

Business Model Design for The Tax Application Service Provider (PJAP) Polibatam Startup Through the Business Model Canvas

Ana Fadilah Rahmadani¹, Mutia Ulfah², Arniati³, Afriyanti Hasanah⁴, Anjelina⁵, Dedi Kurniawan⁶, Rizki Lanniari⁷

Business Management Departement
Politeknik Negeri Batam
E-mail*: mutiaulfah@polibatam.ac.id

Abstract

This research focuses on designing a business model for Start-up Penyedia Jasa Aplikasi Perpajakan (PJAP) Polibatam. PJAP Polibatam is a startup that focuses on tax education, creating the first and only educational version of a tax reporting application in Indonesia. As a new business, PJAP Polibatam needs to adapt to compete and operate in the long term. Therefore, this study aims to analyze and design the business model of PJAP Polibatam using the Business Model Canvas (BMC) approach. The research method employed is descriptive qualitative, with data obtained through desk research, market validation, and interviews. Subsequently, SWOT analysis, the Four Action Framework, and Porter's Five Forces analysis are conducted. The startup PJAP Polibatam holds significant potential in supporting tax education in Indonesia. With a strong vision and mission, as well as support from relevant stakeholders, this startup has the opportunity to become a pioneer and leader in providing innovative and effective educational tools for tax learning through its educational version of tax application. Market validation indicates a genuine interest and demand from educational institutions for the educational version of tax application.

Keywords: PJAP, *Business Canvas*, *SWOT*, *Startup*

1. Introduction

Tax collection is a government mechanism for gathering funds from individuals and businesses to meet national financial needs. This financial contribution is a mandatory obligation for taxpayers, carried out periodically in compliance with applicable regulations, either through direct payment or automatic deductions from income or transactions. Taxes not only serve as a critical source of state revenue but also play a pivotal role in maintaining financial stability, enhancing social and economic welfare, and redistributing wealth.

Among various sources of state revenue, tax remains one of the most significant contributors to driving national development (Amin, 2014). Taxpayer compliance in submitting annual tax returns (SPT) is essential to boosting tax revenues. The level of compliance, whether high or low, directly affects the amount of tax revenue collected by the government.

In 2021, the compliance ratio for submitting Annual Tax Returns (SPT Tahunan) reached 84.07%,

marking an increase of 8.30% compared to the previous year. This improvement reflects the efforts of the Directorate General of Taxes (DJP) in addressing the ever-evolving challenges of taxation. One notable initiative by DJP in Indonesia has been the adoption of a digital tax reporting system, offering a more efficient method for filing taxes via an online platform. This digital transition is part of DJP's strategy to enhance tax registration and submission rates, ultimately aiming to positively impact overall tax revenues.

However, challenges remain regarding taxpayer compliance in submitting annual tax returns. Many taxpayers still fail to fulfill their obligations, either delaying or entirely skipping the submission of their returns. In 2021, the DJP reported receiving 15.97 million SPT submissions out of 19 million registered taxpayers, leaving over 3 million taxpayers who had not complied. This lack of compliance is often attributed to a low level of tax knowledge among taxpayers. As such, increasing public understanding

of taxation is crucial, as greater knowledge enables taxpayers to more easily comprehend and adhere to the applicable tax regulations.

To address this, DJP has implemented educational initiatives backed by PER-12/PJ/2021 on Tax Education. These efforts include disseminating information about tax policies, providing training on filing both annual and periodic tax returns via the official platform djponline.pajak.go.id, and supporting taxpayers in navigating the tax system. However, some taxpayers still struggle to use the online platform, which requires valid Taxpayer Identification Numbers (NPWP) and Electronic Filing Identification Numbers (EFIN). These barriers increase the likelihood of errors in data entry, potentially resulting in penalties from tax authorities.

Recognizing these challenges, Tax Center Polibatam and Polibatam Software Team (PS Team) have designed an educational tax reporting application to simplify the process for users. Unlike DJP's real-time applications, this educational version allows users to practice tax reporting without requiring their actual identification or risking penalties. This tool serves as a learning platform to enhance user understanding of the tax reporting process.

So far, Tax Center Polibatam and PS Team have developed applications such as e-Filing, e-Form, e-Billing, e-SPT PPh Pasal 21, and e-Bupot, with a Technology Readiness Level (TRL) of 9, indicating the applications are proven and ready for use. However, in terms of Marketing Readiness Level (MRL), these applications remain at Level 4, meaning further market validation is required.

