

Analysis of Promotional Media Strategy for Subsidized Housing Sales Using the Ahp Method in the Startup Property Company PT Real Estate Teknologi

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ARTICLE INFO	ABSTRACT
<p>Keywords: Promotional Media Strategy, Subsidized Housing, AHP, Digital Marketing, Startup Property</p>	<p><i>This research analyzes the promotional media strategy for subsidized housing sales using the Analytical Hierarchy Process (AHP) method at the startup property company PT Real Estate Teknologi. The study is motivated by the crucial role of subsidized housing in addressing the needs of low-income communities in Indonesia. The objective is to determine the most effective promotional strategy through social media, digital marketing (Meta Ads), and conventional methods to enhance the visibility and sales of subsidized housing. The AHP method was applied to establish a hierarchy of promotional criteria, including social media platforms, target audience, and cost-effectiveness. The research data were collected through interviews with industry experts, observations, and document analysis. The findings reveal that the use of social media platforms such as Instagram, Facebook, and TikTok, along with digital marketing via Meta Ads, significantly improves brand awareness and sales conversion. This research contributes to the company by providing insights for designing more targeted and efficient promotional strategies. Additionally, the results are expected to help the public gain better access to information about subsidized housing while increasing consumer trust and satisfaction. The recommended strategies from this research can serve as a guideline for stakeholders aiming to optimize their digital promotion efforts.</i></p>

INTRODUCTION

A house is one of the most essential basic human needs. There are several reasons why homeownership is important, two of which are security and stability. A house provides protection from natural phenomena such as rain, heat, and extreme weather. Moreover, it offers safety from security threats, such as crime. Owning a home gives a sense of stability and security, especially for families. It enables long-term life planning and reduces stress related to housing. In terms of property as an asset, people need to understand its market value, as a home is often the largest asset in any society. This highlights the significance of housing, not just as a shelter but also as an essential financial and emotional cornerstone for individuals and families (Anastasia, 2017).

Housing plays a crucial role in human life and has a significant impact on various aspects of life across all social strata, from the lower to the upper class. It is therefore essential to address the need for adequate housing. This aligns with the statement by Arsyianti (2012), who emphasized that one of the primary human needs is having a place to live. To support this, PT Real Estate Teknologi aims to assist people in finding homes through the use of technology. The company is divided into two segments: Rentfix, for those who want to rent properties, and BeliRumah.co, for those interested in purchasing properties, including homes. BeliRumah.co offers a wide range of homes at varying price points, from the lowest to the highest. However, in this context, the focus is on the lowest-priced housing, commonly referred to as subsidized housing.

Housing assistance programs are government initiatives designed to help low- to middle-income communities access affordable and decent housing. This aligns with Kusumastuti's (2015) statement that housing subsidies are loans targeted at low- to middle-income households to meet their housing needs or to improve their existing homes. The primary goal of these programs is to address housing shortages and enhance the quality of life for those unable to afford properties in the commercial housing market.

The Housing Subsidy Program aims to address the housing needs of low-income households (MBR) by providing financial assistance in the form of subsidies, allowing them to purchase homes at prices below market value (Parmadi, 2018). Administered by the Indonesian government through the Ministry of Public Works and

Housing (PUPR), the program targets low- to middle-income groups with specific eligibility criteria. According to Devi et al., the requirements include being an Indonesian citizen, aged 21–55 years (or married), having been employed or self-employed for over a year, and not having previously applied for a mortgage or received housing subsidies from the government. Additionally, the applicant's basic salary must not exceed IDR 8 million for landed houses and IDR 12 million for apartments, and they must possess a Taxpayer Identification Number (NPWP) or annual income tax return (SPP PPh) while maintaining a good banking history. This program plays a crucial role in improving access to affordable housing for low-income communities.

The rapid advancement of technology has prompted PT. Real Estate Teknologi to establish a property startup company. Social media platforms, such as Facebook, Twitter, Instagram, and TikTok, have proliferated, with their usage growing rapidly. Billions of people are now connected through these platforms. As internet access continues to expand globally, more people can connect to social media. This has created an environment where businesses can reach audiences worldwide, unconstrained by geographical boundaries (Charviandi, 2021: 163).

Modern consumers tend to spend more time online, particularly on social media. They use these platforms to communicate, gather information, and seek product and service recommendations. Social media provides a space for direct interaction between producers and consumers. This high level of engagement creates opportunities to build stronger relationships, listen to feedback, and gain a deeper understanding of consumer needs.

Social media offers great flexibility in marketing strategies. Various types of content, including text, images, and videos, can be used to reach users in diverse and engaging ways. Social media platforms provide analytical tools that help businesses track and measure the performance of their marketing campaigns. This data offers valuable insights to identify what works, allowing businesses to adjust their strategies based on the results.

