



**PROMOTING AFFORDABLE ISLAMIC HOUSING:
MARKETING STRATEGIES FOR FLPP HOME FINANCING
AT PT. BANK SUMUT KCP SYARIAH KISARAN FROM A
COMMUNITY-BASED PERSPECTIVE**

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ABSTRACT

This study aims to critically evaluate the marketing strategies implemented by PT. Bank Sumut KCP Syariah Kisaran in enhancing the visibility and uptake of its Sharia-based Mortgage Loan (KPR) product supported by the Housing Finance Liquidity Facility (FLPP). Adopting a descriptive qualitative approach, data were collected through in-depth interviews, direct observations, and document analysis. The data were analyzed thematically to identify strategic patterns and key themes underlying the institution's marketing practices. The findings reveal that the bank applies a marketing mix strategy encompassing four core elements: product, price, place (distribution), and promotion. This integrated approach has proven effective in increasing the customer base and consistently achieving annual financing targets. Moreover, the delivery of high-quality services and proactive promotional efforts—such as the customer outreach approach—have significantly contributed to fostering public trust in the Sharia-compliant mortgage financing scheme. These insights are expected to serve as a practical reference for other Islamic financial institutions in formulating effective marketing strategies, particularly for financing products aimed at low-income communities.

Keywords: Marketing Strategy, FLPP Mortgage, Marketing Mix, Islamic Finance.

ABSTRAK

Penelitian ini bertujuan untuk mengevaluasi secara kritis strategi pemasaran yang diterapkan oleh PT. Bank Sumut KCP Syariah Kisaran dalam meningkatkan popularitas produk Kredit Pemilikan Rumah (KPR) berbasis Fasilitas Likuiditas Pembiayaan Perumahan (FLPP). Menggunakan pendekatan kualitatif deskriptif, data dikumpulkan melalui wawancara mendalam, observasi langsung, dan telaah dokumentasi. Proses analisis dilakukan secara tematik guna mengidentifikasi pola-pola strategis yang mendasari implementasi pemasaran produk. Hasil penelitian mengungkapkan bahwa institusi ini menerapkan strategi bauran pemasaran (marketing mix) yang meliputi empat komponen utama: produk, harga, tempat (distribusi), dan promosi. Strategi tersebut dinilai efektif dalam meningkatkan jumlah nasabah serta memenuhi target pembiayaan secara konsisten setiap tahun. Selain itu, kualitas layanan yang prima dan pendekatan promosi langsung—seperti sistem jemput nasabah—berkontribusi signifikan dalam membangun kepercayaan publik terhadap skema pembiayaan KPR berbasis prinsip syariah. Temuan ini diharapkan dapat memberikan kontribusi praktis bagi pengembangan strategi pemasaran pada lembaga keuangan syariah lainnya, khususnya dalam merancang produk pembiayaan yang inklusif bagi masyarakat berpenghasilan rendah.

Kata Kunci: Strategi Pemasaran, KPR FLPP, Bauran Pemasaran, Keuangan Syariah



INTRODUCTION

The current housing crisis in Indonesia's urban centers is emblematic of a broader structural imbalance between population growth and infrastructure development. Rapid urbanization, compounded by limited residential land availability and sluggish housing construction, has resulted in skyrocketing property prices, thereby excluding large segments of the population—particularly low-income households—from the formal housing market. This phenomenon has engendered not only socioeconomic disparity but also long-term vulnerabilities in urban development, as the inability to access adequate housing often correlates with diminished quality of life, weakened social cohesion, and increased informal settlement growth.

In response to this growing disparity, the Indonesian government has implemented targeted interventions, most notably through subsidized housing programs designed to promote homeownership among low-income earners. Central to these efforts is the *Fasilitas Likuiditas Pembiayaan Perumahan* (FLPP), a liquidity facility administered by the Ministry of Public Housing (KEMENPERA). Anchored in Regulation No. 27 of 2012, the program is structured to provide below-market, fixed-interest mortgage loans, effectively reducing the financial barrier to homeownership for the *Masyarakat Berpenghasilan Rendah* (MBR). Beyond mere affordability, the FLPP also signals the state's strategic commitment to inclusive growth by addressing a core dimension of social equity: access to dignified shelter (Nasution, 2023).