To ensure effective market penetration and sustainability, the Business Model Canvas (BMC) is a strategic tool to design and refine the business model for the tax application services startup. BMC consists of nine key elements: value propositions, customer segments, channels, customer relationships, revenue streams, key activities, key resources, key partnerships, and cost structure (Osterwalder & Pigneur, 2010). Mapping these elements strategically is expected to transform the Tax Application Service Provider (PJAP) into a viable startup with measurable risks and high potential for success.

2. Literature Review

Tax

According to Article 1 of the 2009 Tax Law, taxes are mandatory contributions imposed on individuals or businesses by the government without direct compensation. These contributions are used to fund national needs and promote public welfare. On the other hand, (Mustaqiem, 2014), defines taxes as obligatory payments to the government, enforceable by law, without any personal return. The main goal?

To fund government spending and services.

Tax Application Services

As per the Directorate General of Taxes Regulation No. PER-11/PJ/2019, Tax Application Service Providers (PJAP) are entities authorized by the Director General of Taxes to deliver tax-related digital services to taxpayers. In today's digital era, tax system digitization has become more critical than ever. Taxation remains a cornerstone of any economy, and adopting digital systems helps governments design tax operations that are both effective and efficient.

By leveraging digital technology, governments can collect data faster and more accurately, integrate tax systems with financial platforms, and improve overall transparency and efficiency.

These applications allow taxpayers to file their annual tax returns (SPT) electronically, reducing manual errors often found in traditional reporting. According to (Wibisono et al., 2014), tax applications make life easier for taxpayers by eliminating the need to visit tax offices physically. As a result, these platforms play a key role in improving the efficiency of Indonesia's tax system and are a must-have for modern taxpayers.

SWOT

SWOT analysis evaluates a company's internal and external factors, including strengths, weaknesses, opportunities, and threats (Kotler & Keller, 2017). It provides a comprehensive understanding of a business environment and helps assess overall performance.

In the context of business model design, SWOT analysis helps identify internal strengths and weaknesses, while also highlighting external opportunities and threats (Rangkuti, 2008).

SWOT Matrix

<i>Strength</i>	<i>Weakness</i>
<i>Opportunity</i>	<i>Threat</i>

- Strengths: Internal advantages that set the business apart—like resources, expertise, or unique capabilities
- Weaknesses: Internal issues or limitations, such as resource constraints or inefficiencies, that may hinder growth.
- Opportunities: External factors, like market trends or positive developments, that can help drive growth.

- d. Threats: External risks, such as tough competition or regulatory changes, that could disrupt performance.

By identifying these factors, businesses can craft strategies to leverage strengths, address weaknesses, seize opportunities, and mitigate threats.

Porter’s Five Forces Analysis

Porter’s Five Forces is a framework for analyzing the competitive dynamics of an industry, helping businesses uncover strengths and weaknesses within their sector (Porter, 2008). This model identifies five key forces shaping the industry landscape and is often used to develop effective corporate strategies.

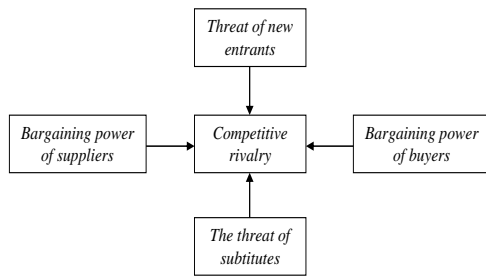


Figure 1 : Porter’s Five Forces Matrix

- a. Threat of New Entrants: How easily new players can enter the market.
- b. Bargaining Power of Suppliers: How much control suppliers have over pricing and availability.
- c. Bargaining Power of Buyers: How much influence customers have on pricing and offerings.
- d. The Threat of Substitutes: The risk posed by alternative products or services.
- e. Competitive Rivalry: The intensity of competition within the industry.

By understanding these forces, businesses can make strategic decisions to navigate challenges and maximize their competitive edge.

Four Action Framework

The Four Action Framework is a strategic analysis tool designed to identify and transform elements within a business model to create added value and achieve a competitive edge (Chan & Mauborgne, 2017). Introduced by W. Chan Kim and Renée Mauborgne in their book “Blue Ocean Strategy”, this framework encourages companies to rethink their strategies using four key actions:

elimination, reduction, raising, and creation.