From a marketing and promotion perspective, Facebook allows businesses to create pages and groups to promote properties and share high-quality content such as photos, videos, and property-related information. Instagram, focusing on images and visuals, enables the sharing of engaging property photos and videos. Instagram Stories can also be used for more dynamic content, although they disappear after 24 hours. However, if desired, photos or videos can be pinned to highlights for later viewing. Short videos on TikTok can quickly showcase your property in an engaging way. According to Kotler and Keller (Indra et al., 2020), social media advertising offers consumers the opportunity to exchange text, image, audio, and video information among social media users.

Property startup companies using social media platforms like Facebook and Instagram can build interaction and engagement with potential buyers through direct messages, group discussions, comments, or by providing a direct WhatsApp number. Engaging videos can enhance interaction and involvement through the comment features on platforms like TikTok. In addition to social media, property startups also utilize digital marketing. Digital marketing is a highly sought-after marketing medium that supports modern marketing activities, where transactions can occur anytime and anywhere, without time or location limitations (Taufik & Febrianto, 2022).

With the presence of digital marketing, it can connect sellers with consumers, allowing sellers to reach a larger targeted audience and helping to reduce marketing expenses (Taufik & Febrianto, 2022). Paid ads on Facebook and Instagram enable advertisers to reach a more specific target audience, such as people interested in properties with certain criteria. Performance can be measured and adjusted based on the results. TikTok Ads, with creative campaigns, can help raise awareness and interest in properties. Additionally, building a strong brand image is crucial. According to Pratama & Rubiyanti (2023), purchasing decisions can be influenced by a brand's image, as consumers are more likely to be loyal or repurchase from a brand that leaves a positive impression. It's important to note that effective strategies can vary depending on the target audience and the characteristics of the property being marketed. Monitoring and analyzing data, along with adapting to changing social media trends, are key to maximizing the potential of these platforms to increase property visibility and sales in a property startup. Currently, property companies are focusing on improving audience targeting and market segmentation through digital marketing on social media to attract potential buyers (using Meta Ads). The first step in digital marketing research is to analyze demographic and behavioral data. Understanding the demographics and behavior of potential buyers through this data helps identify target markets and how they interact online. Leverage analytical tools from social media platforms (such as Facebook Insights, Google Analytics, or Instagram Analytics) to track campaign performance. Data analysis helps identify which types of content are most effective and who is engaging with them. Use the interest- and behavior-based targeting options provided by social media platforms to reach audiences whose interests and behaviors align with the company's products or services. So far, property companies have been targeting Facebook ads based on interests, online behavior, occupation, position,

location, gender, and age. This aligns with Gunarto (2015), who noted that gender, age, occupation, position, residence, and education level are used to group website visitors, which influences shopping habits.

Although the use of digital media offers many opportunities, there are still challenges in determining the optimal promotional strategy. Therefore, this study uses the Analytical Hierarchy Process (AHP) method to identify and prioritize the most effective promotional media strategies for PT Real Estate Teknologi. This research is expected to provide practical solutions that can be applied to enhance subsidized housing sales through more targeted and efficient digital marketing.

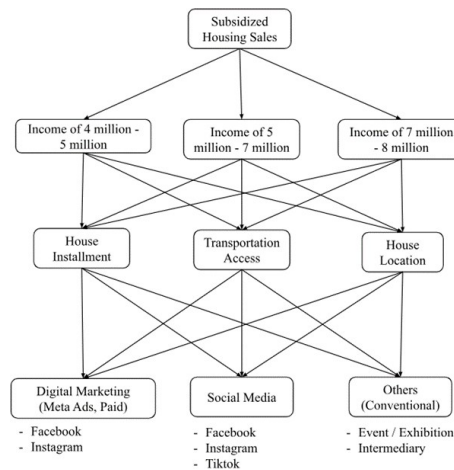
METHOD

This study employs a qualitative approach using the Analytical Hierarchy Process (AHP) method to analyze the promotional strategies for subsidized housing sales. AHP is utilized due to its ability to break down complex problems into a more structured hierarchy, facilitating the prioritization of strategies based on predetermined criteria. Data was collected through in-depth interviews with ten expert's, including the CEO of PT Real Estate Teknologi, the marketing team, representatives from the Ministry of Public Works and Housing (PUPR), banking institutions, and consumers. Additionally, observations and analysis of supporting documents were conducted to enrich the understanding of promotional practices, including digital marketing reports and literature related to digital and conventional marketing strategies.