Simultaneously, the rise of Islamic finance institutions reflects a paradigmatic shift in consumer preferences toward ethical, interest-free financial services grounded in Sharia principles. These institutions not only offer moral and religious resonance for

Muslim-majority populations but also present structurally distinct products, including *murabahah*-based mortgage schemes, which substitute profit margins for conventional interest. PT. Bank Sumut KCP Syariah Kisaran is one such institution participating in the provision of Sharia-compliant FLPP financing. However, empirical observations indicate a notable gap between the availability of these financing products and their public uptake—suggesting that the bank's marketing strategies may not yet be sufficiently aligned with consumer awareness, behavioral tendencies, or trust in Sharia-based financial instruments.

This misalignment invites a critical examination of how Islamic financial institutions articulate, communicate, and differentiate their value propositions within a competitive mortgage landscape. Unlike conventional banks that often rely on price-based competition, Islamic banks face the dual challenge of market education and value-based persuasion. Accordingly, marketing strategy in this domain must move beyond transactional promotion and engage in narrative-building—anchoring product appeal in religious legitimacy, ethical clarity, and long-term financial prudence.

Previous studies have provided varied insights into how Islamic and hybrid banks structure their FLPP marketing strategies. Yuditia et al. (2023) employed a 7P marketing framework to assess PT Bank Syariah Indonesia's approach, emphasizing integrated service elements. Asy'ary et al. (2024) highlighted product innovation tailored to local needs, while Simatupang and Hanizar (2023) stressed the importance of segmentation, targeting, and positioning (STP) in reaching niche markets. Rasriantina (2020) pointed to market penetration as a core tactic in income generation, and Fitriani (2021) demonstrated how SWOT-informed

strategies at Bank Mandiri Kudus provided a durable competitive edge. These studies underscore a key conclusion: Islamic banks must adapt their strategies not only to consumer behavior but also to evolving institutional and religious contexts.

In this regard, the present study seeks to investigate and analytically evaluate the strategic marketing approach adopted by PT. Bank Sumut KCP Syariah Kisaran in promoting its FLPP mortgage financing. Specifically, the study aims to identify whether the bank's marketing framework effectively bridges the gap between Sharia principles and consumer expectations, and whether it succeeds in expanding financial inclusion within the housing sector. The findings are intended to offer theoretical and practical contributions to Islamic banking discourse—particularly in advancing strategic models that are both ethically grounded and market-responsive.

LITERATURE REVIEW

Conceptualizing Marketing

Marketing, as conceptualized by Philip Kotler, is fundamentally a social process involving a set of systems or rules engineered by individuals and organizations to achieve specific objectives. These objectives are realized through the creation and distribution of value-laden products to consumers. The American Marketing Association (AMA) further elaborates on this notion by defining marketing as a constellation of organizational activities and processes aimed at creating, delivering, communicating, and cultivating relationships with customers in ways that benefit the organization and its stakeholders. Kotler also underscores that a company's success in achieving its goals is profoundly influenced by its market orientation, geographic context, the strategic interplay of marketing variables, and the scale of resource

allocation devoted to marketing activities (Simatupang & Hanizar, 2023).

Marketing can be regarded as a carefully orchestrated sequence of activities undertaken by corporations, institutions, or organizations to respond to market demands and maximize profit. At its core, marketing strategy is developed by a company's marketing division with the ultimate aim of establishing mutually beneficial relationships between the brand and its target audience (Nofiani & Mursid, 2021).

Broadly speaking, marketing encompasses the suite of corporate efforts directed toward introducing and promoting products and services to consumers. This includes advertising, sales, and distribution functions aimed at both individual and institutional buyers. The process entails the creation, communication, and exchange of value, delivering tangible and intangible benefits to customers, clients, business partners, and society at large. Historically, marketing evolved from the fulfillment of fundamental human needs to addressing increasingly diverse desires. In this context, marketing serves not only to align consumer needs with appropriate offerings but also to guide strategic corporate action. Effective marketing execution has the potential to attract wider consumer bases and substantially enhance profitability (Pasaribu, 2021).