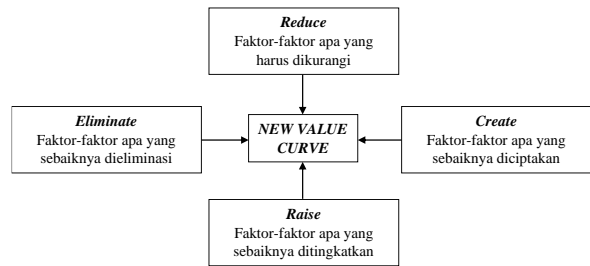


Figure 2 : Four Action Framework Matrix

This tool helps businesses take practical steps to eliminate or reduce irrelevant or low-value elements, enhance critical factors, and innovate areas requiring change. By applying the Four Action Framework, organizations gain valuable insights into which elements need adjustment to optimize their business model and deliver greater value.

Business Model Canvas

The Business Model Canvas (BMC) is a widely-used tool for designing and developing business models. It allows organizations to visualize key elements of their business, such as customer segments, value propositions, revenue streams, and cost structures, in a single framework.

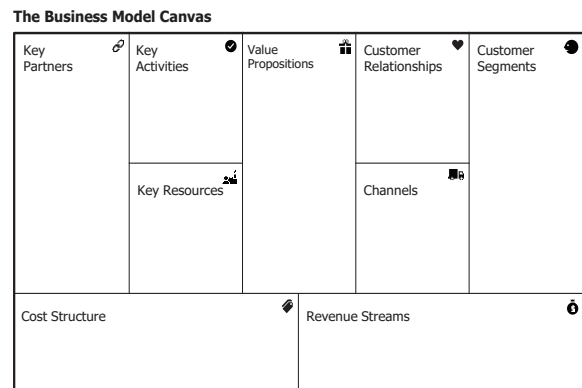


Figure 3 : Business Model canvas

For startups like Tax Application Service Providers (PJAP), the BMC is particularly effective for laying out and refining their business model. According to (Osterwalder & Pigneur, 2020), the BMC comprises nine essential building blocks:

- a. Value Propositions: The unique combination of products and services that deliver value to specific customer segments.
- b. Customer Segments: The different groups of individuals or organizations targeted by the business.
- c. Channels: How the company communicates and delivers its value propositions to customers.
- d. Customer Relationships: The types of

interactions and relationships the company establishes with its customer segments.

- e. Key Partnerships: The network of suppliers and partners essential to the business's operations.
- f. Key Resources: The critical assets—such as physical infrastructure, technology, or expertise—needed to support the business.
- g. Key Activities: The most important tasks the company must perform to make its business model work effectively.
- h. Revenue Streams: The sources of income generated by the business from its customer segments.
- i. Cost: All the costs incurred in operating the business model.

3. Method

This research is a descriptive study with a qualitative approach, focusing on the design of a business model for the Startup Tax Application Service Provider (PJAP) at Polibatam using the Business Model Canvas (BMC) framework. The informants involved in this study include several Centers of Excellence (CoE) at Polibatam, such as the Polibatam Software (PS) Team, Tax Center, and Bizhub Polibatam.

Data collection was conducted through three primary methods:

- a. Desk Research
- b. Market Validation
- c. Interviews

The data were analyzed descriptively using tools such as SWOT Analysis, Porter's Five Forces, Four Action Framework, and Business Model Canvas (BMC).

This comprehensive approach ensures a robust and actionable business model design tailored to the unique needs of the PJAP startup at Polibatam

4. Results and Discussion

4.1. Market Validation

JAP Polibatam is a business entity under Politeknik Negeri Batam, focusing on providing innovative Tax Application Service Provider (PJAP) solutions with an education-oriented approach. What sets PJAP Polibatam apart from other tax application service providers is its emphasis on education. This startup develops tax applications that not only support tax education but also provide interactive and engaging learning services.

Market validation reveals a clear demand and need for educational institutions to adopt tax applications tailored for educational purposes. Based on a randomized survey conducted on 90 educational institutions in Indonesia offering accounting programs

or taxation courses, the following insights were gathered:

- a. 72% of higher education institutions integrate practical exercises with theoretical approaches in their taxation courses, while 28% rely solely on theory and modules as the primary teaching material.
- b. Among institutions conducting taxation practicums:
 - a) 43% use video learning as a supplementary tool.
 - b) 32% rely on taxation practicum modules.
 - c) Only 25% use the DJP Online portal for practicum purposes.

