, the next step is to determine the target market the

most potential for Kosanku. Based on an analysis of needs, characteristics and growth potential, Kosanku will focus on two main market groups:

1. Students and Scholars (Main Target)
Students are a very important segment for Kosanku, because they are a group who most often need temporary housing close to campus (IN URBAN, n.d.). Apart from that, students tend to look for affordable housing, so Kosanku can offer boarding houses at various prices to suit student budgets. This platform too makes it easier for students who are coming to Bangka Belitung for the first time to find a place stay without having to come directly to the location.
2. Workers and Professionals (Secondary Target)
Workers and professionals who have recently moved to Bangka Belitung, are good for working in the sector government or private companies, are segments that also have great potential. They tend to look for a boarding house that has better facilities, such as work space or easy access to public transportation. Kosanku can provide various choices of more premium boarding houses with additional facilities according to worker needs.
Additionally, tourists and travelers are also targets that could be considered, though more as a supporting segment. They are looking for short-term accommodation during their visit to Bangka Belitung, and Kosanku can expand their services by providing homestay or boarding house options with tourist facilities.

c. Positioning
Positioning is the way Kosanku wants to be perceived by the target market, by highlighting it advantages and benefits it has (Hadianto, 2004). Based on the analysis, Kosanku can using positioning as a platform that provides easy search and booking of boarding houses digital that simplifies

the process for renters and boarding house owners. Here are some aspects important in Kosanku positioning:

1. Ease of Access and Use: Kosanku will be positioned as a digital solution makes it easier for boarding house seekers in Bangka Belitung. With a simple and easy mobile application used, users can find, order, and pay the cost in just a few clicks, without must go through a complicated process or meet face to face with the boarding house owner.
2. Quality Guaranteed Boarding House Choices: Kosanku will position itself as a platform provides complete information about boarding houses, including reviews and ratings from previous users. This gives more confidence for tenants in choosing the cost that suits them their needs.
3. Varied and Affordable Prices: Kosanku will offer various boarding options, from those affordable for students to more premium for workers and professionals. this platform trying to meet the various needs of different market segments, while maintaining reasonable prices competitive.
4. Focus on Transaction Security and Convenience: By using a payment system safe digital, Kosanku will ensure that every transaction between renters and boarding house owners runs smoothly and without problems. User data security is also a major concern for this start-up.
5. Platform that supports long-term and short-term needs: Kosanku will offers solutions for both types of needs: long-term boarding for students and workers, as well as short-term boarding for tourists who need accommodation while in Bangka Belitung.

c) **Analisis SWOT**

1) Strengths

a. Ease of Access and Use: Kosanku offers an easy-to-use digital platform for renters and owners boarding house. Through the mobile application or website, users can quickly search, order, and pay costs with just a few clicks, which is very attractive for students and workers want a practical solution.

b. Quality Guaranteed Boarding House Choices: This platform provides various boarding options with transparent information, including prices, facilities, location, as well as previous user reviews. This gives confidence to the renter in choosing a boarding house that suits their needs.

c. Secure Digital Payment Facility: With a secure payment system via digital platforms, Kosanku reduces risk manual transactions that can cause problems. Payment can be made in various ways digital methods, making it easier for users from various backgrounds.

d. Flexibility for Various Market Segments: Kosanku offers a variety of boarding options, from affordable ones for students to boarding houses premium for workers. This allows the platform to serve different types of tenants with different needs.

e. Technology Support and Rating System: This platform is equipped with a rating system and reviews from previous renters, which provides transparency and helps tenants to choose the best boarding house according to their preferences them.

2) Weaknesses

a.Dependence on Technology: Because Kosanku is digital-based, dependence on technology can be a weakness, especially in areas with uneven internet infrastructure, such as remote areas in Bangka Belitung. This can limit access for users who don't have a device or connection stable internet.

b. Promotion and Brand Awareness Limitations:

As a new start-up, Kosanku may still face challenges in building a brand strong awareness in the local market. Lack of effective promotion can hinder growth and adoption of the platform by new users.

c. Increased Competition

Even though Kosanku has the advantage of being a platform that makes it easier to search for boarding houses, competition with other larger platforms, such as existing property rental websites established, can be a challenge. This requires a strong marketing and differentiation strategy.

d. Resource Limitations

As a start-up, Kosanku may have limitations in terms of resources, both internal and external financial and labor matters. This may limit the ability to expand services and features, as well as improving customer service.