Defining Marketing Strategy

A marketing strategy refers to a comprehensive, systematically structured, and integrative blueprint that informs a company's marketing operations. It serves as a guiding framework for determining the sequential steps necessary to achieve the firm's marketing objectives. Essentially, this strategic construct comprises a set of defined goals, guiding principles, and policies, which, when operationalized, direct every phase of

marketing activity—from resource allocation to decision-making processes. Its relevance has become increasingly pronounced in the context of intensifying business competition (Asy'ary et al., 2024).

Kotler defines marketing strategy as a cognitive framework for reaching a company's target markets, encompassing segmentation, positioning, marketing mix application, and budget planning. Strategically, it functions as a core instrument through which firms pursue sustained competitive advantage. The strategy not only governs how target markets are selected but also informs how consumer needs are addressed through an optimized blend of marketing mix components—product, distribution, promotion, and pricing—each playing a pivotal role in influencing sales dynamics (Saribu & Maranatha, 2020).

From a practical standpoint, marketing strategy entails the promotion and sale of products—both goods and services—through carefully formulated plans and tactics designed to drive sales growth. In contemporary business landscapes, marketing strategy plays a critical role in determining the economic value of a business, particularly in relation to pricing mechanisms and market positioning. It is a structured, holistic, and coherent plan that directs all marketing-related activities towards the attainment of defined corporate goals (Rahayu et al., 2023).

In sum, a marketing strategy encompasses the planning, methods, and approaches employed to introduce products or services to the public, with the overarching aim of meeting predefined performance targets. Marketing is not merely a transactional practice of offering goods or services; it is a value-generating process whereby organizations craft and deliver offerings that resonate meaningfully with consumer needs (Widianita, 2023).

The Marketing Mix

In the ever-evolving landscape of modern business, the marketing mix remains a foundational concept that enables companies to navigate the complexities of market dynamics and consumer behavior. At its core, the marketing mix refers to a set of strategic tools that organizations can manipulate to reach their target audiences effectively and deliver value in a consistent manner. Far from being a static framework, it comprises a dynamic interaction of elements that collectively influence how consumers perceive, engage with, and ultimately decide to purchase a product or service.

According to Kotler and Keller, the marketing mix is best understood through the lens of the “4Ps”: Product, Price, Place, and Promotion. Each of these components plays a vital role in shaping a company's overall market strategy and determining its capacity to compete and grow.

The first element, *Product*, encompasses everything that a company offers to satisfy consumer needs—whether in the form of goods, services, or experiences. It is the core around which all other marketing efforts revolve. A well-designed product must not only meet functional expectations but also resonate with the emotional and psychological needs of the consumer.

Next is *Price*, which reflects the value assigned to a product in monetary terms. Price is more than just a figure; it is a representation of the consumer's willingness to exchange resources for perceived benefits. It influences not only profitability but also brand positioning and market accessibility. Striking the right pricing balance is therefore essential to maintaining competitiveness without undermining value.

The third pillar, *Place*, refers to the channels through which products are delivered to consumers. It involves critical

decisions about distribution networks, logistical efficiency, and geographic reach. A thoughtfully constructed placement strategy ensures that products are readily available when and where consumers need them, thus enhancing customer satisfaction and operational effectiveness.

Lastly, *Promotion* encapsulates the various communicative efforts deployed by companies to attract, inform, and persuade consumers. From advertising and public relations to sales promotions and digital campaigns, promotion plays a central role in building awareness, shaping brand identity, and influencing purchase behavior.

Together, these four components form an integrated system that companies can tailor to align with shifting market conditions and evolving consumer expectations. The effectiveness of the marketing mix lies not in the strength of each individual element, but in the strategic coherence with which they are combined to deliver a compelling value proposition.

Understanding FLPP-Backed Mortgage Loans in Indonesia

The *Kredit Pemilikan Rumah* (KPR), or Home Ownership Credit scheme, supported by the *Fasilitas Likuiditas Pembiayaan Perumahan* (FLPP), represents a strategic housing finance policy implemented by the Indonesian government to enhance access to affordable housing. Specifically tailored for low-income households, the FLPP scheme facilitates the acquisition of residential property—either through developers or independent channels—by offering subsidized mortgage loans with fixed interest rates and predictable installment plans throughout the duration of the credit period. This initiative is administered under the auspices of the Ministry of Public Housing (*Kementerian Perumahan Rakyat*, KEMENPERA) and is intended to reduce

the structural barriers that impede the realization of adequate housing for the *Masyarakat Berpenghasilan Rendah* (MBR), or low-income communities.