While DJP Online is effective, some instructors and students face challenges, such as using actual NPWP numbers and the real-time nature of the portal.

One of the educational tax applications developed by the Polibatam Tax Center, a business unit managing PJAP Polibatam, is the e-Filing for Education application. Experimental activations and direct trials of this application have been conducted, and all participating educational institutions in the market validation expressed full support for its use as a taxation learning tool. The e-Filing for Education application is considered highly effective in enhancing student engagement and understanding in taxation courses.

However, not all educational institutions are willing to adopt the application on a paid basis. 87% of the institutions surveyed expressed enthusiasm and willingness to purchase the educational tax application, while 13% showed interest but cited budget constraints as a barrier.

These findings indicate that PJAP Polibatam has significant potential as a business entity to meet the demand for tax application services tailored for educational institutions. It presents a viable solution for accounting and taxation programs across Indonesia, helping these institutions bridge the gap between theory and practical application in taxation education.

4.2. SWOT Analysis

Strength	Weaknesses
<ol style="list-style-type: none"> 1. The first and only provider of an educational version of tax application services. 2. Strong appeal for educational institutions and businesses in the taxation sector. 3. Capability to integrate actual tax data into the learning process. 4. Prioritizes user data security. 	<ol style="list-style-type: none"> 1. The startup is not yet widely recognized within its target market, which could hinder early growth. 2. Requires integration with other systems and platforms.
Opportunities	Threats
<ol style="list-style-type: none"> 1. The startup not only provides tax education tools but also has the potential to support MSMEs in need of such services. 2. The high growth in the number of students at higher education institutions positions them as a potential market leader. 3. Potential to generate revenue from taxation training and consultation services for students and professionals. 4. Being new in the tax education market presents an opportunity to increase market penetration and build a positive reputation through innovative and unique services. 	<ol style="list-style-type: none"> 1. In terms of technology, there are risks of infrastructure disruptions that could impact the operations of PJAP Polibatam's applications, especially when accessed by many users simultaneously.

PJAP Polibatam Startup holds a unique position in the tax application service market in Indonesia due to several key strengths. As the first and only higher education institution to develop an educational version of a tax reporting application, it has carved a niche in this innovative space. The application stands out as an effective learning tool, designed with a strong focus on practice-oriented education, making it particularly appealing to both educational institutions and businesses operating in the taxation sector. One of its standout features is the ability to synchronize and integrate real tax data from the Directorate General of Taxes (DJP) through the DJP Online platform. This ensures that users experience tax processes and interfaces that mirror actual systems. Additionally, PJAP Polibatam places a high priority on user data security, ensuring that sensitive personal information, such as NPWP (Taxpayer Identification Numbers) and KTP (National Identity Cards), is not required. Instead, the startup offers specially designed user accounts to access the application, further bolstering its reputation as a secure and reliable solution.

However, as a new entity, PJAP Polibatam faces challenges in gaining widespread recognition in its target market. To address this, the startup must develop and execute a robust branding strategy to increase awareness and reach. Another challenge lies in the need to integrate the application with other systems, such as university learning portals, which could require additional resources and time to implement effectively.

Despite these challenges, the startup is presented with significant opportunities. Beyond serving as an educational tool, PJAP Polibatam has the potential to cater to the needs of MSMEs seeking taxation education and practical tools. The growing number of accounting students in higher education also creates a promising opportunity for PJAP Polibatam to leverage its position within universities and establish itself as a market leader in promoting its innovative services. Furthermore, there is considerable potential for generating revenue through taxation training and consultation services targeted at students and professionals. As a relatively new player in the tax education sector, PJAP Polibatam has the chance to enhance its appeal to prospective users while building a reputation as an innovative and forward-thinking leader in taxation education.

Nonetheless, the startup must remain vigilant against potential threats. One of the primary concerns is the risk of technological infrastructure issues, especially during peak usage when the application may be accessed by a large number of users simultaneously. Such challenges could hinder the application's performance and affect its reliability. Additionally, the possibility of similar competitors entering the market presents a significant threat, requiring PJAP Polibatam to continuously innovate and differentiate its offerings to maintain its

competitive edge.

While PJAP Polibatam Startup faces certain challenges as a new entrant in the market, its innovative approach, unique strengths, and the opportunities it can tap into position it as a promising player in the field of taxation education in Indonesia. By addressing its weaknesses and preparing for potential threats, the startup has the potential to redefine how tax education is delivered and experienced.

