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SHARIA HOUSING: MARKETING STRATEGY IN PROPERTY BUSINESS AT SUKAMANAH ISLAMIC VILLAGE PURWAKARTA

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ABSTRACT

The purpose of this research is to determine the marketing strategy implemented by Sharia Housing based on the theory explained by Philip Kotler and Gary Armstrong, namely market segmentation, market targeting, market positioning and differentiation. The research method used is descriptive qualitative. The research was conducted in one of the sharia housing complexes located in Purwakarta Regency, West Java Province. Data collection was carried out by observation, interviews and documentation studies. Researchers triangulated data sources. Researchers examine in depth programs, events, processes and activities related to the research object. The research results show that the market segments determined are divided into four segments, namely based on psychographic factors, potential consumers want housing with a sharia residential concept with usury-free financing; based on demographic factors, the average potential customer is 28-50 years old; based on geographical factors, prospective customers work as employees who work in the nearest industrial area; Based on behavior, prospective consumers on average work as employees. Housing managers set a target market, namely potential buyers who have incomes above 5 million rupiah. Differentiation and market positioning, housing which is the differentiator is the type of house. There is the American Farmhouse house type which has become a housing icon

Keywords: *Sharia Housing, Marketing Strategy, Property Business*

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INTRODUCTION

The paradigm of Islamic economics consists of a mix of paradigm concepts with Islamic economics. In the Qur'an, it is mentioned that the term paradigm is known as “Tashawwur” which comes from the root word “Shawwara”. The word “Shawwara” has three main meanings. First, giving a response to the appearance of something described. Second, to explain the true state of something. Third, to create a concept in the mind. Therefore, the term “tashawwur” etymologically means response, explanation, mental attitude or a way of looking at things. (Nofrianto et al., 2021)

In a theory apart from the paradigm of a theory, of course, it has various understandings or definitions to clearly explain how the theory affects people's lives. In (Nofrianto et al., 2021), Islamic economics can be defined as a science that uses sharia commands and rules to prevent injustice in the management and utilization of natural resources. The purpose of Islamic economics is to fulfill human needs and enable them to carry out their responsibilities to Allah SWT and society universally. In addition, in (Makalah et al., 2020) it is also stated that Islamic economics is human economic behavior that is regulated based on Islamic religious rules with the foundation of tawhid as summarized in the pillars of faith and the pillars of Islam. Thus, it can be concluded that Islamic economics is a science that regulates human behavior in an economic activity based on Islamic religious rules (Al-Qur'an and As-sunnah).

Discussions about Islamic economics are increasing day by day. Especially at that time, Islamic economics was no longer a “new item”, but became a “item” that was widely recognized in various parts of the world, including Indonesia. The presence of Islamic economics is a very scary thing but it goes hand in hand with a fresh breeze that can bring bright light to the welfare of the people.

Talking about the presence of Islam in Indonesia, also talks about the economy. Because it is believed that the presence of Islam in Indonesia coincides with economic activities. This means that the process of Islamization in Indonesia cannot be separated from economic activities, especially trade.

In short, the development of Islamic economics in Indonesia began to enter a new phase, starting on August 18, 1990, MUI obtained a “permission letter” to hold a workshop on “The Problem of Interest and Banks” in Cisarua, Bogor. The workshop was attended by many officials of Bank Indonesia, Monetary and Financial Council.

The Workshop's decision was contained in Chapter II on the Legal Status of Bank Interest, stating that by looking at the situation and conditions that occur in the field and to avoid the difficulties (masyaqah) experienced by some Muslims because they are involved and trapped in the bank interest system. So it can be allowed the existence of rukhshah (relief or deviation) from the standard provisions, both to continue national development, as well as to maintain personal life at the level of sufficiency (kifayah). (Janwari, 2016)

As a follow-up of the workshop, MUI held the 4th National Congress of MUI in Jakarta on August 22-25, 1990. The National Congress held by MUI aimed to establish an Islamic banking team chaired by Dr. Ir. Amin Aziz, assisted by ICMI legal team led by Drs. Karnaen Perwataatmaja, MPA. (Mubarrok et al., 2020)

After the Islamic banking committee was formed, the committee then visited President Soeharto at that time to establish an Islamic bank. This received a positive response from President Soeharto and was willing to pour initial funds of 50 million rupiah from his personal pocket and gave permission to use the Pancasila Muslim Amal Bhakti Foundation of 3 billion rupiah as additional initial funds to take the required operational license of 10 billion rupiah.