By insulating borrowers from market-driven interest rate fluctuations and minimizing the risk of non-performing loans, FLPP mortgages provide long-term financial certainty and stability. Moreover, the program empowers prospective homeowners with the flexibility to choose housing that aligns with their personal and familial needs, as long as the selected property adheres to the program's regulatory framework (Simatupang & Hanizar, 2023). Operationally, the FLPP mechanism is realized through collaborative partnerships between designated financial institutions and KEMENPERA, ensuring a streamlined process that bridges governmental policy objectives with on-the-ground housing development and distribution. As underscored by Isnaeni and Lubis (2023), the core mission of the FLPP subsidy is to promote equitable housing access and facilitate social mobility through dignified, secure, and sustainable homeownership.

RESEARCH METHODOLOGY

This study employs a qualitative approach with a descriptive method to comprehensively explore and analyze the marketing strategies implemented by PT. Bank Sumut KCP Syariah Kisaran in enhancing the visibility and uptake of its FLPP Home Ownership Credit (KPR) products. The qualitative-descriptive framework is particularly suitable for this research, as it allows for an in-depth investigation into the various dimensions of the bank's marketing practices—encompassing both enabling factors and operational challenges encountered during implementation.

The data utilized in this study are drawn from two principal sources: primary and secondary. Primary data were obtained through in-depth interviews with key informants, including marketing staff and clients of PT. Bank Sumut KCP Syariah Kisaran. These interviews provided firsthand insights into strategic decision-making processes, client engagement, and the perceived effectiveness of promotional activities. Secondary data were collected from a range of institutional materials, such as the bank's annual reports, internal documentation, relevant government regulations pertaining to the FLPP program, and previous academic studies that offer contextual or comparative perspectives (Apriansyah & Sobari, 2021).

Data collection was conducted through three main techniques: in-depth interviews, direct observation, and document analysis. The interviews were semi-structured, targeting individuals directly involved in the planning and execution of the FLPP marketing strategy. Observational data were gathered by closely monitoring the bank's day-to-day operations, focusing on how marketing strategies were executed in real time, particularly in terms of client interactions and promotional methods. Additionally, document analysis played a crucial role, involving the systematic examination of written records and official documents related to the FLPP initiative, thereby providing a triangulated basis for interpretation and validation of the qualitative findings.

FINDINGS

The research reveals that PT. Bank Sumut KCP Syariah Kisaran has adopted a marketing strategy grounded in the traditional four-element marketing mix—product, price, place, and promotion—yet distinguishes itself through an embedded

ethos of service differentiation. The guiding principle of “*Service Excellent and Different Only One*” reflects a deliberate effort to cultivate not merely transactional interactions but a unique service identity aimed at building trust and long-term client relationships. Through a triangulated method of data collection—comprising interviews with marketing personnel, field observations, and analysis of internal documents—the study offers a nuanced understanding of how this institution navigates the socio-economic realities of its clientele while maintaining competitiveness within the Islamic banking sector.

At the core of the product strategy lies a deep sensitivity to the needs of the lower-income segment, particularly in the housing sector. The bank's subsidized mortgage offering (*KPR FLPP*) is not simply a financial product, but a social intervention engineered to provide financial certainty through a fixed profit margin and an extended repayment term. These features mitigate the anxieties often associated with fluctuating interest rates and unpredictable monthly installments. Such a design aligns with the *maqāṣid al-sharīʿah* principle of protecting wealth (*ḥifẓ al-māl*) and enhancing socio-economic justice by promoting financial inclusion in housing access.

In terms of pricing, the bank leverages its Islamic finance identity by prioritizing equity over profitability. The affordability of FLPP homes is reinforced by a minimal down payment scheme, explicitly targeting communities with constrained financial capacity. This approach does not merely function as a competitive pricing tactic but represents a commitment to upholding the ethical imperative of *adl* (justice) and *inṣāf* (fairness) within economic transactions—fundamental values in the Islamic financial system.

