

MARKETING STRATEGY MODEL BASED ON THE BENEFIT OF SHARIA PROPERTY DEVELOPERS IN INDONESIA

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Abstract

The objectives of this study are: 1) To analyze the marketing strategy of Islamic property developers at PT. Butta Mamminasata Shariah and 2) To analyze the benefit in the marketing strategy of sharia property developers at PT. Butta Mamminasata Shariah. The results of the analysis show that 1) Marketing Strategy of Islamic property developer at PT. Butta Mamminasata Shariah is carried out through segmentation and targeting, positioning, and marketing mix4P (Product, Price, Place, Promotion). This process is used by the company to achieve marketing objectives by predetermined target markets. 2) Benefit in the Marketing Strategy of Islamic property developers at PT. Butta Mamminasata Shariah is an initiative to help the Muslim community have sharia-based housing. Also, emphasizing the principles of sharia will avoid conventional practices in the form of usury and gharar which in Islam are prohibited. From the results of the analysis carried out, there is conformity with the characteristics of sharia marketing in the form of the divine (Rabbaniyyah), ethical (Akhlaqiyyah), realistic (al-waqi'iyah), and Humanistic (Insyaniyyah). When a business is run by emphasizing Islamic principles, it will have a beneficial impact on both the company owner and the buyer.

Introduction

Property PT, namely a company engaged in the construction of apartments, offices, real estate, and so on. The emergence of Islamic property itself has further increased competition in the property business in Indonesia, which according to experts will continue to show interesting developments until the end of 2020. Competition in the property business, namely between sharia-based and non-sharia (conventional) property, is ultimately very beneficial to society at large. The community is also given many choices with the presence of this sharia property business, especially for Indonesians who are predominantly Muslim.

According to Musa (2019), Islamic property is a system in the property business that uses Islamic sharia rules as the rules of the game. So, procurement, sales, design, and everything about it all rely on sharia law. Properties that have an Islamic concept and environment. Transactions are carried out by Islamic rules (sharia). Also, the Islamic home credit system without submitting a KPR to Conventional Banks / Islamic Banks. Automatically there is no BI Checking, there are only 2 parties (Developer and Buyer) who make transactions, flat mortgage installments until paid off without any interest rates.

PT. Butta Mamminasata Shariah is a housing development company that has succeeded in building several residential areas, offering residential and investment solutions for land plots with Sharia systems, which are more blessed and safer. without usury without penalties without BI Checking without banks paying directly to the developer. In line with this, the efforts of PT. Butta Mamminasata Sharia in introducing and promoting sharia housing continues to be improved by still improving facilities and infrastructure by following the rules of sharia law. To support business success, it is necessary to pay attention to the meaning of marketing. Marketing itself is a societal process in which individuals and groups get what they need and want by creating, offering, and freely exchanging products and services of value with others (Kotler & Keller, 2008).

PT. Butta Mamminasata Sharia is inseparable from housing and settlement problems which are a major issue that always gets more attention from the government. The housing and settlement problem is a problem that continues and will even continue to increase, in line with population growth, population dynamics, and growing socio-economic demands (Heykal, 2014).

One example of a fraud case on behalf of a sharia developer managed by the Syna Group occurred in the city of Bandung with 135 victims, losses estimated at billions of rupiah. According to the victim's statement, the Syna Group offered a type 36 house valued at Rp. 100 million per unit with a down payment of Rp. 5 million. The victim performs a settlement transaction in front of a notary for Rp. 270 million for 3 housing units without any banking intermediary so that the only available evidence is in the form of payment receipts and a Sale and Purchase Agreement (PPJB). The construction experienced a halt after the Syna

Group marketing office moved and the victim's whereabouts were unknown. The illegal building permit right was the cause of the stopping of the construction, but the Syna Group only returned a small portion of the funds that had been received from the victim and even refunded with a blank check (Haryadi, 2019).

This case can be a reference to find out the business processes of Islamic property developers to ensure the security that consumers get both in terms of world and afterlife affairs. And also help consumers know more about what a sharia property developer is. Therefore, doing business must follow the guidance of Islam at least 3 principles, namely the principle of brotherhood, the principle of justice, and the principle of benefit.