After going through various challenges, finally the struggle to establish an Islamic bank reached the final round. PT Bank Muamalat Indonesia (BMI) was successfully established as the first Islamic bank in Indonesia which according to its deed of establishment was established on November 1, 1992, then operated for the first time on May 1, 1993 with a detailed initial capital of Rp. 106,126. 382,000 (Suryani, 2012). Time after time continues to run quickly. In addition to banking, sharia products began to appear in Indonesia to provide services in accordance with Islamic religious principles based on the Qur'an and As-sunnah, one of which is sharia property (house).

A house is a property that is a basic human need that must always be fulfilled after the need for clothing and food, especially in Indonesia. Houses are still the main choice for humans as a shelter. In general, a house functions as a place to live, a shelter from heat, rain, pollution, danger, and so on. Apart from being used as a shelter, the house also has a function as a place for comfortable family gatherings. A house is also an asset that is often demanded by every human being in every generation. To obtain a comfort as a shelter, gathering place and make an asset, the house must also be supported by a strategic, beautiful, comfortable and safe

environment and have clean air from various impacts of pollution and civilization in the home environment is an important factor in the formation of family members, especially children.

According to the Indonesian Central Bureau of Statistics (BPS), in September 2020 the population in Indonesia reached 270.20 million people (Statistik, 2021) and is likely to increase every year. In 2022, through the Economic Outlook and Prospects for the 2023 Housing Sector carried out by the Ministry of Public Works and Public Housing (PUPR) through the Directorate General of Infrastructure Financing Herry Trisaputra Zuna (Publik, 2022) who said that the provision of housing is still faced with a big challenge to solve the 12.71 million household backlog and will continue to grow by around 600,000-800,000 new households each year. These figures show that the need for housing for the community is still very large and is increasing along with the population in Indonesia. In this case, if the government does not pay more attention, then people in Indonesia will find it difficult to fulfill the need for a house as a place to live with family or as an investment and because of the limited land to build their own house accompanied by land prices that continue to increase due to inflation. So that many people choose not to delay owning home assets early on.

In addition to a very large population, Indonesia is also the country with the largest Muslim population in the world with a percentage of 87.18% in 2010 (Na'im & Syaputra, 2011). Along with the increasing population and the majority of Indonesia's population being adherents of Islam, the growth of Islamic business has shown a very rapid increase. Based on data during the covid-19 pandemic, the Islamic property business has increased by a percentage of 39%, which at the time of 2019 there were only 500 projects and increased to 692 projects in 2020. A greater surge occurred one year later in 2021 which penetrated 52% where 1,054 sharia property projects were recorded (Fauzan, 2022). The economy that has a sharia concept also penetrates the property business, especially in housing. In a business, especially in Islam, of course, studying ethics that learn which is good and which is bad, right or wrong, allowed or not, halal and haram based on the principles of Islamic morality. (Tarigan, 2014).

Today there are 2 kinds of alternatives offered to the public to meet their housing needs, the first is housing that uses the banking mortgage system and the second is housing with a non-banking mortgage system. The two alternatives are each designed to meet the needs of the community for housing with a variety of payment

methods and each party offers concepts to people who need a place to live and do not forget all the advantages and disadvantages of each product.

Islamic housing is a housing that has an Islamic, comfortable, safe and civilized residential concept and without banks, which means using a system based on Islamic values such as without usury, fines and confiscation and contracts in accordance with Islamic sharia. Islamic housing with bankless payments is here to meet the needs of Muslims who are hesitant about bank mortgages that still use the interest system, both conventional and Islamic banks. Even though a housing that uses the Islamic banking mortgage system, the most basic reason for some Muslims who are reluctant to use Islamic banks is doubt about its sharia. In general, the reason that makes some Muslims hesitant about Islamic banks is because the majority of people think that Islamic banks are still the same as conventional banks that still apply the interest system, just changing the label. Whereas the interest system is clearly haram. This is stated in surah Al-Baqarah verse 275 and corroborated by the fatwa of the Indonesian Ulema Council (MUI) Number 1 of 2004 part 2 (Majelis Ulama Indonesia, 2004); Islamic bank capital comes from conventional banks; the money is mixed with money from conventional banks so that the substance remains haram (Al- Jambi, 2012).

This bankless sharia property business aims to the general public, especially Muslims, in buying houses without the intermediary of banking institutions. This sharia property business is part of the business property that applies Islamic sharia rules as the rules of the game in every stage of sales, both in the pre-construction, construction, and post construction stages. Namely up to the payment process that does not use the system of paying certainty with uncertainty. With the presence of an Islamic residential concept, it is hoped that it can help people, especially urban middle-class people who are critical and want to fully implement Islamic styles in their daily lives.