The spatial logic of the bank's location strategy reveals a pragmatic yet socially responsive orientation. Housing sites are selected not only based on commercial viability but with a clear preference for accessibility—proximity to urban centers, government services, schools, and flood-free zones. This indicates a refined awareness of the non-monetary dimensions of value perceived by customers, where logistical convenience, environmental safety, and infrastructural support become decisive factors in the housing decision-making process.

Promotional efforts reflect a hybrid model of engagement that is both personalized and technologically adaptive. The practice of *jemput nasabah*—direct outreach to potential clients—exemplifies an active relational model of Islamic marketing, wherein the institution assumes the ethical responsibility of informing and guiding the consumer. Simultaneously, the gradual integration of digital media platforms signifies an institutional responsiveness to shifting communication ecosystems, allowing the bank to remain visible and relevant in an increasingly digital society. This dual strategy—anchored in face-to-face trust-building while embracing digital scalability—demonstrates a dynamic understanding of both traditional and contemporary modes of consumer engagement.

Collectively, these findings suggest that PT. Bank Sumut KCP Syariah Kisaran does not merely apply a standard marketing mix, but reconfigures it through the lens of Islamic values, local socioeconomic conditions, and evolving consumer behaviors. The strategies employed are not only functionally effective but ideologically coherent with the broader mission of Islamic banking: to deliver financial services that are not only profitable, but just, inclusive, and socially transformative.

DISCUSSION

The product strategy implemented by PT. Bank Sumut KCP Syariah Kisaran places a strong emphasis on clarity in financing schemes and assurance in installment tenors. The application of fixed margins throughout the financing period offers clients a sense of stability against market volatility, thus reinforcing the Islamic economic principle of certainty (*yaqin*). This finding resonates with Walida (2021), who identified fixed margins as a key determinant of consumer preference in selecting Sharia-compliant financial products. The availability of financing products built on a simple and transparent Shariah framework has significantly contributed to consumer trust, particularly within lower-income segments.

In terms of pricing, the adoption of low down payments and affordable installments represents an inclusive pricing strategy that is not only competitive but also reflects the Islamic value of social justice. As noted by Amin (2020), price flexibility is instrumental in shaping consumer inclination toward Sharia-based financing. Supporting this, Saleh et al. (2024) found that time-sensitive promotional incentives—such as price reductions or discounts—can substantially enhance the adoption rates of consumer financing products. A transparent, adaptive pricing strategy that reflects the local socio-economic landscape is therefore a critical lever for developing a competitive market, particularly among Sharia financial institutions aiming to penetrate the lower-middle income demographic.

Location strategy is also meticulously considered by PT. Bank Sumut KCP Syariah Kisaran. The selection of subsidized housing (KPR FLPP) sites in flood-free zones with proximity to public services and transportation infrastructure illustrates the application of *maslahah* (public benefit) as a guiding principle in Islamic economic

thought. The strategic siting of residential projects enhances the attractiveness of KPR FLPP offerings and signifies the bank's commitment to the long-term welfare of its clients. This stands in contrast to conventional institutions, which often prioritize financial efficiency over holistic community development. Moreover, strategic location choices are made with an eye toward long-term investment value, enabling consumers to not only secure housing but also accrue valuable economic assets for the future.

The bank's promotional strategy—particularly its proactive “customer outreach” approach—demonstrates a personalized communication model that effectively bridges information gaps between financial providers and prospective clients. In addition to in-person engagement, the bank has embraced digital tools, including social media and educational campaigns, to expand its promotional reach. The effectiveness of interest-driven and targeted promotional strategies is corroborated by Putri and Asyari (2024), who found that such methods significantly enhance purchase intentions, particularly in the context of Islamic mortgage financing. The combination of traditional and digital promotional channels proves effective in reaching diverse consumer segments, while also positioning the bank as a modern, transparent, and responsive institution—qualities that resonate with the millennial demographic, a key emerging market in housing finance.

