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Strategy to Increase Subsidized Housing Sales in Samarinda City

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Abstract. *Despite the appeal of the subsidized housing program due to its affordable prices and low interest rates, developers in Samarinda still face challenges in optimally selling units. These challenges include a lack of information reaching the target market, negative public perceptions of the quality of subsidized housing, and increasingly fierce competition between developers. In this context, promotions and marketing strategies are crucial for increasing sales and reaching potential customers more effectively. Marketing strategy is a social managerial process in which individuals and groups obtain what they need and want by creating, offering, and exchanging products of value with others. Various types of marketing strategies include: digital marketing (such as SEO, social media, email, and content) and conventional/traditional marketing (print, TV, radio, billboards), as well as direct approaches such as direct selling, telemarketing, and affiliates. Marketing strategies are crucial for increasing subsidized housing sales by building brand awareness, addressing consumer concerns about location/quality, and maximizing reach amidst intense competition. Companies need to formulate appropriate marketing strategies due to the large number of similar competitors offering similar products. With the right marketing strategy, companies can formulate various differentiators to attract potential buyers and achieve maximum profits. Marketing strategies play a crucial role in increasing housing sales volume. The right strategy will enable property companies to attract consumers to purchase homes, and this consumer satisfaction will spread through word of mouth, thereby attracting other consumers. Strategies to increase subsidized housing sales are crucial for accelerating capital turnover, addressing housing backlogs, and enhancing competitiveness amidst intense competition. The phenomenon that occurs in the community in Samarinda is the imbalance between the demand for subsidized housing and the total quota of subsidized housing from developers.*

Keywords: *Housing; Sales; Strategy; Subsidized.*

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1. Introduction

Demand for subsidized housing in Indonesia continues to rise in line with population growth and the growing need for affordable housing. According to data from the Ministry of Public Works and Public Housing (PUPR), the housing backlog will reach over 12 million units by 2023. The One Million Houses Program is one solution to reduce this backlog, primarily through subsidized housing for low-income communities (MBR) (Ministry of PUPR, 2023). Samarinda, the capital of East Kalimantan Province, is also experiencing similar dynamics, with high demand for subsidized housing, but not comparable to market absorption.

Despite the appeal of the subsidized housing program due to its affordable prices and low interest rates, developers in Samarinda still face challenges in optimally selling units. These challenges include a lack of information reaching the target market, negative public perceptions of the quality of subsidized housing, and increasingly fierce competition between developers. In this context, promotions and marketing strategies are crucial for increasing sales and reaching potential customers more effectively (Won-Sik Jung, 2022).

Marketing strategy is a social managerial process in which individuals and groups obtain what they need and want by creating, offering, and exchanging products of value with others (Kotler & Keller, 2017). Various types of marketing strategies include: digital marketing(such as SEO, social media, email, and content) and conventional/traditional marketing (print, TV, radio, billboards), as well as direct approaches such as direct selling, telemarketing, and affiliates (Ersani et al, 2022)

Marketing strategies are crucial for increasing subsidized housing sales by building brand awareness, addressing consumer concerns about location/quality, and maximizing reach amidst intense competition (Sari & Qomariah, 2020). Companies need to formulate appropriate marketing strategies due to the large number of similar competitors offering similar products. With the right marketing strategy, companies can formulate various differentiators to attract potential buyers and achieve maximum profits (Mau et al., 2023).

Marketing strategies play a crucial role in increasing housing sales volume (Yuda, 2025). The right strategy will enable property companies to attract consumers to purchase homes, and this consumer satisfaction will spread through word of mouth, thereby attracting other consumers (Yuda et al., 2023). Strategies to increase subsidized housing sales are crucial for accelerating capital turnover, addressing housing backlogs, and enhancing competitiveness amidst intense competition (Sudirman et al., 2025). The phenomenon that occurs in the community in Samarinda is the imbalance between the demand for subsidized housing and the total quota of subsidized housing from developers.