4.3. Porter's Five Forces

After conducting a SWOT analysis, the next step is applying Porter's Five Forces to gain a deeper understanding of the industry dynamics in the Tax Application Service Provider (PJAP) sector.

a. Bargaining Power of Buyers

The bargaining power of buyers, particularly educational institutions, is relatively low. This is due to the limited availability of alternative tools for practical, effective tax learning applications. The increasing demand for such tools positions PJAP Polibatam as the preferred choice for higher education institutions. This strengthens the startup's role as a leading provider in this niche market.

b. Bargaining Power of Suppliers

The bargaining power of suppliers, particularly those providing domains and IT services, is considered moderate. While there are many IT infrastructure and domain providers, their bargaining power increases depending on the quality and range of services they offer. Limited alternatives for high-quality suppliers give them greater leverage in negotiating terms, including pricing and service features.

c. Threat of New Entrants

In the tax application services industry, the threat of new entrants is low due to significant entry barriers. Potential newcomers face challenges such as high capital requirements, especially for Research and Development (R&D), which can limit their ability to compete effectively. These barriers protect existing players like PJAP Polibatam from immediate competition.

d. Threat of Substitute Products

The threat of substitute products is low, as there are no existing services offering similar tax education applications tailored for educational purposes. The closest substitutes are official tax applications, which are not designed as educational tools, and traditional teaching methods such as textbooks or modules. However, these alternatives cannot deliver the interactive and engaging experience provided by the educational tax application developed by

PJAP Polibatam.

e. Rivalry Among Existing Competitors

Currently, the level of competition in the tax education tools market is low, as PJAP Polibatam is the first and only startup offering this product in Indonesia. However, there is indirect competition from other tax application service providers catering to different market segments. While these competitors do not target the education sector, their presence should still be considered when planning future strategies.

4.4. Business Model Canvas (BMC) Analysis of Indirect Competitors

One notable indirect competitor of PJAP Polibatam is Pajakku.com, a tax application platform that has been an official partner of the Directorate General of Taxes (DJP) since 2005. Pajakku.com serves both corporate and individual taxpayers across Indonesia. While both Pajakku.com and PJAP Polibatam operate in the field of tax preparation and submission, their primary differences lie in market segmentation and application functionality.

The Business Model Canvas

Key Partnerships 1. B2B4P Strategic partnership with financial services. 2. Certified Reseller/ Loker Pajak (National Tax Assistance Movement): Collaborates to promote tax literacy and compliance. 3. Customers: Engaged as a key part of the service ecosystem.	Key Activities 1. Tax Services: Providing tax-related services to customers. 2. Website Development: Continuous improvement of the online platform. 3. Maintenance: Ensuring the platform operates seamlessly. 4. Marketing and Community Building: Expanding reach and	Value Propositions 1. Providing a simple, efficient, and affordable solution for customers. 2. Certified with ISO standards from the British Standard Institution. 3. Approved directly by the Directorate General of Taxes in Indonesia.	Customer Relationships Pajakku.com offers tax services supporting tax compliance and facilitating national revenue collection. These efforts are aimed at building customer trust and loyalty.	Customer Segments 1. Individuals: Personal taxpayers needing accurate 2. MSMEs: Small and medium enterprises requiring support for tax preparation. 3. Companies: Larger entities that need help with tax filing and compliance processes.
Cost Structure 1. Website Development: Investment in enhancing platform functionality. 2. Software Licenses: Covering operational necessities. 3. Marketing: Closely associated with promotions and advertising.	Key Resources 1. Service Management System: Backbone for delivering services efficiently. 2. Website and Online Platform: Core tools for customer interaction and service delivery. 3. Accounting & Tax Services: Expertise in tax and financial matters. 4. Knowledge and Experience: Skilled teams with deep understanding of taxation.	Channels 1. Website: Primary platform for customer interaction. 2. Mobile Application: On-the-go access for users. 3. Social Media: Channels for engagement and outreach.	Revenue Streams 1. Tax Services: Revenue from providing tax-related assistance. 2. Online Platform Usage: Subscription or fees for platform access. 3. Advertisements: Income generated from advertising within the platform.	