One of the sharia housing in West Java is PT Sharia Green Land, which is an experienced company engaged in sharia property. The company was established on February 12, 2015 founded by an expert in the property sector named Ustadz Dandi Irawan, S.T. with three of his colleagues, namely Mr. Yanyan Sofyan Setiawan, Mr. Tommy Aji Nugroho, and Mr. Nendra Sutrisna. PT Sharia Green Land is here to build and develop Islamic residential concepts that apply the value of Islamic law. Until now, PT Sharia Green Land has established 6 projects and one of them is present in Purwakarta Regency, namely Sukamanah Islamic Village Housing.

Sukamanah Islamic Village is the second Islamic housing that is present in Purwakarta presenting the concept of Integrated Islamic housing. Now, Sukamanah Islamic Village is the second Islamic housing and has been proven to be built and supported by various facilities that can help activities, be it worship facilities, sports, and so on.

The presence of sharia housing in Purwakarta is a very big challenge, because sharia housing in Purwakarta can be said to be a minority housing compared to conventional housing which still dominates in Purwakarta. Overall, there are 150 housing estates in Purwakarta. The following is data on housing in Purwakarta based on the Purwakarta Regency Data Portal.

Table 1 Housing Data in Purwakarta Regency

No	Nama Perumahan	Kecamatan
1	Alam Cikadu Indah Residence	Babakancikao
2	Cluster Bumi Sadang	Babakancikao
3	Pesona Cikopak	Babakancikao
4	Bumi Cikao	Babakancikao
5	Cihideung Indah	Babakancikao
6	Buana Indah	Babakancikao
7	Graha Marina 1	Babakancikao
8	Graha Marina 2	Babakancikao
9	Bumi Kadumekar Asri	Babakancikao
10	Puri Melati Estate	Babakancikao
11	Cluster Sukasari Residence	Babakancikao
12	Ciwareng Indah	Babakancikao
13	Mulya Mekar Indah	Babakancikao
14	Kota Permata Purwakarta	Babakancikao
15	Bamala Indah	Babakancikao
16	Cluster Citra Regency	Babakancikao
17	Villa Mutiara Cigelam	Babakancikao
18	Grand Permata Sakinah	Babakancikao
19	Cigelam Residence	Babakancikao
20	Grand Panghegar Residence	Babakancikao

21	Sukamanah Islamic Village	Babakancikao
22	Puri Nirana Cigelam	Babakancikao
23	Lebak Kinasih	Babakancikao
24	Villa Grand Cikao	Babakancikao
25	Perumnas Gandasari	Babakancikao
26	Grand Hill Cihideung	Babakancikao
27	Puri Mulyamekar Residence	Babakancikao
28	Cikao Endah Asri	Babakancikao
29	Taman Cikao Indah	Babakancikao
30	Bumi Ciwareng Residence	Babakancikao
31	Uway Estate	Babakancikao
32	Persada Regency	Babakancikao
33	Cluster Marsela	Babakancikao
34	Griya Mukti	Babakancikao
35	Villa Sawit Regency	Bojong
36	Purnayudha Permai	Bungursari
37	Ciwangi Permai	Bungursari
38	Bumi Inti Persada	Bungursari
39	Bukit Kencana Residence	Bungursari
40	Kopo Permai	Bungursari
41	Jatimulya Endah	Bungursari
42	Bumi Purwaraya Dangdeur	Bungursari
43	Lembah Ciwangi	Bungursari
44	Pesona Jati Indah Cibungur	Bungursari
45	Grand Purwakarta City	Bungursari
46	Griya Karsa Cibening	Bungursari
47	Green Permata Cibungur	Bungursari
48	Estusae Alam Indah	Bungursari
49	Bungursari Lake View	Bungursari
50	Cinangka Kahuripan Permai	Bungursari
51	Griya Utami Dangdeur	Bungursari

52	Metro Cikopo (Villa MutiaraCikampek)	Bungursari
53	Taman Palm Cikopo	Bungursari
54	Bukin Indah Permai	Bungursari
55	Bungursari Townhouse	Bungursari
56	Cibungur Asri	Bungursari
57	Perum Desa Cibodas	Bungursari

LITERATURE REVIEW

The review of previous research is very important to do in a thesis research. This previous research aims as a comparison and reference material. In addition, it is useful to avoid similarities with this research. So in this literature review, the researcher lists the results of previous studies as follows:

a) Journal of Rizky Maulana Yusuf (2020) Student of the Faculty of Islamic Religion, Department of Sharia Economics, Ibn Khaldun University, Bogor

Rizky Maulana Yusuf's journal (2020) entitled “Sharia Property Marketing Strategy in Ummat Residential: Case Study of PT Saudagar Properti Syariah Bogor City” uses a research method with a qualitative approach and uses two data sources. The data processing techniques used in this study are editing, organizing, and analyzing. Then the data that has been obtained will be analyzed using descriptive analysis.