The principle of brotherhood is the foundation of social interaction because it upholds universal values. The principle of justice, which is to position something according to its place and position, and put something with its rights. Benefit or goodness and benefits that include economic activities, business, and financial reports by considering two dimensions, namely the dimensions of the world and the hereafter (Fauzia, 2018). Islamic economic principles which are the building blocks of Islamic economics are based on five universal values, namely: tauhid (faith), 'adl (justice), nubuwwah (prophecy), Khilafah (government), and ma'ad (results). These five values are the basis of inspiration for compiling Islamic economic theories (Karim, 2002).

Literature Review

Benefit Theory

The essence of the problem in question is the same, namely the benefit which is the goal of Syria', not the benefit that is solely based on human desire and lust. Because, it is fully realized that the purpose of a legal union is none other than to realize the benefit of humans in all aspects and aspects of life in the world and avoid various forms that can lead to damage, in other words, every legal provision outlined by syar'i is aimed at to create benefit for humans. Problems are seen as indicators of Falah. Problems are the result of an activity or activity that can bring blessings.

Sharia Marketing

According to the principles of sharia, marketing activities must be based on the spirit of worshiping Allah Almighty, trying as much as possible for the common welfare, not for the interests of groups let alone self-interest. Marketing in Islamic view is an application of strategic discipline that is by the values and principles of sharia, sharia marketing is a strategic discipline that directs the process of creating, offering, and changing values from one initiator to its stakeholders, which in the whole process is by the contract and principles. Islamic muamalah principles (Alma & Priansa, 2014). In sharia marketing, a business that is accompanied by sincerity is solely for the pleasure of Allah, then the form of the transaction, God willing, becomes the value of worship before Allah SWT.

Sharia Property

The definition of sharia property itself is a house or building with the concept of sharia or according to sharia principles starting from the shape and design of the house, facilities, environment, and transactions based on Islamic laws. In the concept of Islamic housing, housing developers usually make the inside of the house closed so that other people cannot see from the outside. The religious atmosphere of routine congregational prayer and recitation in the mosque. Also, all home buying or selling transactions adhere to sharia principles and contracts (Saputri, 2018).

Methodology

The type of research used in this research is field research. The approach used in this research is phenomenological. The type of data used in this study is primary data in the form of information obtained and collected directly by conducting interviews with several developer employees. and secondary data obtained from written sources such as books, scientific magazines, archives, statistical data, and websites that can provide information about forms of sharia marketing strategies. Then the data collection methods used were observation and interview methods. In this study, data processing and analysis techniques were carried out in three stages, namely data reduction, data presentation, and concluding.

Result and Discussion

Overview of PT Butta Mamminasata Sharia

PT Butta Mamminasata Sharia is a residential and investment solution for Plot Land Property with a Sharia System, more blessed and safe. No Riba, No Fines, No Confiscation, No Penalties, No Bank Checking, No Bank. PT BUTTA MAMMINASATA SHARIA was founded on October 29 2017 which was initiated by three people, namely Abbar as a plot worker, Jalil as a freelance, and Syahrir as a property convert agent.

The establishment of PT Butta Mamminasata Sharia as a result of the opportunities seen by the three founders to build awareness of property enforcement in the field of sharia. PT Butta Mamminasata Sharia is located at Jl. H. M. Yasin Limpo Kompleks. Mutiara Indah Village Ruko No 10., Kec. Somba Opu, Romangpolong, Kec. Somba Opu, Kab. Gowa, South Sulawesi 9211.

Sharia Property Developer Marketing Strategy at PT. Butta Mamminasata Sharia

Usually, when doing property business people will ask for capital from the bank so that there is interest. Not only the property business, but it also uses two contracts, namely leasing and buying and selling. So that if the buyer does not have the money to continue the installments he will be fined and even confiscated.

It is different from the sharia property business because it does not involve a bank so there is no bank interest, apart from this business there are no two contracts. So if in the middle of the road the consumer is late in paying installments, there will be no penalty. Also, if the consumer is unable to continue paying the installment purchase, his house will not be confiscated. Both developers and consumers are looking for a way out so they can pay installments. This statement is the results of an interview with one of the founders of PT Butta Mamminasata Sharia:

"When the buyer is unable to pay off the product, the buyer can resell or take over or transfer ownership, where the buyer will get the money back and the installments will be continued by the next buyer" (Jalil; Freelance, interview, 28 December 2019).