The analysis process involves constructing a pairwise comparison matrix of the criteria obtained. Each criterion is evaluated based on its level of importance in influencing the effectiveness of the promotion, such as social media platforms, cost-effectiveness, and audience reach. The results of the interviews and data gathered are then processed to calculate priority weights using the AHP method. AHP is chosen because it can solve complex problems by breaking them down into simpler and more structured elements. This approach helps provide recommendations for the best promotional strategies for the company. The final results of this analysis are expected to guide PT Real Estate Teknologi in developing a more effective and efficient digital marketing strategy. This research refers to the AHP theory developed by Thomas L. Saaty, as well as relevant digital marketing theories, as discussed by Pratama (2022) and Supriadi (2018).

RESULTS AND DISCUSSION

Research Hierarchy



Goal / Objective : Subsidized Housing

Criteria :

- 1) Income 4-5 Million
- 2) Income 5-7 Million
- 3) Income 7-8 Million

Factors:

- 1) Home Installment
- 2) Access to Transportation
- 3) Location of the House

Strategy Alternatives:

- 1) Digital Marketing
- 2) Social Media
- 3) Conventional Marketing

Hierarchy Structuring is the arrangement of a framework to facilitate the achievement of research objectives, which includes three main elements: criteria, factors, and alternatives. This study aims to determine the promotional strategy for marketing subsidized housing at PT Real Estate Teknologi. In the designed decision support system, the income criteria analyzed include income ranges of 4-5 million, 5-7 million, and 7-8 million. The factors analyzed include home installment, access to transportation, and the location of the house as aspects that influence consumer decisions when purchasing subsidized housing and in executing promotional strategies at PT Real Estate Teknologi. Based on field surveys, considerations regarding the factors of home installment, access to transportation, and location of the house are outlined as follows :

a. Home Installment

- 1) Flat : Refers to a fixed monthly installment amount, making it predictable and easier to manage for potential homeowners.
- 2) An affordable installment refers to a payment scheme where the installment amount is adjusted to ensure it does not overly burden the borrower.

b. Access to Transportation

- 1) Distance to KRL (Commuter Line), LRT (Light Rail Transit), highways, and Transjakarta terminals : The proximity of the housing location to public transportation hubs is an important consideration for commuters.
- 2) Transportation Costs : The cost of commuting to and from the location is a significant factor in affordability and accessibility.

c. Location of the House

- 1) Distance to schools, hospitals, malls, parks, places of worship, and markets : Proximity to essential services and facilities is a key factor for families when choosing a home.
- 2) Development Potential : The future growth and development potential of the area, including possible infrastructure improvements and increasing property value, is also an important consideration.
- 3) Infrastructure Condition and Quality : The current state of infrastructure, including roads, utilities, and public services, plays a major role in the long-term livability of the area.

The calculation of the factors of home installment, access to transportation, and location reflects the strength of the relationship between one criterion and another, helping to determine which criterion is the most dominant. By using Microsoft Excel, these calculations will indicate the criterion with the highest value, which most influences the company's decision in determining the promotional strategy for subsidized housing. Additionally, the alternatives in this study are digital marketing, social media, and conventional marketing. These alternatives serve as a comparison to determine the factors that influence the company's decision in selecting the most effective promotional strategy for subsidized housing. The analysis will help prioritize the most impactful strategies and provide a clear framework for making informed decisions about marketing approaches.

Pairwise Comparison

After the alternatives, factors, and criteria that are essential for achieving the company's decision-making goal in selecting a promotional strategy for subsidized housing have been identified, the next step is to conduct pairwise comparisons. This process compares each criterion, factor, and alternative with one another using a scale or elements determined according to the Analytical Hierarchy Process (AHP) method.

This pairwise comparison stage will be structured in the form of a questionnaire following the AHP method, which includes the relevant alternatives and criteria. The questionnaire will then be filled out by expert, who will select the alternative or criterion they consider better in each pairwise comparison and provide an assessment using a scale or elements ranging from 1 to 9. Each scale value or element carries the following weights:

- 1) Element 1: Both criteria (on the left and right) have equal importance.
- 2) Element 3: One criterion (on the left or right) is slightly more important.
- 3) Element 5: One criterion (on the left or right) is more important.
- 4) Element 7: One criterion (on the left or right) is much more important.
- 5) Element 9: One criterion (on the left or right) is extremely more important.

Elements 2, 4, 6, and 8 can be chosen as intermediate values. This means these scales are used when there is a compromise between the two options.

The weight of each scale or element filled out by the expert during the completion of the questionnaire will determine whether the provided answers are valid or not. If the results of the pairwise comparison, with the scales or elements processed in the Microsoft Excel application, show a consistency ratio greater than 10% or 0.1, then the questionnaire is considered invalid. In this case, the researcher has two options: either ask the expert to fill out the questionnaire again or find a new expert.