Table **Demand vs. Realization of Subsidized Housing in Samarinda City in 2024**

No.	Information	Number of Units (Estimate)	Data Source / Notes
1	Demand for subsidized housing for the community	±3,500 units	Based on the FLPP queue, survey of the Department of Housing and Settlements & Bank BTN
2	Total quota of subsidized houses from developers	±1,100 units	Accumulation of the 5 major developers (see previous table)
3	Deficiency (deficit of needs)	±2,400 units	Demand minus development realization
4	Number of registered active developers	10 companies	Based on data from REI and the Samarinda Investment Office
5	Developers who actively market via digital	4 companies	Only a few are active on social media & property platforms

Source: BP2PTP Kalimantan III, Samarinda City Housing and Settlement Agency.

The high demand for subsidized housing in Samarinda City in 2024 presents a unique challenge for developers. Estimated demand for subsidized housing is estimated at approximately 3,500 units, while actual development by developers is only able to meet approximately 1,100 units. This significant gap indicates an imbalance between the demand and availability of affordable housing. Furthermore, most developers still rely on conventional marketing methods, with only a small proportion utilizing digital marketing strategies effectively. This imbalance between supply and demand, coupled with the suboptimal implementation of marketing strategies, is a strong reason why this research is crucial. By understanding and implementing appropriate marketing strategies, developers have the opportunity to accelerate market penetration and optimize subsidized housing sales more effectively.

2. Research Methods

This research uses a descriptive qualitative approach. This approach was chosen to gain a deeper understanding of the marketing strategies implemented by subsidized housing developers in Samarinda City and their effectiveness in optimizing sales. This approach allows researchers to gather in-depth data through observations and interviews with key stakeholders in the field.

3. Results and Discussion

3.1. Analysis of Internal and External Strategic Factors of Subsidized Housing in Samarinda City.

a. Internal Strategic Factor Analysis (IFAS)

This Internal Strategic Factor Analysis (IFAS) identifies the strengths and weaknesses of subsidized housing sales in Samarinda City. Based on the survey, the following are some key internal factors:

Internal Factors Strengths (Opportunities)

a. Having housing quality that meets the criteria for a habitable home.

b. Housing promotion with digital marketing (SEO, social media, paid advertising

c. Affordable house prices make many people interested in buying them.

d. Easy Financing Scheme Subsidized housing prices are much more affordable, and installments are light with fixed interest rates.

e. Guaranteed Legality. clear and secure legal documents (certificates, IMB/PBG) from the developer.

f. Developer Credibility The developer's experience and good track record in completing projects on time, as well as clear and secure legal documents (SHM/SHGB, IMB/PBG).

b. Factor Internal Weaknesses (Threats)

a. The access road to the housing complex is not yet paved and is still rocky.

b. Lack of endorsements in promoting housing on social media involving local influencers.

c. Design Limitations**:** The choice of house type designs is uniform and limited.

d. Renovation Limitations**:** There are strict regulations that prohibit changing the front facade of a house within a certain period of time.

e. Inadequate Quality of PSU (Infrastructure, Facilities, and Utilities): Public facilities such as neighborhood roads, drainage, or clean water

f. Developer Fraud: There are developers who commit fraud to maximize profits, which results in a decline in building quality.

c. External Strategic Factor Analysis (EFAS)

The External Strategic Factor Analysis (EFAS) identifies the opportunities and threats facing Samarinda City's subsidized housing sector in the external environment. Based on the survey, the following external factors are noteworthy:

External Factors Strength (Opportunities)

a. Government Support: The existence of incentives, interest subsidies, and regulatory easing (such as the Housing Financing Liquidity Facility/FLPP) increases people's purchasing power.

b. High Housing Backlog: The demand for housing is much higher than the existing supply, especially for low-income communities (MBR), creating a large market.

c. Fuel Price Increase/Economy Issue: Rising prices of basic goods often encourage people to immediately make the decision to buy subsidized housing before prices rise further.

d. Urbanization Trends: Population growth around large cities increases the demand for affordable housing.

e. Down Payment Assistance (DP): Down payment assistance from the government increases housing affordability for consumers.

f. Development of Information Technology: Facilitating digital housing marketing to a wider reach.