3) Opportunities

a. Growth of the Education Sector in Bangka Belitung:

With more and more students coming to Bangka Belitung to continue their studies education, the demand for temporary accommodation, such as the cost, will increase. This opens a big opportunity for Kosanku to expand its market share among students.

b. Infrastructure and Technology Development in the Region:

With improved infrastructure and internet access in Bangka Belitung, especially in the regions urban areas such as Pangkal Pinang and Tanjung Pandan, Kosanku has the opportunity to expand reach and provide services to more users.

c. Accommodation Needs for Workers and Professionals:

The improvement in the economic and industrial sectors in Bangka Belitung opens up opportunities to provide boarding house for workers who come from outside the area, such as project workers, professionals or laborers foreigners who need temporary residence with adequate facilities.

d. Rising Traveler Trends:

With the increasing popularity of Bangka Belitung as a tourist destination, there are opportunities for providing accommodation for tourists by offering boarding houses as an alternative to lodging more affordable and practical (Khosihan, 2019).

e. Collaboration with Local Government and Institutions:

Kosanku can establish partnerships with local governments, universities or companies to offers housing solutions for students or workers who need it, open more opportunities in market development.

4) Threats

a. Intense Competition from Other Platforms:

There are many boarding house or property rental platforms that are already operating in the Indonesian market, such as Mamikos, RedDoorz, or OYO (Lianto & Suryadjaja, n.d.). This competition requires Kosanku to have more value or differentiation in order to compete in an increasingly crowded market.

b. Infrastructure and Human Resources Limitations:

As mentioned in the weaknesses, limited infrastructure and human resources in Some areas can pose a threat to Kosanku's operations. Although there is market potential, management and development of this platform can be hampered if the infrastructure and workforce are not yet available adequate.

c. Changes in Government Regulations and Policies:

Regulations governing property rentals, taxes, or boarding house rental rules may change affecting Kosanku's operations. The government regulates tariffs or new regulations tight around property and rentals can be a challenge.

d. Data Security and Privacy Challenges:

Considering that this platform

manages users' personal data, there are threats to data security, including the potential for data leaks or cyber attacks. This could damage the reputation of Kosanku and reducing user trust.

e. Dependence on Local Economy:

My boarding house is very dependent on market demand in Bangka Belitung. If there is an economic downturn or major changes in key sectors such as education or tourism, demand will costs may decrease, which can affect business stability.

d) Analisis BMC

1) Customer Segments (Customer Segments)

a. College Students and Students, Especially those who have just come to Bangka Belitung to continue studies. Kosanku can offer temporary or long-term accommodation at a price affordable.

b. Professional Workers, Workers who come from outside the area or project workers who need it short or medium term accommodation. They are looking for a boarding house that has complete facilities and comfortable.

c. Tourists and Visitors, Tourists who come to Bangka Belitung are good for holidays or work visit. They are looking for alternative, more affordable accommodation compared to hotels.

d. Boarding house owners, parties who provide accommodation in the form of boarding houses who want to market and manage their premises more efficiently.

2) Value Propositions

a. Ease of Access, Kosanku offers a digital platform to make it easier for tenants to find and order boarding. All information is available transparently, from prices to existing facilities.

b. Safe Digital Payments, Renters can make payment transactions via the platform which is safe and easy to use QRIS or other digital payment methods.

c. Various Boarding House Choices, Providing various boarding house choices with varying prices accordingly with user needs (for example boarding for students at affordable prices and boarding premium for workers).

d. Trusted Platform with User Reviews, Renters can see reviews and ratings from previous tenants to ensure the quality and comfort of the boarding house chosen. e. Flexibility for Renters and Boarding House Owners, this platform allows boarding house owners to with easily manage listings and transactions, while renters gain practical experience and fast.

3) Channels

a. Digital Platform (Website & Mobile Application), Kosanku can be accessed through the website and application mobile , which provides a user-friendly interface to make the search process easier and transaction costs.

b. Social Media and Influencer, Utilizing social media such as Instagram, Facebook, And TikTok for promotion, as well as working together with influencerlocal to reach a wider audience.

c. Partnership with Universities or Local Agencies, Collaboration with universities in Bangka Belitung to market the platform to new students or collaborate with government agencies to reach more workers and tourists.