Results Of The Analysis

From the results of the Analytical Hierarchy Process questionnaire filled out by 10 experts, processed using Microsoft Excel, data on each expert's considerations regarding the company's decision in using the promotional strategy analysis are obtained. Each expert's questionnaire results are then combined to obtain the final results, which show the dominant factors influencing the company's decision in implementing the promotional strategy analysis at PT. Real Estate Teknologi.

Table 1. Average Weights for Subsidized House Price Criteria

The average weight calculation from 10 experts												
Criteria	KH	A	AY	QN	W	ET	RA	RR	DA	I	Total	Average
4-5 million	0,11	0,12	0,08	0,07	0,09	0,1	0,12	0,1	0,1	0,12	1,01	0,101
5-7 million	0,63	0,23	0,63	0,64	0,67	0,65	0,61	0,65	0,65	0,56	5,92	0,592
7-8 million	0,26	0,65	0,26	0,28	0,24	0,25	0,27	0,25	0,25	0,24	2,95	0,295
The average weight and all experts are :												
4-5 million criteria :	10,1	%										
5-7 million criteria	59,2	%										
7-8 million criteria	29,5	%										

Based on the completion of the Analytical Hierarchy Process questionnaire by 10 expert's, the combined results indicate that the dominant alternative for purchasing subsidized houses is the income criterion of 5-7 million, with a percentage of 59.2%. The income criterion of 7-8 million follows with 29.5%, and the income criterion of 4-5 million holds 10.1%. This is supported by the interview findings, where the income range of 5-7 million is considered the most ideal segment for purchasing subsidized housing. This income range lies at the upper limit of the eligibility requirements for subsidized housing, thus making it financially feasible for buyers to pay the installments without facing significant financial difficulties.

Table 2. Priority Analysis of Factors for Subsidized House Price Criteria (4-5 Million)

The average weight calculation from 10 experts for the 4-5 million criteria												
Factor	KH	A	AY	QN	W	ET	RA	RR	DA	I	Total	Average
Installment	0,63	0,59	0,61	0,69	0,66	0,69	0,63	0,62	0,65	0,63	6,4	0,64
Transportation Access	0,19	0,16	0,27	0,16	0,19	0,22	0,19	0,24	0,23	0,26	2,11	0,211
Location	0,17	0,25	0,12	0,15	0,16	0,09	0,17	0,14	0,12	0,11	1,48	0,148
The average weight and all experts are :												
Installment Factor :	64	%										
Transportation Access Factor :	21,1	%										
Location Factor :	14,8	%										

Based on the results of the Analytical Hierarchy Process questionnaire completed by 10 expert's and processed in Microsoft Excel, the final combined results show that for the income criteria of 4-5 million, expert's predominantly chose the following factors : Installment factor : 64%, Transportation access factor : 21.1%, Location factor : 14.8%

This is supported by interview insights, which suggest that the installment factor is prioritized because consumers are more comfortable and feel less burdened when the installments are aligned with their income. Consumers can also choose to keep their installments low, ensuring there is no excessive financial pressure on their family's budget.

Table 3. Analysis of Factor Priorities for the Subsidized Housing Price Criteria (5-7 Million)

The average weight calculation from 10 experts for the 5-7 million criteria												
Factor	KH	A	AY	QN	W	ET	RA	RR	DA	I	Total	Average
Installment	0,09	0,11	0,12	0,11	0,14	0,1	0,16	0,13	0,11	0,09	1,16	0,116
Transportation Access	0,64	0,26	0,65	0,67	0,62	0,68	0,59	0,59	0,63	0,69	6,02	0,602
Location	0,27	0,63	0,23	0,22	0,24	0,22	0,25	0,28	0,26	0,22	2,82	0,282
The average weight and all experts are :												
Installment Factor :	11,6		%									
Transportation Access Factor :	60,2		%									
Location Factor :	28,2		%									

Based on the results of the Analytical Hierarchy Process questionnaire completed by 10 expert's and processed using Microsoft Excel, the overall or combined results show that for the income criteria of 5-7 million, the dominant expert's chose the transportation access factor with a percentage of 60.2%, followed by the location factor with 28.2%, and the installment factor with 11.6%. This is supported by interview insights, which indicate that the transportation access factor is considered the top priority. Consumers with an income of 5-7 million focus more on time efficiency in their commute. Better access to public transportation or main highways allows them to reach work or other activities faster, which is crucial for those working full-time.