Factor External Weaknesses (Threats)

a. Surrounding Infrastructure Limitations: The location of subsidized housing is often on the outskirts of the city with minimal public facilities such as schools, hospitals and markets.

b. High Transportation Costs: The location is far from the city center resulting in high daily transportation costs for residents.

c. Lack of Green Concept Support: Minimal incentives from the government for developers who apply the green housing concept to subsidized housing.

d. Marketing Competition: The large number of subsidized housing developers in one area (competition between developers) forces developers to have a very good marketing strategy.

e. Macroeconomic Conditions: Inflation and interest rate issues can affect the cost of building materials and the overall purchasing power of the community.

f. Building Material Price Fluctuations: Rising construction material prices increase production costs and risk subsidized housing becoming unaffordable.

d. Determine IFAS and EFAS Matrix

The IFAS (Internal Factor Analysis Summary) and EFAS (External Factor Analysis Summary) matrices are analytical tools used to evaluate internal and external factors that influence the success of an organization's strategy, in this case subsidized housing in Samarinda City.

e. Steps for Determining IFAS and EFAS Matrices

1) Identify Strategic Factors:

a. Internal Factors: Including the strengths and weaknesses possessed bysubsidized housing in Samarinda City. These factors can be derived from survey results, financial data, performance reports, and internal evaluations.

b. External Factors: Including opportunities and threats faced by subsidized housing in Samarinda City. These external factors typically stem from market analysis, government regulations, economic trends, and the competitive environment.

2) Weight Determination:

Each strategic factor is weighted based on its level of importance to the success of the marketing strategy.subsidized housing in Samarinda City. Weights are assigned on a scale of 0.0 (not important) to 1.0 (very important), with the total weight for all factors in a matrix equal to 1.0.

3) Rating Determination:

Each strategic factor is also given a rating that reflects the extent to which the developerSamarinda City's subsidized housing responds to these factors. Ratings are given on a scale of 1 to 4:

- 1 = Very weak response
- 2 = Weak response
- 3 = Strong response
- 4 = Very strong response

4) Score Calculation:

The score is calculated by multiplying the weight by the rating for each factor. This score indicates the relative influence of each factor on the developer's strategy.subsidized housing in Samarinda City.

5) Preparation of IFAS and EFAS Matrix:

The IFAS matrix presents internal factors, while the EFAS matrix presents external factors. Both matrices are used to identify a cooperative's strategic position and formulate appropriate strategies.

Table Determination of the IFAS Bonot Value for Subsidized Housing in Samarinda City

No	Strength	Weight	Rating	Mark
1	Having housing quality that meets the criteria for a habitable home.	0.167702	2.4	0.402484
2	Housing promotion withdigital marketing(SEO, social media, paid advertising	0.130435	2.7	0.352174
3	Affordable house prices make many people interested in buying them.	0.136646	2.3	0.314286
4	Easy Financing Scheme. The price of subsidized housing is much more affordable and the installments are light with fixed interest.	0.217391	2.2	0.478261

5	Guaranteed Legality. clear and secure legal documents (certificates, IMB/PBG) from the developer.	0.217391	2.2	0.478261
6	Developer Credibility The developer's experience and good track record in completing projects on time, as well as clear and secure legal documents (SHM/SHGB, IMB/PBG).	0.130435	2.7	0.352174
	Sub-Total			**2,37764**
No	Weaknesses	Weight	Rating	Mark
1	The access road to the housing complex is not yet paved and is still rocky.	0.177305	1.4	0.248227
2	Lack of endorsements in promoting housing on social media involving local influencers.	0.248227	1.2	0.297872
3	Design Limitations:The choice of house type designs is uniform and limited.	0.120567	1.1	0.132624
4	Renovation Limitations:There are strict regulations that prohibit changing the front facade of a house within a certain period of time.	0.241135	1.4	0.337589
5	PSU Quality (Inadequate Infrastructure, Facilities, and Utilities: Public facilities such as neighborhood roads, drainage, or clean water.	0.099291	1.4	0.139007
6	Developer Fraud: There are developers who commit fraud to maximize profits, which results in a decline in building quality.	0.113475	1.4	0.158865
	Sub-Total			**1.31418**
	Total Score			**1.06345**

Table Determination of the EFAS Bonot Value for Subsidized Housing in Samarinda City