Based on the results of the research that has been conducted, it shows that the marketing strategy carried out by PT Saudagar Properti Syariah Bogor City focuses on the quality of the buildings and building materials used, the location is quite good and strategic, competitive prices, good and polite service, online promotional media using websites, Facebook, Instagram and other social media. While the promotional media carried out only uses brochures. The sale and purchase transaction carried out by PT Saudagar Properti Syariah Bogor City only uses the ba'i istishna contract which is in accordance with Islamic law, the environment is quite strategic because it makes it easy for consumers to enter housing by using motorized vehicles or

cars and a fairly friendly market share.

b) Journal of Sharia Economic Law (2024) Aisyah, Neng Cahya Komala, Shodiq Kholidi

Aisyah's journal, Neng Cahya Komala, Shodiq Kholidi entitled “Islamic Marketing Mix Analysis of Hamfara Purwokerto Sharia Housing Marketing Strategy”. This study uses a qualitative approach with data collection techniques using observation, interviews, and documentation.

The results showed that Hamfara Purwokerto Syariah Housing implemented a marketing mix strategy consisting of product, price, location, and promotion strategies. 1) In this product strategy, developers make a selection first before selling products. The developer will not hesitate to reject potential customers if their income has elements of usury in it. In addition, Hamfara Islamic Housing applies the concept of Islamic ecoliving through the principles of 4R (reuse, reduce, recycle, replant) and 7T (no usury, no insurance, no BI checking, no confiscation, no usurious contracts, mortgages and banks). 2) The pricing strategy applied includes various considerations ranging from building quality to strategic location with sharia values. With two main types; shophouse and exclusive; prices vary from Rp. 200 Million to Rp. 1 Billion, including the cost of land development, legality, overhead, and maintenance. Buyers who pay cash get a 20%-30% discount. The price list shows variations from Rp. 214 Million for 30/60 to Rp. 1 Billion for type 75/60, targeting the upper middle segment. 3) The promotion strategy carried out is divided into two, namely internal and external, with an online team that focuses on social media content to attract millennials, and an offline team that holds sharia events and seminars. The promotional strategy carried out through these two teams aims to build trust and understand the public about sharia housing. With the right approach and focus on the target market, Hamfara Purwokerto Syariah Housing seeks to improve products and strategies without rushing, showing a long-term commitment in promoting the concept of sharia in the housing industry.

c) Journal of Marjuwan, Akhmad Hulaify, Zakiyah (2020) Students of the Faculty of Islamic Studies, Sharia Economics Study Program, Kalimantan

Islamic University Muhammad Arsyad Al Banjari.

The journal of Marjuwan, Akhmad Hulaify, Zakiyah (2020) entitled "Efforts to Increase House Sales at Al Mumtaz Residence Sharia Housing in the Perspective of Sharia Marketing Strategy" uses descriptive qualitative research methods there are two main data sources (primary) and supporting data sources (secondary) with data collection methods using observation, interviews, documentation and literature study.

Based on the results of the research that has been done, the marketing strategy used by PT Al Mumtaz Residence Sharia Housing is a marketing mix which is a strategy consisting of several integrated elements to sell products or services to customers. Sharia Housing PT Al Mumtaz Residence is in accordance with the marketing mix theory: 1) Price. Price list is a list of product prices offered by the company. Sharia Housing PT Al Mumtaz Residence has a price list that is in accordance with the products offered, accompanied by an explanation of the product. Discount is a price cut. PT Al Mumtaz Residence does not provide discounts on its products, but PT Al Mumtaz Residence provides free kitchen sets when launching product promotions. Payment period is the period needed to pay installments. PT Al Mumtaz Residence has a payment system with a fixed period of 8 installments, 2 installments and 5 installments. 2) The product produced by PT Al Mumtaz Residence is a house with a Sharia concept that is different from other housing concepts. In the product component, Kotler has several important elements, namely design, brand name and size. 3) Place (Location). PT Al Mumtaz Residence is located near the center of Banjarmasin where there are business centers, government offices, places of worship, and so on. 4) Promotion Promotion carried out by PT Al Mumtaz Residence is by participating in the recitation community, placing advertisements through OLX online media, social media Facebook, Instagram, and so on, as well as brochures available at the marketing office. 5) People (People / Participants). PT Al Mumtaz Residence has quite good human resources, the people who work at PT Al Mumtaz Residence are well educated and continue to learn about Sharia. In addition, PT Al Mumtaz Residence employees are very friendly to customers because the appearance and appearance of employees greatly affect consumer perceptions or success in providing services and products offered by the company.