Table 4. Analysis of Factor Priorities for Subsidized Housing Price Criteria (7-8 Million)

The average weight calculation from 10 experts for the 7-8 million criteria												
Factor	KH	A	AY	QN	W	ET	RA	RR	DA	I	Total	Average
Installment	0,11	0,16	0,12	0,09	0,14	0,08	0,1	0,07	0,11	0,07	1,05	0,105
Transportation Access	0,63	0,3	0,61	0,64	0,62	0,68	0,57	0,64	0,63	0,7	6,02	0,602
Location	0,26	0,54	0,27	0,27	0,24	0,24	0,33	0,28	0,26	0,23	2,12	0,212
The average weight and all experts are :												
Installment Factor :	10,5		%									
Transportation Access Factor :	60,2		%									
Location Factor :	21,2		%									

Based on the results of the Analytical Hierarchy Process questionnaire completed by 10 expert's and processed using Microsoft Excel, the final combined result for the subsidized housing price criteria (7-8 million income group) shows that the dominant expert's selects the transportation access factor with a percentage of 60.2%, followed by the location factor with 21.2%, and the installment factor with 10.5%. This is supported by interview findings that emphasize transportation access as the first priority. Consumers with an income of 7-8 million prioritize efficient and easily accessible transportation because they often have various activities that require high mobility. They may work in distant companies, have children who need access to schools, or attend other social or business events that require traveling, all of which make time efficiency in travel crucial.

Table 5. Average Weight Analysis of Installment Factors for Digital Marketing, Social Media, and Conventional Alternatives

The average weight calculation from 10 experts for the Installment factor												
Alternative	KH	A	AY	QN	W	ET	RA	RR	DA	I	Total	Average
Digital Marketing	0,61	0,42	0,48	0,48	0,54	0,61	0,65	0,54	0,52	0,56	5,41	0,541
Social Media	0,12	0,11	0,07	0,07	0,11	0,12	0,12	0,16	0,14	0,12	1,14	0,114
Conventional	0,27	0,47	0,45	0,45	0,35	0,27	0,23	0,3	0,33	0,32	3,44	0,344
The average weight and all experts are :												
Digital Marketing Alternative :	54,1		%									
Social Media Alternative :	11,4		%									
Conventional Alternative :	34,4		%									

Based on the results of the Analytical Hierarchy Process questionnaire filled out by 10 expert's, which were processed using Microsoft Excel, the overall combined results showed that for the installment factor, the dominant choice of expert's was digital marketing with a percentage of 54.1%, followed by conventional methods with 34.4%, and social media with 11.4%. This is supported by the findings from interviews, which indicated that digital marketing is prioritized because it allows targeting specific income segments. Digital marketing (Meta Ads) enables targeting based on demographic data such as age, hobbies, occupation, and location. This is ideal for reaching prospective buyers of subsidized housing who are interested in affordable installments. Consumers can easily find information tailored to their financial capacity. Additionally, digital marketing (Meta Ads) allows for the use of visuals, such as videos with voice-over narration, to highlight the availability of low installment options or installment simulations. This helps potential buyers understand the benefits before they request more detailed

information. Furthermore, since this is the age of technology, and subsidized homes are often the first home purchase for Millennials and Gen Z, they are more likely to engage with ads targeting them before conducting on-site surveys.

Table 6. Average Weight Analysis Table of Transportation Access Factor for Digital Marketing, Social Media, and Conventional Alternatives

The average weight calculation from 10 experts for the transportation access factor												
Alternative	KH	A	AY	QN	W	ET	RA	RR	DA	I	Total	Average
Digital Marketing	0,74	0,3	0,47	0,47	0,74	0,7	0,66	0,68	0,59	0,62	5,97	0,597
Social Media	0,09	0,16	0,07	0,07	0,09	0,11	0,13	0,12	0,16	0,14	1,14	0,114
Conventional	0,17	0,54	0,47	0,47	0,17	0,18	0,21	0,2	0,25	0,24	2,9	0,29

The average weight and all experts are :		
Digital Marketing Alternative :	59,7	%
Social Media Alternative :	11,4	%
Conventional Alternative :	29	%

Based on the results of the Analytical Hierarchy Process questionnaire filled out by 10 expert's and processed using Microsoft Excel, the overall combined results for the transportation access factor show that the dominant choice of expert's is the digital marketing alternative, with a percentage of 59.7%. The conventional alternative follows with 29%, and the social media alternative has 11.4%. This is supported by interview insights which emphasize digital marketing (Meta Ads) as the first priority. Through Digital Marketing, the company can display or describe the location of the house in the form of videos or photos, showcasing access to public transportation, main roads, or proximity to essential facilities such as train stations or bus stops.