From the interview above, it can be concluded that if the buyer cannot pay off the purchase of the product, the buyer can sell with the help of the property company to help resell the purchased product or can sell it himself so that he gets the money back. Unlike the confiscation carried out by KPR housing, if you are late in paying a fine and if you are unable to pay then it is confiscated and the money from the sale is not returned. The marketing strategy of PT Butta Mamminasata Sharia can be described as follows:

1. *Segmentation and Targeting*

The results of an interview with one of the founders of PT Butta Mamminasata Sharia said: *"The establishment of PT. Butta Mamminasata Sharia is oriented towards the Muslim community to preach Islamiyah. We are introducing sharia-based products so that in the future sharia enforcement can also be applied to housing products or lots. Also, the target market is aimed at all groups but the priority of the Muslim community"* (Jalil; Freelance, interview, 28 December 2019).

Based on the interview above, the market segmentation of PT Butta Mamminasata Shariah is all people. However, PT Butta Mamminasata said that the most important and very priority market segment is people who like and want to consume sharia products and understand the sharia system, after that only the second option is Muslims who need a place to live, then the last option is people. people who have the funds to buy the house.

Another interview was with one of the founders of PT Butta Mamminasata Shariah, who said: *"We agreed to establish this company because we saw the potential of the plots market from year to year being more and more popular with the community, especially the Muslim community. Then it is also seen from the type that the land plots are getting more expensive from year to year so that the profit potential will also increase, moreover only a few competitors are implementing the sharia system, therefore this can be minimized"* (Syahrir; Plotter, interview, 29 December 2019).

In the interview above, it is known that PT. Butta Mamminasata Shariah sees a profit opportunity in the business of land lots in the form of Islamic property as a result of the lack of competitors in the sharia business around the PT. Butta Mamminasata Shariah. What is no less

important is the potential for Islamic products that are increasingly popular with Muslim communities.

Another interview with the admin staff of PT. Butta Mamminasata who said: *"PT. Sharia-oriented Mamminasata Butta is very good because it helps an economy that is free from usury and fines, has its advantages for buyers because the contract does not burden the user, can provide direct social insight to the community about sharia trading. So that the hope is that in the future it will be able to boost the economy of Islamic property"* (Rukman; Admin Staff; Plotter, interview, February 29, 2020).

Prophet Muhammad (PBUH) once practiced segmentation and targeting when he was trading in the State of Syria, Yemen, Bahrain. Our Master Muhammad [s] knew very well what goods the local market liked and absorbed. After getting to know the target market (targeting), the Prophet Muhammad prepared merchandise to be brought to the area. Our Master Muhammad [s] was truly professional and understood segmentation and targeting well, which pleased Khadijah, who at that time acted as his boss. According to Kertajaya and Sula (1997), they stated that the goods traded by the Prophet Muhammad were always selling quickly because they fit the target market segment and target.

2. Positioning

Positioning in the marketing of PT Butta Mamminasata Shariah includes designing an offering and corporate image to achieve the target market. This was revealed by a founder of PT Butta Mamminasata Shariah who said: *"The offers we provide to buyers are adjusted to the position of the prospective buyers, the prices are affordable and cheaper than other companies and more importantly keep prioritizing the principles of sharia, namely mutual benefit between the two parties. What is the new opening of AIRLAND PT BMS, which provides air conditioning, refrigerator, and procurement services"* (Jalil; Freelance, interview, 28 December 2019).

In the interview mentioned above, it is known that the positioning at PT Butta Mamminasata is by the needs and desires of buyers, such as lower prices and enforcement of sharia principles, namely mutual benefit between the buyer and the company. Fulfillment of the sharia image which will automatically be formed must be maintained by offering values that are by sharia principles. Fulfillment of sharia principles is a mandatory generic thing and must be implemented based on the company's competencies. The foregoing was clarified by the admin staff of PT Butta Mamminasata who said that:

"The main duties as admin staff at PT Butta Mamminasata are structuring user files, company files, making a sale and purchase contracts, payment services and collection of payments" (Rukman; Admin Staff, interview on 29 February 2020).