Beyond the core marketing mix elements, service quality emerges as a pivotal factor in fostering customer loyalty and creating long-term value. The implementation of the "Service Excellent and Different Only One" principle is not merely rhetorical; it is operationalized through prompt service delivery, courteous staff, and transparent procedures. As shown by

Qomariyah et al. (2025), service quality dimensions have a statistically significant influence on customer trust and loyalty in Islamic mortgage services. This is further supported by Ibrahim and Mohd Sopian (2023), who argue that service-based differentiation constitutes a critical competitive advantage in the Sharia-compliant housing finance market. High-quality service, particularly in long-term transactions such as mortgage financing, cultivates not only immediate customer satisfaction but also forms the bedrock of enduring institutional relationships.

Nonetheless, a major challenge remains: the low level of Sharia financial literacy among the public, especially regarding the fundamental differences between conventional and Islamic mortgage structures. Many prospective clients are unaware of the unique features and benefits of Sharia-compliant home financing, making integrated marketing and educational efforts imperative. As Pratama (2022) emphasized, collaborative efforts among banks, developers, and regulators are essential in developing a comprehensive educational system that enhances public understanding of the FLPP scheme within an Islamic framework. Community-based outreach and visually engaging digital content can play a crucial role in accelerating consumer comprehension and reducing resistance to transitioning toward Sharia-compliant financial products.

In addition to education, digital transformation poses both a challenge and an opportunity for Islamic financial marketing strategies. PT. Bank Sumut KCP Syariah Kisaran has begun leveraging social media and digital platforms as vehicles for promotion and education. According to Ardianto and Agnesia (2022), digitalization in Shariah financial services not only enhances operational efficiency but also extends

market reach—geographically and demographically. By integrating information systems, data-driven marketing, and mobile app optimization, banks can effectively engage millennials and digital-native generations, who are entering their productive years and actively seeking homeownership solutions. Technology adoption facilitates adaptive interactions, product personalization, and accelerated processes in application, verification, and approval stages.

Taken together, the marketing strategy for KPR FLPP at PT. Bank Sumut KCP Syariah Kisaran exemplifies a holistic and responsive approach to the evolving socio-economic landscape. The success of this strategy lies not merely in promotional strength or competitive pricing but in the synergy of service quality, product transparency, consumer education, and digital innovation. These findings align with Yusuf (2023), who contends that Sharia banks capable of integrating marketing mix principles with Islamic values and technological adaptability are well-positioned to thrive in the increasingly competitive housing finance sector in Indonesia. Ultimately, customer-centric and values-driven strategic approaches are key to ensuring the sustainable growth of the Sharia banking market. Support from local governments, housing associations, and consumer communities is also essential to foster an inclusive and enduring implementation of this strategy.

CONCLUSION

The findings of this study demonstrate that the implementation of a comprehensive marketing mix strategy by PT. Bank Sumut KCP Syariah Kisaran—encompassing product, pricing, placement, and promotion—plays a critical role in stimulating interest among low-income

communities in the Sharia-based Mortgage Ownership Credit (KPR FLPP) scheme. Key drivers of this success include the provision of excellent service, the offering of competitive financing schemes, and the deployment of proactive promotional efforts, all of which have contributed significantly to the consistent growth in the number of customers and the achievement of annual financing targets.

Nevertheless, the effectiveness of these strategies continues to be constrained by limited public literacy concerning Sharia-compliant financing principles and the intense competition posed by conventional banks offering similar subsidized mortgage programs. These challenges underscore the need for continuous innovation in marketing strategies—particularly those that are digitally driven and focused on financial education. The strategic utilization of social media platforms, digital banking applications, and data-informed marketing approaches holds considerable potential to expand outreach and enhance public understanding of Sharia mortgage products.

The practical implications of these findings highlight that adaptive, educational, and technology-oriented marketing strategies can significantly bolster the competitiveness of Islamic financial institutions while promoting greater financial inclusion in the housing sector. Future research is encouraged to explore the effectiveness of digital marketing tools in attracting customers to Sharia-compliant KPR FLPP programs and to examine the influence of external variables—such as government policy and regional consumer preferences—on the success of marketing strategies within Islamic banking institutions.

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