Figure 4 : Business Model Canvas for Pajakku.com

Pajakku.com targets corporate and individual taxpayers for practical tax filing and submission purposes. In contrast, PJAP Polibatam focuses on educational applications designed to teach taxation processes interactively. This distinction allows PJAP Polibatam to occupy a unique position in the market, catering specifically to educational institutions while maintaining its innovative edge. However, the established reputation and reach of Pajakku.com highlight the importance of strategic differentiation and strong branding efforts for PJAP Polibatam as it grows its presence in the market.

4.5. Four Action Framework Analysis

Based on the indirect competitor analysis, creating a better business model with a strong unique selling point (USP) for PJAP Polibatam requires the use of the Four Action Framework. This framework identifies elements that need to be eliminated, reduced, raised, and created within the business to differentiate it from competitors.

a. Eliminate : PJAP Polibatam can streamline its website by removing lengthy descriptions, such as the explanation of Form 1770 S, which is already covered in student curricula. By eliminating redundant information, the website becomes more concise and avoids unnecessary repetition.

b. Reduce: The startup can reduce technology development costs by leveraging existing resources within the Polibatam Software Team. This team, composed of informatics students, has great potential to develop the technological aspects of the application without incurring high external costs..

c. Raise: To match the maturity of applications like Pajakku.com, PJAP Polibatam should enhance its infrastructure by:

- a) Improving its technology backbone and adding relevant advertisement features.
- b) Introducing personalized ads based on user preferences.
- c) Increasing customer appeal through a more interactive and visually appealing website interface.

d) Upgrading customer service by offering 24/7 support and incorporating a detailed FAQ section to address common concerns.

d. Create: PJAP Polibatam should focus on creating unique and valuable content tailored to address common challenges faced by accounting students. Additionally, it should innovate by targeting markets beyond the education sector, such as MSMEs and tax consultants. This diversification would position PJAP Polibatam as a primary provider of educational tax applications across a wider audience. To further enhance its offerings, the startup could integrate:

- a) A chatbot on its website to provide practical and efficient 24/7 customer support.
- b) A platform for user interaction, allowing users to share experiences and insights gained from using PJAP Polibatam’s services. This community-oriented feature would foster engagement and build trust among users.

4.6. Business Model Canvas PJAP Polibatam

The business model canvas for PJAP Polibatam serves not only as a strategic guide but also as a concrete foundation for its business strategies and operations. The detailed components of the canvas are as follows:

- a. Value Propositions: PJAP Polibatam is positioned as the first provider of educational tax application services in Indonesia, addressing the lack of practical tax tools for both educational institutions and MSME communities. This innovative solution offers a user-friendly, practice-oriented platform to support tax learning and compliance.
- b. Customer Segments: PJAP Polibatam targets two main customer segments:
 - a) Educational Institutions: This includes higher education institutions (universities) and vocational high schools (SMKs) with accounting programs.
 - b) MSME Communities: Small and medium enterprises facing challenges in tax reporting are another crucial market segment.
- c. Customer Relationships: To build strong and sustainable relationships, PJAP Polibatam will implement diverse customer engagement strategies:
 - a) Customer Service Admins: Providing direct support for user queries and issues.
 - b) Chatbots: Available on the website for practical and efficient 24/7 customer assistance.
 - c) Social Media Admins: Actively interacting with the target market through platforms like Instagram, Facebook, and LinkedIn to enhance engagement.
- d. Channels: PJAP Polibatam employs various communication and distribution channels, including:
 - a) Website: Serving as the primary platform for information, application access, and user interactions.
 - b) Email Marketing: For personalized communication and updates.
 - c) Social Media: Platforms like Instagram, Twitter, and Facebook to actively connect with and engage customers.
- e. Key Activities: The startup's core activities include:
 - a) Application Development: Continuously enhancing features and usability.
 - b) Tax Consultation Services: Offering professional guidance to customers.
 - c) Content Creation: Developing modules and supplementary materials for application users.
 - d) User Training: Providing training sessions for partner institutions and users.
 - e) Sales and Marketing: Ensuring wide market reach and strong customer acquisition.
- f. Key Partners: To support its operations, PJAP Polibatam collaborates with several key partners:
 - a) Tax Center Polibatam: For industry insights and expertise.
 - b) PS Team (Polibatam Software Team): For application development and technology support.
 - c) Bizhub Polibatam: For commercialization and business infrastructure.
 - d) Kemdikbudristek and Vocational Higher Education (Diksi): For access to educational networks and resources.
 - e) Professional Accounting Associations: To expand networks and gain credibility within the accounting community.
- g. Key Resources: PJAP Polibatam's core resources include:
 - a) Tax Data and Information: Ensuring the application reflects accurate and relevant tax processes.
 - b) Technology Infrastructure: Maintaining robust and secure systems.
 - c) Data Security Systems: Protecting user information and application integrity.
 - d) Capital: Supporting daily operations and future growth.
- h. Cost Structure: The primary costs incurred by PJAP Polibatam include:
 - a) Application Development: Investments in technology and feature enhancements.
 - b) Operational Costs: Covering day-to-day expenses such as salaries and utilities.
 - c) Marketing Expenses: For branding, promotions, and customer acquisition efforts.
 - d) Efficient cost management is critical to ensure the startup remains profitable and sustainable.
- i. Revenue Streams: PJAP Polibatam generates income through multiple revenue streams:
 - a) Subscription Fees: From users accessing the educational tax application.