The positioning of the Prophet Muhammad's business which was very impressive and unforgettable by customers is the key to why the Prophet Muhammad SAW became a successful businessman. He sells original goods that are original and according to customer needs and desires.

There has never been a dispute or claim from the customer that the services and products sold by the Prophet Muhammad SAW were disappointing (Alma & Priansa, 2014).

3. Marketing Mix

Product Strategy

Products produced by PT. Butta Mamminasata Shariah is a house and land plot with the concept of sharia, so the concept is different from other housing concepts. This was explained by the founder of PT. Butta Mamminasata Shariah says:

"As a property developer based on sharia, it is mandatory for us to provide homes using quality materials so that they are not included in the category of fraud against buyers. Because good building quality will have a big impact on buyers' interest in buying houses in sharia property developers because they feel safe from fraud" (Syahrir; Plotter, interview, 29 December 2019).

In the interview above, it was concluded that the products provided by PT. Quality butta Mamminasata Shariah, so it is free from fraud. The product quality that the buyer wants must match the product prepared by the company so that it is avoided from fraud that is prohibited in the sharia business.

Pricing Strategy

PT Butta Mamminasata Shariah offers prices that can be said to suit various groups. Pricing is carried out after calculating the basic price of land and construction costs from the contractor. Developers also evaluate the prices offered by competitors. This is consistent with an interview with the company founder who said that:

"Broadly speaking, the marketing methods for each company are the same. And for a marketing strategy, because we are doing business, we are not only looking for profit, so one of our vision and mission is sharia enforcement so that the price offered is estimated to be able in various circles (general), but we also prepare high ones. But again, the orientation is towards brothers in the faith" (Syahrir; Plotter, interview, 29 December 2019).

The interview above revealed that the price offered by PT Butta Mamminasata Shariah consists of two parts, one is high and some are general. And what's interesting is that sales orientation is prioritized to Muslims in the hope that sharia enforcement can be fulfilled. The price offered by PT Butta Mamminasata Shariah is by the ability of the buyer, and the price offered is by the quality of the product. Thus, this price can be reached by the middle to lower class.

Place Strategy

PT Butta Mamminasata Shariah usually has direct and indirect marketing terms. However, the marketing of this product is carried out directly, namely, the marketing party directly meets their prospective buyers or prospective buyers can come to the PT Butta Mamminasata Shariah office. Interview with the company founder who said:

"Because the location is easy to reach because it is not far from the city, we usually make contact with prospective buyers around the location. There are even some prospective buyers who come to the office asking for an explanation of the procedures in our business" (Jalil; Freelance, interview, 28 December 2019).

The interview above revealed that the location of PT Butta Mamminasata Shariah is not far from the city, its strategic nature makes it easily accessible to potential buyers. PT Butta Mamminasata Shariah determines the network used to distribute its products to prospective buyers who are considered more effective by the company, namely through friendship with the community around the company. An interview with one of the buyers said:

"PT Butta Mamminasata Shariah has a strategic location, which is close to the main road and not far from the city. These locations will be an added value for prospective buyers who will choose a place to live here" (Nursalam; Buyer, interview, 29 February 2020). Interviews with other buyers also said:

"PT Butta Mamminasata Shariah has a prospect of a development location for the future development of Gowa Regency" (Jufriadi; Buyer, interview, 29 February 2020).

The interview above shows that the location of housing will be a consideration for prospective buyers in determining the selection of a house because the location has development prospects for regional development so that in the future it is not far from access to places that someone wants to carry out their activities without feeling difficult.

Promotion Strategy

The promotion carried out by PT Butta Mamminasata Shariah is by promoting via online media such as Facebook, Instagram, etc. as well as brochures available at the PT Butta Mamminasata Shariah office. Interview with the company founder who said:

"The most reliable thing is to use digital or online media because here, apart from promising, it also makes it easier for consumers and here we have also gone online so that it can develop more, be better. And here we promote online using a small fee and extraordinary results. Apart from using online media, we also prepare brochures and billboards"(Syahrir; Plotman, interview, 29 December 2019).

The interview above shows that the most reliable strategy or method in terms of the promotion at PT Butta Mamminasata Shariah uses online or digital media. Because online media can be broader in scope and at the same time can help develop marketing. Also, the distribution of brochures and the installation of billboards were used. The most reliable marketing according to the description above is marketing that uses online media or electronic media, because in addition to using a small fee it also provides little risk, besides that, even though using online or electronic media PT Butta Mamminasata Shariah still adheres to the principles of sharia, even though using online media, God willing, there are no elements of fraud or cheating.