Table 7. Average Weight Factor Analysis of Location in Digital Marketing, Social Media, and Conventional Alternatives

The average weight calculation from 10 experts for the conventional factor												
Alternative	KH	A	AY	QN	W	ET	RA	RR	DA	I	Total	Average
Digital Marketing	0,69	0,23	0,48	0,48	0,49	0,49	0,69	0,74	0,64	0,7	5,63	0,563
Social Media	0,09	0,12	0,07	0,07	0,2	0,2	0,12	0,09	0,07	0,11	1,14	0,114
Conventional	0,22	0,65	0,45	0,45	0,31	0,31	0,2	0,17	0,28	0,18	3,22	0,322

The average weight and all experts are :		
Digital Marketing Alternative :	56,3	%
Social Media Alternative :	11,4	%
Conventional Alternative :	32,2	%

Based on the results of the Analytical Hierarchy Process (AHP) questionnaire completed by 10 expert's, processed using Microsoft Excel, the final combined results for the location factor show that the dominant choice of expert's is the digital marketing alternative with a percentage of 56.3%, followed by the conventional alternative with a percentage of 32.2%, and the social media alternative with 11.4%. This is supported by interview insights, where digital marketing (Meta Ads) is prioritized as the first choice because it allows targeting potential buyers in specific areas relevant to the property location. This makes the advertisements more focused on high-potential audiences. Digital marketing (Meta Ads) enables targeting ads to audiences located near the property or in the areas being promoted.

Priority Analysis of Consumer Income in Purchasing Subsidized Housing Based on Financial Capability and Readiness

Based on the results of the questionnaire and interviews, the main reason why the income range of 4 million to 5 million is ranked as the third priority is because the price of subsidized housing still feels expensive for this income level, especially if the consumer has other financial obligations or significant expenses (such as vehicle loans, children's education, or basic needs). The government sets a specific income limit for subsidized housing recipients, making this criterion an important priority, but it does not dominate compared to higher income levels.

The income range of 5-7 million is considered the most ideal segment for purchasing subsidized housing. This income range is at the upper limit of the subsidized housing eligibility requirements, so it is seen as being capable of paying the mortgage without significant financial difficulties. Typically, the subsidized housing installment is around IDR 1 million per month, which remains affordable for this income group (approximately 20-30% of their monthly income). This income group also carries minimal risk of credit defaults, making them more attractive to banks or financial institutions offering subsidized mortgages (KPR). Consumers with an income

of 5-7 million are also seen as having better savings capacity, which allows them to meet the down payment requirement—a common barrier for those with lower incomes. Additionally, consumers in this income group are often in a transitional phase, moving from renting a home (a long-term financial burden) to buying a house in the non-subsidized market, which is often too expensive. These considerations include their ability, adequacy, and alignment with the requirements for purchasing subsidized housing.

For consumers with an income of 7-8 million, one expert selected this group as the top priority due to their greater ability to pay the subsidized mortgage installments. Additionally, banks tend to prefer clients with higher incomes because stable and high earnings increase their ability to meet mortgage payments, which also reduces the risk of default. However, nine experts considered consumers in the 7-8 million income range as the second priority. This is because consumers in this range are often perceived as having a higher capacity to purchase homes outside the subsidized housing program, compared to lower-income groups. These consumers have more options for purchasing homes, and may choose to buy commercial properties with better locations and amenities. Banks, which typically favor clients with higher and stable incomes, also consider other factors such as financial management and credit history. Furthermore, an income of 7-8 million is close to the maximum eligibility for subsidized housing, and this group tends to be less representative of the target audience for subsidized homes, which is primarily focused on low- to middle-income households (MBR).

Priority of Consumers with an Income of 4-5 Million in Choosing Subsidized Housing: Installments, Transportation Access, and Location

Experts prioritize installments as the first factor because consumers are considered to feel more comfortable and less burdened when their installments align with their income. Consumers can also choose to keep the installments low to avoid excessive pressure on their household financial management. Therefore, affordable installments usually become the primary consideration.

After ensuring that the mortgage installments align with their income, access to transportation becomes the second most important consideration. For consumers with an income of 4-5 million, transportation time and costs significantly affect their budget management. Good access to public transportation (such as train stations, bus stops, or main roads) reduces transportation costs and travel time, making the house more practical and economical. Consumers with limited income typically do not own a private vehicle or only have one family car. Easy access to transportation allows them to reduce reliance on personal vehicles and save on fuel and maintenance costs. Good access to public transportation can shorten travel time, enabling consumers to manage their time more efficiently, whether for work, shopping, or other needs. Transportation access is a crucial second consideration because it affects comfort, cost efficiency, and long-term quality of life. Consumers with an income of 4-5 million seek homes that not only fit their installment capacity but also offer easy access to various facilities that support their daily lives.

After ensuring that the mortgage installments and transportation access meet their needs, the location of the house becomes the third consideration. Although location remains important, consumers with an income of 4-5 million are more likely to prioritize the two previous factors (mortgage installments and transportation access) because they are more focused on their ability to pay the installments and efficient mobility. With an income of 4-5 million, consumers may focus more on homes that are affordable in terms of price and installments, and are less inclined to spend too much on a location that is too strategic or expensive. Proximity to markets, schools, hospitals, and other public facilities remains an important consideration. However, if transportation access is adequate, proximity to these facilities becomes a third consideration, as public transport can simplify access to such amenities. Nevertheless, one expert chose location as the second priority, assuming that homes near workplaces or economic centers often become a key factor for consumers. When a house is closer to work or potential business opportunities, the time and cost spent on commuting can be more efficient, which makes the location factor more important than transportation access. Location is more directly related to the consumer's daily life needs (such as security, proximity to essential services, and the comfort of the neighborhood).