RESEARCH METHOD

Sugiyono explained that research methods are basically a scientific way to obtain data for specific purposes and uses (Sugiyono, 2017). Based on this, there are four keywords that need to be considered, namely scientific methods, data, objectives, and uses. The scientific method means that research activities are based on scientific characteristics, namely rational, empirical, and systematic. Rational means that research activities are carried out in a way that is acceptable to reason, so that it can be achieved by human thinking. Empirical means that the methods used can be felt by the five human senses, so that other people can observe and know the methods used. Systematic means that the process used in research uses certain logical steps.

This research is a qualitative research. Bogdan and Taylor (1982) state that qualitative research is a research procedure that produces descriptive data in the form of written or spoken words from people and behaviors that can be observed (Agusven et al., 2023). Meanwhile, Moeleong argues that qualitative research is a presentation in the form of oral or written words studied by researchers and objects observed in detail so that the meaning contained in the document or object can be captured. (Siyoto & Sodik, 2015).

While the research method used in this research is descriptive-qualitative research method. Descriptive qualitative approach is a type of qualitative research in which researchers examine in depth the programs, events, processes, and activities of one or more people. A case is tied to time and activities, and researchers conduct detailed data collection using a variety of data collection techniques and over a continuous period of time. (Sugiyono, 2017)

The qualitative research conducted seeks to clearly describe the concept presented by the Sukamanah Islamic Village Purwakarta Islamic property and how the marketing system is applied to develop the Islamic property business in the midst of the incessant conventional property business with formulations that are not realized by numbers. So that the results of the research that researchers do can be accounted for and can be used to answer the problems that will and are being studied.

In application, this method produces findings derived from data collected through various means. This data includes observations and interviews, but can also include books, documents, websites, audio and video data, and/or even data calculated for other purposes, such as census data.

RESULT AND DISCUSSION

A. Overview of Sharia Housing Sukamanah Islamic Village Purwakarta

Sukamanah Islamic Village is the second sharia housing in Purwakarta offered by PT Sharia Green Land which was built in Shawwal 1441 H coinciding with May 2020 has a land area of 7.7 hectares. Sukamanah Islamic Village Purwakarta Islamic housing is located at Jl. Alternatif Kota Bukit Indah

- Sadang, Sukamanah Village, Cigelam Village, Babakancikao District, Purwakarta Regency. Sukamanah Islamic Village Sharia Housing is housing that has an integrated Islamic residential concept that aims to build an slamicsociety and the housing community is 100% Muslim. (Sharia Green Land, 2020). Sukamanah Islamic Village has a vision of building and developing anIslamic residential concept that applies Islamic values and laws, as well as applying the concept of green housing. This means that it is not just housing,but there will be harmony with the environment and culture that will form intoIslamic housing. Sukamanah Islamic Village also carries the concept of Islamic financing, namely no usury / interest, no fines, no confiscation, no penalties, no bad contracts, no BI checking, and no bank intermediaries.

Sukamanah Islamic Village is located in a strategic location close to 3toll gates, namely: 1) Sadang Toll Gate, 2) Cikampek Toll Gate, and 3) Kalihurip Toll Gate, as well as close to the city center, shopping centers, health centers (hospitals), education and most importantly on the alternativeroute to the BIC and Indotaisei industrial areas. Figures, tables, and diagramshould be editable ones, table don’t using picture.

Sukamanah Islamic Village is here to present an integrated Islamic housing concept, so Sukamanah Islamic Village also provides various facilities that synergize with each other. All of these facilities aim to provide accommodation for the needs and activities of its people to support an Islamiclife like the ideals of sharia housing. The facilities available at Sukamanah Islamic Village include: a) Islamic Business Management School; b)One GateSystem; c) Mosque; d) Archery Area; e) Playground; f) Mini Sport Center; g)Family Food Court; h) Jogging Track; Horse Riding Area.

In a property business, apart from the concept and facilities containedtherein, of course the house is the most important product in the property business, both

conventional and sharia. Sukamanah Islamic Village provides5 (five) models or types of houses that suit consumer needs starting from a price of 300 million to 500 million and an elegant design that gives a luxuriousimpression when seen by the sense of sight. The models or types of housesavailable at Sukamanah Islamic Village.