Benefits in the Marketing Strategy of Sharia Property Developers at PT. Butta Mamminasata Sharia

PT Butta Mamminasata Shariah has the initiative to assist and assist Muslim communities who want to have a place to live but are afraid of the impact of usury when they do business on the conventional property. This is in line with the word of Allah SWT in QS al-Maidah / 5: 2,

... وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ
إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

Translation:

... And please help you in (doing) goodness and piety, and don't help in sins and transgressions. And fear Allah, in fact, Allah is very heavy in punishment (Kementarian Agama RI, 2010).

PT Butta Mamminasata Sharia is here to sell sharia property specifically aimed at brothers in the faith (Muslim community). The business that is carried out is not only for the benefit of the world but also for the welfare of the hereafter by not forgetting worship while carrying out business activities. The characteristics of sharia marketing in the business processes of PT Butta Mamminasata Sharia include:

1. Rabbaniyyah (divinity)

Determining the price at which PT Butta Mamminasata Shariah is intended for sharia enforcement, in this case, it can be said that Sharia marketing of PT. Butta Mamminasata Shariah according to the principles of Rabbaniyah. Rabbaniyyah values are inherent or become flesh and blood in the person of every Muslim, so that they can prevent dishonorable actions in the business world, including charging a price that burdens the buyer. Interview with one of the founders who said that:

“Broadly speaking, the marketing methods for each company are the same. And for a marketing strategy, because we are doing business, we are not only looking for profit, so one of our vision and mission is sharia enforcement so that the price offered is estimated to be able in various circles (general), but we also prepare high ones. But again, the orientation is towards brothers in the faith” (Syahrir; Plotter, interview, 29 December 2019).

The interview above revealed that the price offered by PT. Butta Mamminasata Shariah consists of two parts, some are high and some are general. And what's interesting is that the sales orientation is prioritized to Muslims in the hope that sharia enforcement can be fulfilled.

The price offered by PT Butta Mamminasata Sharia is on the ability of the buyer, and the price offered is by the quality of the product. Thus, this price can also be reached by the lower middle class, this is by one of the company's missions, which is to make it easy to own property for the community according to sharia. In the Islamic concept, the meeting of demand and supply must occur voluntarily, in the sense that neither party is forced to make transactions at a certain price level. Although Islam has

advocated the use of market mechanisms long before Adam Smith, it should be noted that there are times when the government may adopt a pricing policy under special conditions, especially if that virtue is seen as more equitable.

2. Akhlaqiyyah (ethical)

One of the components of sharia marketing is ethical or akhlaqiyyah, which means that all behavior runs above generally accepted ethical norms. Therefore, this is a guide for sharia marketers to always maintain every word, behavior in dealing with anyone, consumers, distributors, companies, suppliers, or competitors. Interview with buyers who said that:

"My interest in buying a lot at PT. Butta Mamminasata Shariah because the interest rate is 0%, with services in the form of PT. Butta Mamminasata Shariah came to me to make buying and selling transactions, while the transaction procedure that occurred was a down payment transfer or a sign so that files were brought to be signed, payments by transfer each month through an account. The files prepared are in the form of a photocopy of the KTP, Mou and payment receipt and payment control card receipt" (Jufriadi; Buyer, interview, 29 February 2020).

From the interview above, it can be seen that the product that is given to the user (buyer) is by what is offered by the seller, where the goods do not have an interest rate (usury). One of the services is sometimes carried out directly by bringing files for buying and selling transactions to the buyer so that the seller is required to pay attention to every word and behavior when making transactions to maintain trust and comfort. The statement above is also by one of the missions of PT Butta Mamminasata Sharia, namely to provide excellent service.