Priorities of Consumers with an Income of 5-7 Million in Choosing Subsidized Housing: Installments, Transportation, and Location

Although subsidized housing installments remain an important consideration, for consumers with an income of 5-7 million, the installments are often considered more manageable compared to those with lower incomes. A higher income provides them with more flexibility in managing their monthly budget to cover housing

installments, transportation costs, and other needs. Therefore, the installment factor becomes the third priority as it is perceived as affordable enough.

Consumers with an income of 5-7 million are more focused on time efficiency during their commute. Better access to public transportation or main roads allows them to reach their workplace or other activities faster, which is crucial for those with full-time jobs. However, one expert assumes that the transportation access factor could become the second priority. This expert suggested that if a consumer works close to the subsidized housing location, then the proximity of the location to their workplace would outweigh the importance of transportation access.

Location is still important, but transportation access is considered more crucial because it is directly related to the ease of daily life. A strategic location close to the workplace, schools, shopping centers, or healthcare facilities is highly valued. Being near essential daily activity hubs is seen as more efficient and contributes to greater comfort, as it reduces commuting time and enhances convenience in daily routines.

Priorities of Consumers with an Income of 7-8 Million in Choosing Subsidized Housing: Installment, Transportation, and Location

Consumers with an income of 7-8 million tend to have better financial capabilities to manage subsidized housing installments. With the generally low installments of subsidized homes, consumers in this income group are less concerned about the installment burden compared to lower-income consumers. The subsidized housing program is designed with a low installment scheme to reach lower-middle-income communities. For consumers with an income of 7-8 million, these installments are typically not a heavy burden, allowing them to focus more on other factors that influence daily life quality, such as access to transportation and location. A higher income enables them to opt for slightly more expensive homes with higher installments, but still within their affordability. As a result, their main focus shifts to factors that make daily life easier, such as good transportation access and location.

For consumers with an income of 7-8 million, efficient and easily accessible transportation is crucial because they often have various activities that require high mobility. They may work in distant companies, have children who need access to schools, or need to attend social or business events that require travel. Good access to transportation is often accompanied by infrastructure development and an increase in property value in the area. These higher-income consumers may view the home as a long-term investment, not just a place to live. Therefore, they prioritize locations with better transportation access, even if it is not in the city center.

Strategic location remains an important consideration, especially if it is near public facilities such as schools, hospitals, and shopping centers. However, with a higher income, these consumers are more flexible about living in a location that is slightly farther away, as long as the transportation access is good. They may opt for homes in developing areas or locations farther from the city center with more affordable prices, but they ensure that transportation access supports their mobility.

Digital and Offline Strategies in Subsidized Housing Promotion: Effectively Targeting Income Segments

Ability to Target Specific Income Segments Digital marketing (Meta Ads) allows for precise targeting based on demographic data such as age, hobbies, occupation, and location. This is ideal for reaching potential buyers of subsidized homes who are interested in affordable installments. Consumers can easily find information that matches their financial capacity. Through clear and engaging content, digital marketing (Meta Ads) enables the use of visuals like videos with voice-over notifications explaining that the house offers low installments or showing installment simulations. This helps potential buyers understand the benefits before they inquire for more details. Additionally, in this era of technology, subsidized housing is often the first home for millennials and Gen Z, making them more inclined to view targeted ads before conducting on-site surveys.

Social media platforms like TikTok, Facebook, and Instagram are often used to build brand awareness, but they may not be as effective in conveying complex information, especially if the account's reach is still limited compared to Meta Ads. While social media promotions offer good reach, they lack the precision of Meta Ads in targeting the truly relevant audience. Social media can generate engagement through comments, likes, and shares, but it often doesn't directly lead to purchasing decisions. However, despite this limitation, social media should still be developed and leveraged as a valuable part of the marketing strategy.

Consumer trust through offline media should not be neglected, even in this era of technology. Traditional promotions such as brochures, banners, or property exhibitions provide a more "official" impression and can enhance trust, especially among consumers who are less confident in digital promotions. This is particularly true

for consumers with lower incomes who may only be able to afford a home as they approach retirement age. They tend to feel more secure when they can see mortgage simulations or offers for subsidized housing in physical form or have direct discussions with providers. Through promotional methods like property exhibitions, potential buyers can ask questions about installment programs, reduce doubts, and receive detailed answers.