B. Marketing Strategy for Sukamanah Islamic Village Sharia Housing

Based on the explanation regarding the general description of the Sukamanah Islamic Village sharia housing, Sukamanah Islamic Village is one of the sharia housing complexes present in Purwakarta with an integrated Islamic housing concept. In supporting this Islamic concept, Sukamanah Islamic Village provides facilities for carrying out all activities, both religious and daily. The presence of Sukamanah Islamic Village ShariaHousing in Purwakarta is due to requests from prospective consumers of Sukamanah Islamic Village because they "fell in love" with the concept carriedby Puri Nirana Cigelam which is none other than the first sharia housing complex in Purwakarta from the same developer. Based on the large numberof requests, the second sharia housing complex was built in Purwakarta, namely Sukamanah Islamic Village. The large demand is proven by the fact that as of June 24, 2024, Sukamanah Islamic Village has succeeded in selling 126 houses with different types.

Based on the description in the previous chapter regarding marketing strategy, Sukamanah Islamic Village implements its marketing strategy with two methods, namely online and offline. The reason for using these two methods is because if using the online method is not limited by space and time and follows the flow of digitalization developments, on the contrary if onlyusing the offline method will be limited by space and time. The online methodapplied is to promote from various social media platforms, including Instagram, Facebook, Youtube, Whatsapp and the marketplace platform used by Sukamanah Islamic Village, namely OLX, Facebook Marketplace, Jualo, 99.co, and rumah 123. Furthermore, the offline method applied by Sukamanah Islamic Village is by means of Flyering, Canvasing to companies,Gathering and using print media such as brochures and billboards.

In implementing a good marketing strategy, of course a company mustdivide based on needs, characteristics, behavior, and design a strategy to provide services to the best segment. As explained in the previous chapter, the company must carry

out a process of market segmentation, market target determination, and market differentiation/positioning. Based on the results of interviews conducted by researchers, Sukamanah Islamic Village has carried out this process in order to launch the marketing strategy it has designed.

The purpose of this study is to determine the marketing strategy implemented by Sukamanah Islamic Village in developing its property business. The marketing strategy implemented by Sukamanah Islamic Village is as follows:

1. Market Segmentation in Sukamanah Islamic Village

As explained above, the company must carry out a process to smooth the marketing strategy that has been designed. At this point, the researcher will describe the market segmentation process carried out by Sukamanah Islamic Village. Based on the results of the interview with the Marketing Supervisor of Sukamanah Islamic Village, he explained that Sukamanah Islamic Village has made market segmentation based on geographic, demographic, psychographic and behavioral factors of potential consumers.

Based on psychographic factors, Sukamanah Islamic Village, which is a sharia housing complex whose people are 100% Muslim, then Muslims are one of the market segments of Sukamanah Islamic Village Sharia Housing as well as one of the requirements to own a house in Sukamanah Islamic Village. Apart from being one of the requirements to own a house in the housing complex, there have been many requests from the Muslim community for housing that has a residential concept with an Islamic environment, because the Puri Nirana Cigelam Sharia Housing complex has previously been present, which comes from the same developer, so it has become a prototype to attract potential customers. Furthermore, characteristics based on demographic factors, the average age of prospective consumers of Sukamanah Islamic Village is 28-50 years old, applicable to all genders (male and female). Reviewed based on geographical factors, Sukamanah Islamic Village is located in a strategic area and is on an alternative route to the BIC and Indotaisei industrial areas, so employees who work in the area are included in the Sukamanah Islamic Village market segmentation and this segment is proven based on the results of interviews conducted by researchers that the majority of residents who own houses in the housing complex work as private employees either in the BIC or Indotaisei areas.

From the psychographic factor, in addition to prospective consumers who want an Islamic housing concept from an environmental perspective, the concept of financing agreements is also one of the market segments in Sukamanah Islamic Village. The financing agreement for buying and selling houses which is the differentiation of the Sukamanah Islamic Village marketis as follows:

a). Sukamanah Islamic Village Sharia Housing Financing Concept

In running a sharia housing business, Sukamanah Islamic Village avoids transactions that contain usury elements. Technically, usury means adding to the amount of debt within a specified time because the loan period is extended or the borrower is unable to pay at the specified time. Regarding the usury problem, the developer understands that Islam strictly prohibits Muslims from practicing usury in any form and at low or even high rates because usury is considered haram and can be an obstacle to the arrival of blessings in life. The practice of usury that is strictly prohibited for all Muslims is stated in the verses of the Qur'an, Surah Al-Baqarah, verses 275-279: "People who eat usury can't stand except like a person who ispossessed by the devil because of madness. That is because they saythat buying and selling is the same as usury. Even though God haslegalized buying and selling and prohibited usury. Whoever receives areminder from his Lord, then he stops, then what he had previouslyacquired becomes his property and his affairs are (up to) God.Whoever repeats it, then they are the inhabitants of hell, they willremain in it. (275) God destroys usury and enriches charity. God doesnot like every person who remains in disbelief and wallows in sin. (276)Indeed, those who believe, do good deeds, perform salat and payzakat, they get a reward from their Lord. There is no fear in them andthey are not sad. (277) O believers! Fear Allah and leave the rest ofusury (that has not been collected) if you are believers (278). If you donot implement it, then declare war from Allah and His Messenger. Butif you repent, then you are entitled to your property. You do not dowrong (harm) and you are not wronged (harmed). (279)" (QS. Al-Baqarah 275-279).