3. Al-waqi'iyah (realistic)

Sharia marketing is not an exclusive, fanatical, anti-modernity, and rigid concept. Sharia marketing is a flexible marketing concept, as is the breadth and flexibility of Islamic sharia that underlies it. Sharia marketing applied at PT. Butta Mamminasata Sharia is realistic or al-waqi'iyah, which means it is my reality, not making things up, let alone leading to lies. Interview with buyers who said that:

"Products provided by PT. Butta Mamminasata Sharia is by what they convey, both in the form of quality and price offered. So I feel satisfied with buying products from PT. Butta Mamminasata Shariah" (Nursalam; Buyer, interview, 29 February 2020). The interview above revealed that the products available at PT. Butta Mamminasata Shariah according to what is offered to the buyer. There is no element of fraud in the promotion. The products offered are the concept of selling Islamic products that are safe from usury so that buyers will be interested because they can avoid usury in implementing transactions.

Along with the development of information technology today, PT. Butta Mamminasata Sharia carries out promotions using social media-based applications such as websites, Facebook, Instagram, and other

social media. Also, promotion is carried out by distributing brochures and installing billboards. Promotion of a product, in Islam also teaches to always be honest in all circumstances, this is in line with the word of God Almighty in QS al-Maidah / 5: 8,

يَا أَيُّهَا الَّذِينَ آمَنُوا كُونُوا قَوِّمِينَ لِلَّهِ شُهَدَاءَ بِالْقِسْطِ وَلَا يَجْرِمَنَّكُمْ شَنَاٰنُ قَوْمٍ عَلَىٰ أَلَّا تَعْدِلُوا أَعْدِلُوا هُوَ أَقْرَبُ لِلتَّقْوَىٰ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ خَبِيرٌ بِمَا تَعْمَلُونَ

Translation:

O you who believe, let you be the ones who always uphold (the truth) because of Allah, be a just witness. And never your hatred of a people, encourage you to behave unfairly. Be fair, because fair is closer to piety. And fear Allah, Allah knows best what you are doing (Kementarian Agama RI, 2010).

With honesty given, other people, namely buyers, will have confidence in the seller. This belief is a mandate that is the responsibility of business people to continue to maintain their behavior in doing business. Both in managing merchandise, serving buyers according to the criteria proposed, to using the assets they get from their business. The assets they get are a mandate from Allah SWT that they must use as well as possible.

4. Insaniyyah (Humanistic)

Another feature of sharia marketing is that it is universal humanist, by having a humanistic value marketing will be controlled and balanced (tawazun), not being a greedy human being, who justifies any means to gain the maximum profit. Interview with the company founder who said:

"The establishment of PT. Butta Mamminasata Sharia is oriented towards the Muslim community to preach Islamiyah. We are introducing sharia-based products so that in the future sharia enforcement can be applied to housing and plot products"(Syahrir; Plotman, interview, 29 December 2019).

From the interview above it is known that one of the main objectives of the establishment of PT. Butta Mamminasata Sharia functions as an Islamic Da'wah activity that introduces sharia-based products. So that a marketing person to preach to be controlled and balanced, does not become a greedy human, who justifies any means to get the biggest profit.

Kertajaya and Sula (1997) suggest that the characteristics of sharia marketing in the sharia business processes implemented by PT. Butta Mamminasata Sharia is in line with Kartajaya and Syakir's theory, that the characteristics of sharia business processes consist of, divine (Rabbaniyyah), ethical (Akhlaqiyyah), realistic (al-waqi'iyah), and Humanistic (Insyaniyyah).

The blessings obtained from the business undertaken are the main thing. Activities carried out solely to worship Allah SWT. This is shown by working well and how it is done well. The business they do is also far

from being cheated, fraudulent, and other mall business practices. When a business is run by emphasizing Islamic principles, it will have a beneficial impact on both the company owner and the buyer.

Conclusion

Sharia property developer marketing strategy at PT. Butta Mamminasata Sharia is done through segmentation and targeting, positioning, and 4P (Product, Price, Place, Promotion). This process is used by the company to achieve marketing objectives by predetermined target markets. Benefit in the marketing strategy of sharia property developers at PT Butta Mamminasata Sharia in the form of initiatives to help Muslim communities have sharia-based housing. From the results of the analysis carried out, there is a conformity with the characteristics of sharia marketing in the form of the divine (Rabbaniyyah), ethical (Akhlaiyyah), realistic (al-waqi'iyah), and Humanistic (Insyaniyyah). When a business is run by emphasizing Islamic principles, it will have a beneficial impact on both the company owner and the buyer.

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