The Role of Digital Marketing and Conventional Promotion in Highlighting Transportation Access for Subsidized Housing

Potential buyers often consider transportation access as an important factor when deciding to purchase a home. Through Digital Marketing (Meta Ads), companies can showcase or highlight the property's location through videos or photos, demonstrating access to public transportation, main roads, or proximity to essential facilities such as train stations or bus stops.

Although videos or photos on social media can be engaging, it is challenging to reach a wider audience when the content grows organically, as it takes time to reach those who need the information. This is where Digital Marketing (Meta Ads) proves to be more effective, as it allows for targeted reach and quicker visibility to the right audience.

Experts argue that promotion through conventional methods is not limited to exhibitions alone. Physical ads, such as billboards in strategic locations (e.g., near stations or bus stops), can directly showcase the connectivity of the subsidized housing location with available transportation access. This kind of promotion can effectively highlight the convenience of commuting and emphasize the accessibility of the property, particularly for potential buyers who prioritize ease of transportation.

Optimization of Digital Marketing and Conventional Media in Communicating Property Location Information

Digital marketing (Meta Ads) allows targeting potential buyers in specific regions relevant to the property location, making ads more focused on high-potential audiences. With geo-targeting features, companies can ensure that only people living in certain areas see the ads, increasing their effectiveness. Additionally, digital marketing makes it easier to convey the location factor through videos or images in the ads, providing clear visuals of the property's location and nearby amenities, making the information more accessible to potential buyers.

Although videos or photos on social media can be engaging, it is challenging to reach a larger audience when the content operates organically. It takes time to reach people who need the information. This is where digital marketing (Meta Ads) is more effective, as it allows targeted reach and immediate visibility to the right audience, ensuring that the promotional content reaches those who are most likely to be interested in the property.

Conventional media allows consumers to experience a direct connection with the property location. For example, during property exhibitions, site plans are often displayed, providing a tangible view of the house's position. This makes it easier for consumers to visualize the property's placement and its relation to nearby amenities and transportation, enhancing their understanding of the property's value and location.

Consumers of subsidized housing are highly price-sensitive, making offers with low monthly installments and down payments particularly appealing. They often seek convenience in the mortgage process, such as low-interest rates, simple administrative requirements, and flexible installment durations. However, researchers have observed that many subsidized housing consumers still struggle with inconsistent incomes. For example, individuals working as online motorcycle taxi drivers, vendors, or small business owners, are often unable to meet the standard payment schemes. To address this, developers are encouraged to offer innovative solutions in payment schemes and economic support. One possible solution is to collaborate with financial institutions to provide daily or weekly installment options that align with the consumers' daily income patterns. This flexibility would allow consumers with irregular income to meet their mortgage obligations without excessive financial strain. Additionally, developers could introduce job support programs. If developers are aware of employment needs, such as for housemaids (ART) or other services, they could channel these opportunities to consumers struggling with payments. By acting as intermediaries for job information, developers can actively contribute to improving the economic stability of their consumers. This approach would provide several strategic benefits. For consumers, it enables them to meet their mortgage obligations consistently. For developers, it ensures more stable mortgage payments, reduces the risk of loan defaults, and strengthens consumer loyalty. Furthermore, it helps the broader community by creating job opportunities, fostering a mutually beneficial relationship. Implementing such a program could solidify developers' positions as companies that truly care for their consumers' needs, while

also establishing an innovative model that other industries can adopt to support consumers with irregular incomes.

CONCLUSION

The conclusion of this study is that the Analytical Hierarchy Process (AHP) method was successfully used to identify, analyze, and determine the best promotional strategy for marketing subsidized housing at PT Real Estate Teknologi. AHP enables the resolution of complex problems by breaking them down into a structured hierarchy of criteria, involving factors such as housing installments, transportation access, housing location, and various promotional strategy alternatives, including digital marketing, social media, and conventional media. The analysis results show that digital marketing, particularly through Meta Ads, is the most effective strategy as it can specifically target potential consumers based on demographic and behavioral data. Social media platforms like Instagram, Facebook, and TikTok are effective in increasing brand awareness but are less precise compared to Meta Ads. Meanwhile, conventional promotions remain relevant for building consumer trust, especially for groups less familiar with digital media. The consumer segment with an income range of 5-7 million IDR is prioritized because they have the ideal financial capacity to purchase subsidized housing without significant financial risk, with transportation access being their top priority. This study recommends a combination of digital and conventional strategies to complement each other in enhancing marketing effectiveness, as well as innovations such as flexible installment schemes to reach consumers with irregular incomes. The strategies derived from this study are expected to serve as a guide for PT Real Estate Teknologi in sustainably improving the visibility and sales of subsidized housing.

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