As a sharia-based business or one that adheres to a system

based on the Qur'an and As-Sunnah, sharia housing developers are required to avoid all activities prohibited by Allah SWT, one of which is the practice of usury. Not implementing usury in its payment system is an effort to add value and a differentiator owned by Sukamanah Islamic Village in its sharia property business. As explained above, Sukamanah Islamic Village strongly adheres to sharia principles in allits property business activities.

Based on the market segmentation that has been made into a market segment of Sukamanah Islamic Village, researchers analyze the results of the segmentation that has been determined by Sukamanah Islamic Village. Based on psychographic factors, researchers analyze that Muslim communities who want housing with an Islamic housing concept because it has more value than other housing, both from environmental factors and payment systems can affect daily life. As in terms of the environment, it is very necessary to implement an Islamic environment in the midst of the era of modernization and the development of digitalization because it affects child development.

Another factor mentioned is the demographic factor. Researchers analyzed the demographic factors of prospective consumers of Sukamanah Islamic Village based on the results of interviews and observations that have been made that the age of those who need the house ranges from 28-50 years old, both men and women and on average are married and have children under 10 years old. This is because at the age of 30, humans certainly think about needs that are useful for the long term, both for themselves and for their families. Furthermore, when humans reach the age of 50, of course human needs will increase in addition to being for the long term (investment) also to spend their retirement and/or old age in the rest of their lives because the majority of company workers enter retirementat that age.

Furthermore, based on geography, Sukamanah Islamic Village determines its market segment, namely private employees who work in the BIC or Indotaisei area. The researcher's analysis of this segmentis

that employees who work in this area will be close and can shortentheir travel time to their work location, because the housing is locatedon an alternative route that can connect to the BIC or Indotaisei area. In addition, alternative routes are known as routes that avoid traffic congestion and this will support ease of work (arrive on time, etc.). The researcher himself assumes that if the researcher works in this area, he will choose a place to live that is close to the work location. Finally, based on behavior, habits or behavior of the Sukamanah Islamic Village Purwakarta market segment, namely people who obey Islamicreligious rules.

2. Determination of the Target Market for Sukamanah Islamic Village Sharia Housing

After explaining the market segmentation of Sukamanah Islamic Village above, at this point the researcher will explain the determination of the target market of Sukamanah Islamic Village.

Based on the results of the interviews conducted by the researcher, Sukamanah Islamic Village has a feature to select potential consumers as an evaluation material for each attractiveness of the determined market segment and select one or more segments to be entered to become the target market for the Sukamanah Islamic Village Sharia Housing. However, the researcher did not get information about this selection feature because the feature is operated by the credit analysis team, not from the marketing team.

Sukamanah Islamic Village chooses one market segment to be designated as the target market, namely employees working in reputable companies. In this case, the marketing team conducted an analysis of the capabilities of prospective consumers by means of interviews by the marketing team and researchers conducted observations when prospective consumers conducted a survey. This was done to ensure whether or not the prospective consumer was capable when they had agreed to buy a house in Sukamanah Islamic Village, either using a cash payment system or KPRS. In addition, this analysis process was carried out to find out more about the income of prospective consumers, household funding needs other than housing, and others. After carrying out the analysis process, the marketing team then

evaluated what kind of prospective consumers would be designated as the target market. From the results of the interviews that the researcher had conducted, the researcher obtained information from primary data that the target market for the Sukamanah Islamic Village Sharia Housing was employees working in reputable companies (income above 5 million).

From the target market of Sukamanah Islamic Village Sharia Housing that has been described above, the researcher analyzed that the determination of the target market set by the sharia housing is appropriate and appropriate, the reason is because Sukamanah Islamic Village is a housing for the upper middle class. Because in the payment system implemented by Sukamanah Islamic Village does not cooperate and/or is not subsidized by banks, both conventional and sharia, from the payment side, but only for the payment media. Therefore, this sharia housing targets the upper middle class.