4) Customer Relationships

a. 24/7 Customer Support, Provides customer service ready to help renters or boarding house owners with technical problems or questions about usage Platform.

b. Loyalty Program, Developing a loyalty system for tenants who frequently use it Platform This includes discounts or additional facilities after several transactions.

c. User Feedback and Evaluation, Using a rating and review system to ensure service quality and listening to user input for improvement Platform.

5) Revenue Streams

a. Commission Fees from Rental Transactions, Kosanku charges a commission fee from every rental transaction carried out through its platform, for both boarding house

owners and renters.

b. Advertising and Marketing, Offering advertising services for boarding house owners who wish promote their properties with premium features or more prominent ad placement on the platform.

c. Premium Services, Offering additional features or premium services for renters, such as access to more exclusive boarding houses or additional services such as laundry, Wi-Fi, or cleaning.

6) Key Resources (Primary Resources)

a. Platform Technology, Website And mobile application which is the core of Kosanku's operations. Platform this should work fine and user-friendly.

b.Technology Development and Support Team, Technical team that manages and develops Platform and handle system maintenance and repairs.

c. Partnership with Boarding House Owners, Maintaining good relationships with boarding house owners to ensure the availability and quality of housing offered through Platform.

d. Human Resources, Team marketing, customer support, and administration that will support Kosanku's daily operations.

7) Key Activities (Main Activity)

a.Management Platform Digital,Continuous maintenance and development of the application mobile And website to ensure user comfort.

b. Marketing and Promotion, Carrying out promotional activities via social media, collaborating with influencer local, as well as advertising to attract new tenants and boarding house owners who want to join.

c. Data and Review Management, Manage and monitor transaction data, as well as user reviews to ensure service quality is maintained.

8) Key Partnerships (Primary Partnership)

a. Boarding House Owners and Property Managers, Partnership with boarding house owners to ensure the availability of various types of boarding houses that can be offered to users Platform.

b. Educational Agencies and Local Companies, Collaborating with universities, educational institutions and companies in Bangka Belitung to introduce Kosanku to students and workers as a practical accommodation solution.

c. Digital Payment Providers, Partnerships with digital payment service providers (such as Bank Indonesia for QRIS, or e-wallet) to ensure a fast and safe transaction process.

9) Cost Structure (Fee Structure)

a. Development and Maintenance Costs Platform, Investment for development and maintenance website and applications mobile .

b. Marketing and Promotion Costs, Expenditures for advertising, promotion via social media, and collaboration with influencer as well as universities or local agencies.

c. Operational Costs, Expenditures for operational teams, customer service and administrative management.
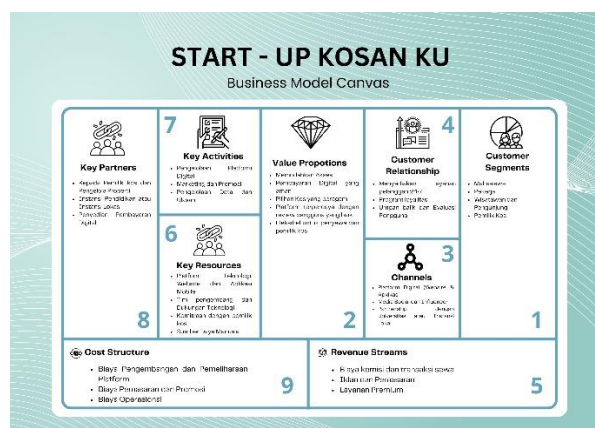

Figure 1.0 Business Model Canvas Start Up Your course

e) Financial Analysis

1. Variable Costs

Variable costs: are costs that change along with the volume of transactions or operational activities (Purwanti, 2023). In the case of Kosanku, some variable costs include:

a. Digital Payment Transaction Fee: Every time a tenant makes a payment using Platform, there will be a commission fee paid to digital payment service providers such as QRIS, e-wallet, or bank transfer. Estimated commission fees are around 2-5% per transaction.

b. Customer Service Fees : Services provided to customers regarding technical issues or requests for assistance. This fee will depend on the number of interactions with customers, with an estimated budget of IDR 1,000 - IDR 3,000 per interaction or issue handled.

c. Production for Maintenance Systems: While most development costs are fixed costs, updating or improving systems based on user needs can add variable costs. Estimated costs for maintenance and updates Platform around IDR 2,000,000 - IDR 4,000,000 per month, depending on needs.

d. Advertising Commission for Boarding House Owners: Every time a boarding house owner decides to place premium advertising on Platform My boarding house, additional fees apply. For example, the cost per ad can range from IDR 500,000 - IDR 1,500,000 per month.