No	Opportunities	Weight	Rating	Mark
1	Government Support:There are incentives, interest subsidies, andconvenienceregulations (such as the Housing Financing Liquidity Facility/FLPP) increase people's purchasing power.	0.201258	2.5	0.503145
2	High Housing Backlog:The demand for housing is much higher than the existing supply, especially for low-income communities (MBR), creating a large market.	0.163522	2.3	0.376101
3	Fuel Price Increase/Economy Issue:Rising prices of basic goods often encourage people to immediately make the decision to buy subsidized housing before prices rise further.	0.150943	2.3	0.34717
4	Urbanization Trends:Population growth around large cities increases the demand for affordable housing.	0.157233	2.1	0.330189
5	Down Payment Assistance (DP): Down payment assistance from the government increases housing affordability for consumers.	0.150943	2.5	0.377358
6	Development of Information Technology: Facilitating digital housing marketing to a wide reach.	0.176101	2.6	0.457862
Sub-Total				**2.391824**
No	Threats	Weight	Rating	Mark
1	Infrastructure LimitationsSurroundings: Subsidized housing is often located on the outskirts of the city with minimal public facilities such as schools, hospitals and markets.	0.155963	1.3	0.202752

2	High Transportation Costs: The location is far from the city center resulting in high daily transportation costs for residents.	0.137615	1.5	0.206422
3	Lack of Green Concept Support: Minimal incentives from the government for developers who apply the green housing concept to subsidized housing.	0.201835	1.3	0.262385
4	Marketing Competition: The large number of subsidized housing developers in one area (competition between developers) forces developers to have a very good marketing strategy.	0.165138	1.4	0.231193
5	Macroeconomic Conditions: Inflation and interest rate issues can affect the cost of building materials and the overall purchasing power of the community.	0.165138	1.4	0.231193
6	Building Material Price Fluctuations: Rising construction material prices increase production costs and risk subsidized housing becoming unaffordable..	0.174312	1.4	0.244037
Sub-Total				**1.37798**
Total Score				**1.01384**

SWOT Analysis Matrix

From the results of the IFEM analysis, EFEM and competitive profiles can be used as a reference for compiling a SWOT analysis matrix. The SWOT analysis matrix is presented as follows:

a. Internal – External (IE) Matrix

The Internal-External Matrix is a strategy-building tool divided into nine cells. The benchmarks used are internal strengths and weaknesses from the IFEM for the horizontal line, and external opportunities and threats from the EFEM for the vertical line. The following table illustrates the Internal-External (IE) matrix.

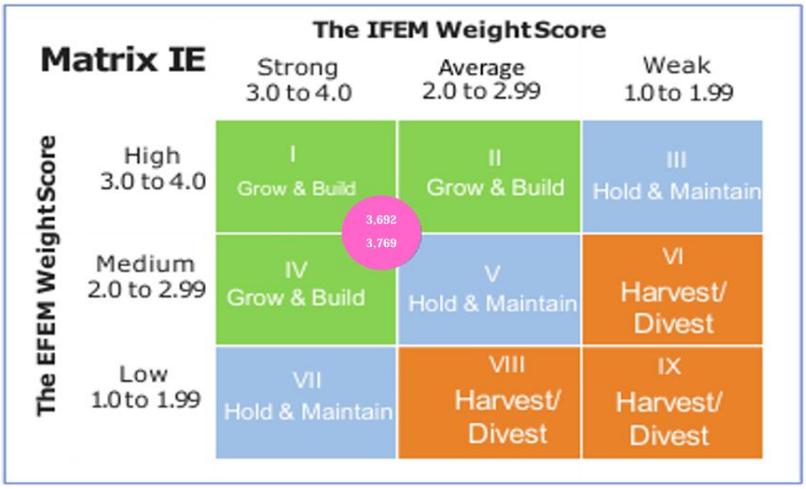

Figure Internal – External (IE) Matrix

Based on the IE matrix it can be concluded that Subsidized housing in Samarinda City is in a very advantageous strategic position. The internal strength thattallmaximized to capture major external opportunities. The main focus is on aggressive expansion and growth.

b. SWOT Quadrant Matrix

The basis for compiling the quadrant matrix is the analysis of the IFEM and EFEM above. In principle, the internal-external (IE) matrix and the quadrant matrix are almost the same, because in the quadrant matrix, each quadrant contains a strategy that must be implemented by the organization/company. The SWOT quadrant matrix is presented in the following figure:

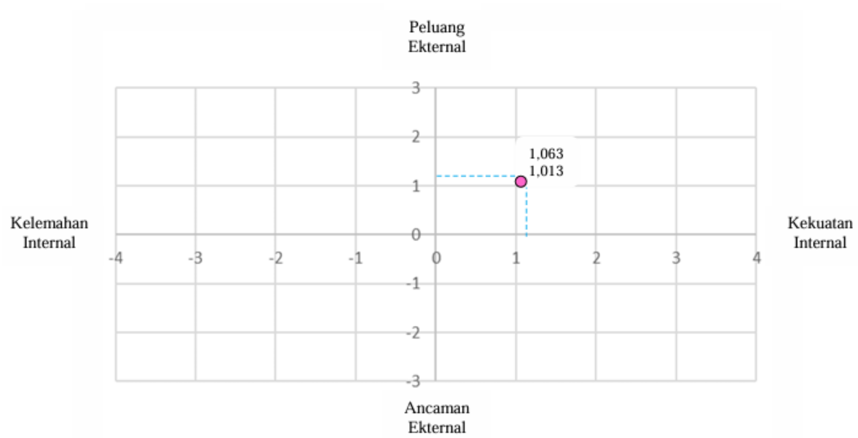

Figure SWOT Quadrant Matrix

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Based on Figure, the SWOT quadrant metrics for subsidized housing in Samarinda City are in quadrant I.indicates being in a very favorable (progressive) situation.Subsidized housing in Samarinda Cityhave the internal strength to take advantage of existing external opportunities.

c. Grand Strategy Matrix

The source of the problem actually stems from the organization's internal weaknesses in facing threats resulting from competitive business conditions. Meanwhile, the source for solving the problem stems from the potential that exists.owned The organization's ability to optimally address opportunities. These internal and external strategies are used to develop a grand strategy. The grand strategy can be developed using the following matrix:

Table Strategy Matrix Based on SWOT

Internal	**Strength (S)** 1. Quality 2. Digital marketing promotion 3. affordable prices 4. Financing scheme 5. Guarantee of legality 6. Developer credibility	**Weakness (W)** 1. Road access 2. Lack of endorsement 3. Design limitations 4. Renovation limits 5. PSU Quality 6. Developer cheating
External	**Opportunity (O)** 1. Government support 2. High backlog 3. Fuel price hike/economy issue 4. Urbanization trends 5. Down payment assistance (DP) 6. Technological development	**Threats (T)** 1. Infrastructure limitations 2. High transportation costs 3. Lack of support for green concepts 4. Marketing competition 5. Macroeconomic conditions 6. Fluctuations in building material prices

	SO: 1. Relationship-based digital marketing expansion 2. Mortgage Optimization 3. "Ready to Move In" Home Package	**ST** 1. *Referral Program* 2. *Environmental Unique Selling Proposition (USP)* 3. Security & Accessibility Improvements
	WO 1. *Pre-Marketing of new projects* 2. Independent mortgage education	**WT:** 1. Institutional cooperation for funding

d. Qualitative Strategic Planning Matrix (QSPM)

Qualitative strategy planning matrix (QSPM) is a method for determining the relative attractiveness of various strategies built on external and internal critical success factors. The relative attractiveness of each strategy in a set of alternatives is calculated by determining the cumulative impact of each external and internal critical success factor. Any number of alternative strategy sets can be included in the QSPM.

4. Conclusion

Based on the SWOT analysis, the following conclusions can be drawn:strategies for increasing subsidized housing sales in Samarinda City, as follows:

1. The first strategy to increase sales of subsidized housing in Samarinda City is relationship-based digital marketing expansion: Leveraging strategic residential locations and high internet access to conduct massive promotions on social media (Facebook Ads, TikTok) targeting low-income communities (MBR). This strategy ranked first and received a score of 1.12,095.

2. The second strategy for increasing sales of subsidized houses in the citySamarindais"Ready to Move In" Home PackageHighlighting the good quality of the building (standard 21–36 m²) through open houses to convince consumers of the product's value. This strategy ranked second and received a score of 1.11,834.

3. Strategy Thirdly, to increase sales of subsidized houses in the city Samarinda is Mortgage Optimization: Working closely with mortgage lenders to expedite the mortgage

agreement process for consumers, utilizing a fixed 5% interest rate, this strategy ranked third and received a score of 100.11,699.

Thus thenThe strategy to increase sales of subsidized housing in Samarinda City is by

(1) expanding relationship-based digital marketing;

(2)"Ready to Move In House" package and;

(3) Optimizing mortgages with low interest rates.

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