3. Differentiation of Sukamanah Islamic Village Sharia Housing Market

After Sukamanah Islamic Village has chosen the segment that has been determined, then Sukamanah Islamic Village designs a strategy to differentiate its products from existing products. Based on the results of the interviews that have been conducted, the market differentiation that has been made by Sukamanah Islamic Village is from the type of house that exists. There are 6 types of houses offered by Sukamanah Islamic Village, namely (1) the modern minimalist type has a building area of 40 m2 and a land area of 66 m2, with a price of 389 million for cash payment, (2) the modern tropical house type has a building area of 45 m2 and a land area of 77 m2, with a price of 449 million for cash payment, (3) the American farmhouse type has a building area of 45 m2 and a land area of 77 m2, with a price of 459 million for cash payment, (4) the Scandinavian type has a building area of 45 m2 and a land area of 77 m2, with a price of 479 million for cash payment, (5) the American farmhouse type has a building area of 48 m2 and a land area of 77 m2, with a price of 469 million for cash payment, and (6) the modern tropical house type has a building area of 50 m2 and a land area of 88 m2, with a price of 529 million for cash payment.

The types of houses offered by Sukamanah Islamic Village are very varied so that prospective consumers can choose a house as their residence according to the needs of prospective consumers. However, in Sukamanah

Islamic Village there is a type that is different from other types so that it becomes an attraction for prospective consumers to immediately buy a house with that type, namely the American farmhouse type which is the prima donna or icon in the Sukamanah Islamic Village Sharia Housing. The findings were obtained by researchers based on the results of interviews with primary data and the results of observations of prospective consumers who came to conduct a survey to the housing. The reason is because this type of house is very unique from other types of houses and is not found in other housing in the Purwakarta area.

From the results of the explanation above regarding the marketing strategy implemented by Sukamanah Islamic Village in developing its sharia property business, the researcher can provide an analysis that the market segmentation that has been created until the existence of a market segment for the housing shows the developer's thoroughness in reading consumer needs related to housing. Furthermore, the target market that has been set by Sukamanah Islamic Village is right on target so that 126 housing units have "their owners". With the sale of the housing units, it is an additional strategy for the developer to continue to launch its "attacks" on the target market that has been set. Next, regarding the differentiation of the Sukamanah Islamic Village market, the types of houses in Sukamanah Islamic Village are very varied and there is a unique type of house from other types, namely the American farmhouse type. This type is very unique and pleasing to the eye for people around who see it. It was proven when this type was present and built, the interest of prospective consumers to immediately have a house in Sukamanah Islamic Village increased. In addition, this type of house in Purwakarta is only available in Sukamanah Islamic Village and is not owned by other property developers.

CONCLUSION AND SUGGESTION

Based on the research results and discussion in chapter IV, the researcher concluded that:

1. The marketing strategy used by Sukamanah Islamic Village uses 2 methods,

namely online and offline methods. The online method is applied because its scope is not limited by space and time. The form of online marketing is through the marketplace, social media platforms. Offline methods are limited by space and time. The forms of marketing are gathering, flyering, canvasing to companies, and using print media such as billboards and brochures;

2. Sukamanah Islamic Village Market Segmentation is made based on geographical, psychographic, demographic, and behavioral factors of potential consumers. Market segments based on geographical factors are employees who work in the BIC or Indotaisei industrial area. Then based on psychographic factors are Muslim individuals/families who want housing that has an Islamic housing concept. Based on demographic factors, it is based on age ranging from 28-50 years. Furthermore. And from the behavioral factor of people who obey the rules of Islam;
3. Determination of the target market Sukamanah Islamic Village chooses one predetermined market segment, namely private employees. This sharia housing is intended for the upper middle class with an average income of 5 million and above. To determine its target market, the marketing team first conducts an analysis of prospective consumers who work as private employees through interviews when prospective consumers conduct a survey at the project location or Sukamanah Islamic Village marketing office regarding the prospective consumer's ability to buy a house in the housing complex. After the results of the analysis through interviews have been conducted and prospective consumers are declared capable, then the prospective consumers are determined as the target market.
4. Market differentiation in Sukamanah Islamic Village is from the type of house. There are 5 types of houses offered by Sukamanah Islamic Village to prospective consumers. Of the 5 types of houses offered, there is 1 house unit that has a difference from the type or model of the house, namely the American farmhouse. Houses with this model are an attraction for prospective consumers who see advertisements in various projects or who come directly to the location. It was proven that when this type of house was present, Sukamanah Islamic Village experienced an increase in the interest of prospective consumers who wanted to immediately have a house in Sukamanah Islamic Village. The reason is that apart from the unique style of the house, this type does not exist in other housing estates in Purwakarta.

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