2. Fixed Costs

Fixed costs: are costs that do not depend on the number of transactions or daily activities, and must still be paid every month (Wahyuni, 2022). The following are the fixed costs that Kosanku has

a. Development and Maintenance Platform : Payment for the technical team that manages the development and maintenance of websites and applications mobile . These costs include developer salaries and software updates, which are estimated to be around IDR 10,000,000 - IDR 15,000,000 per month.

b. Office or Work Space Rental: If Kosanku has a physical office in Bangka Belitung, the office rental fee is a fixed cost that needs to be taken into account. For example, monthly office rent can be around IDR 5,000,000 - IDR 8,000,000 per month depending on location.

c. Employee Salaries: Salaries for permanent employees such as the marketing team, customer support, And administration. The estimated total salary for a team of 4

people is around IDR 20,000,000 - IDR 25,000,000 per month.

d. Cost Server And Hosting : Fees for hosting website and applications which can range between IDR 2,000,000 - IDR 5,000,000 per month, depending on capacity and data storage needs.

3. Cost Marketing

Cost marketing played a big role in building brand awareness and attract users to Platform My boarding house. Some marketing costs that must be taken into account include:

a. Advertising on Social Media: Using Platform like Instagram, Facebook, TikTok, or Google Ads to increase reach. Costs for social media advertising can range between IDR 5,000,000 - IDR 10,000,000 per month depending on the advertising budget and target reach.

b. Cooperation with Influencer : Payment for influencer or brand ambassador local people who help promote Kosanku. This fee can vary from IDR 1,000,000 - IDR 5,000,000 per campaign influencer.

c. Promotion through Universities: Collaborating with universities to market Platform to students. This can involve costs for events or direct promotions on campus which can reach IDR 3,000,000 - IDR 5,000,000 per event.

d. SEO give Content Marketing : Invest in SEO strategies and content creation (blogs, videos, etc.) to increase visibility in search engines. Estimated costs for SEO and content are around IDR 2,000,000 - IDR 4,000,000 per month.

4. Sales Projections

a. Kosanku sales projections: Average Cost Rent Price per Month: For example, the average cost rent offered by Platform is IDR 1,000,000 per month.

b. Number of Tenants per Month: Based on market research, in the first year Kosanku is estimated to attract around 100 renters per month (for example students, workers or tourists) (Husaien, 2023). Assuming 10% commission per transaction, the income obtained from 100 tenants is:

Income per month:

100 tenants x IDR 1,000,000 = IDR 100,000,000

10% Commission = IDR 10,000,000

If Kosanku's target is to attract more tenants (for example 200 tenants in the 6th month and 300 tenants in the 12th month), sales projections can continue to increase, with increasingly large estimated revenues.
c. Profit and Loss Projections
Total Monthly Costs (Estimated):

a. Fixed Costs:
Platform development + employee salary + office rent + server costs = IDR 42,000,000 - IDR 58,000,000

b. Variable Costs:
Commission payment + maintenance fee = IDR 3,000,000 - IDR 5,000,000 (depending on the transaction amount)

c. Cost Marketing:
Social media advertising + influencer + SEO and content = IDR 10,000,000 - IDR 20,000,000

d. Monthly Income:
Renter:
If 100 tenants with a rental fee of IDR 1,000,000, Kosanku produces IDR 10,000,000. If the number of tenants increases, then the income also increases along with the larger number of tenants.

Net Profit:
With the projected growth in the number of tenants every month, profits can be calculated based on the total income obtained from commission fees and well-controlled operational costs.

Conclusion

Startup Kosanku aims to be a digital solution for finding and renting boarding houses in Bangka Belitung Province, especially for students, workers and tourists. With an application-based platform, Kosanku offers online boarding search, ordering and payment services, equipped with review and rating features for quality transparency. This startup also supports boarding house owners in marketing and managing properties more efficiently.

Through a technological approach (PropTech), Kosanku is expected to be able to overcome obstacles in the traditional boarding house rental sector such as manual searches and limited communication, while increasing process efficiency and the competitiveness of boarding house owners in the digital era.

Acknowledgement

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