- b) Tax Consultation Services: Providing personalized advice and guidance to clients.
- c) Advertisements: Monetizing the platform by offering ad space to relevant businesses.

By diversifying its revenue sources, PJAP Polibatam ensures a steady flow of income to support its growth and sustainability.

This comprehensive business model not only highlights the innovative aspects of PJAP Polibatam but also provides a clear roadmap for its strategic and operational priorities. With a focus on education and practice-oriented solutions, PJAP Polibatam is poised to become a leader in the educational tax application market.

The Business Model Canvas

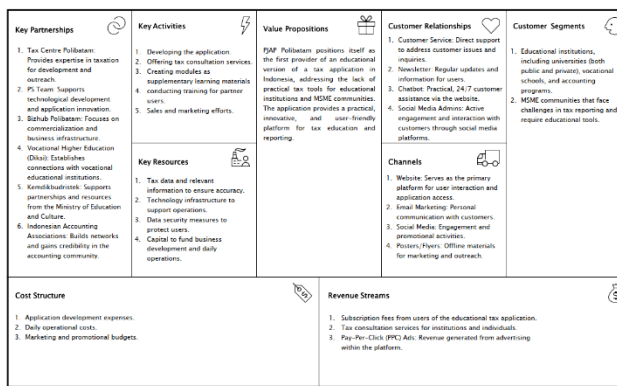


Figure 5 : Results of the BMC Analysis for PJAP Polibatam

5. Conclusion

The research highlights the immense potential of PJAP Polibatam Startup in transforming tax education in Indonesia through its innovative educational tax application. As the first provider of an educational version of a tax application in Indonesia, PJAP Polibatam addresses the significant gap in practical tax learning tools for educational institutions and MSME communities. The startup's unique value proposition positions it as a solution to the limited resources available for tax education, offering practical, interactive, and secure tools tailored for its target markets.

Market validation reveals a positive reception, with 87% of surveyed universities expressing their willingness to adopt the educational e-filing application as part of their curriculum. This strong market interest underscores the growing demand for such solutions in the Indonesian tax education sector, making PJAP Polibatam a pioneer in addressing these needs.

The Business Model Canvas (BMC) analysis further supports the strategic direction for PJAP Polibatam. Its key strengths lie in its innovative value proposition, strong customer segmentation targeting

both educational institutions (universities and vocational high schools) and MSME communities, and its commitment to building effective customer relationships through direct service, chatbots, and active social media engagement. Strategic partnerships with key stakeholders, including Tax Centre Polibatam, PS Team, Bizhub Polibatam, Vocational Higher Education (Diksi), Kemdikbudristek, and the Indonesian Accounting Associations, will play a vital role in ensuring sustainable business growth and operational excellence.

Despite its strengths, challenges such as limited market recognition and the need for technological integration highlight areas for improvement. By implementing strategies like effective branding, resource optimization, and continued innovation, PJAP Polibatam can overcome these barriers and strengthen its competitive position.

In conclusion, PJAP Polibatam is well-positioned to become a leader in Indonesia's tax education market. By leveraging its strengths, addressing its weaknesses, capitalizing on market opportunities, and mitigating potential threats, the startup has the potential to redefine how tax education is delivered, benefiting educational institutions, MSMEs, and the broader community. With its innovative approach, strategic partnerships, and customer-focused strategies, PJAP Polibatam is set to pave the way for a more effective and practical tax education ecosystem in Indonesia.

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