

**MARKETING STRATEGY OF PROPERTY SECTOR CROWDFUNDING COMPANY OF PT
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The demand for housing needs in Indonesian society is still quite large and this is positively welcomed by housing developers to compete in providing the best housing for the community. From the data on available housing units above compared to the housing needs (backlog) by the community, there is still a very large gap. For example, the need for houses in West Java in 2021 is 2,638,153 units, while the available housing units in 2021 are only 11,115 units. In fulfilling the provision of residential houses, small and medium scale property developers need capital both for purchasing land and building units. This is where crowdfunding exists to help developers take advantage of opportunities to provide housing by supporting the availability of developer capital. From the investor side, Securities Crowdfunding is also a new alternative as a choice of investment instruments. The increase in the number of people who are aware of investment currently is also accompanied by an increasing number of investment instruments that are growing in society. Through the SCF scheme, investors and parties who need funding will be brought together through a digital-based platform or application. This is where property developers need capital and the desire of investors to look for investment instruments that are safe and with attractive investment profit sharing can be filled with the presence of SCF. Research method using STP and Marketing Mix (NICE and 4 P) strategies. Result This analysis can help the securities crowdfunding companies in property in Indonesia use their marketing strategy.

Keywords: Securiti escrowd funding, Business Plan, Equity crowd funding, Investment, Property, Miniipo, Funding, Marketing plan.

INTRODUCTION

Securities Crowdfunding (SCF) is a relatively new investment instrument in Indonesia (Prahastoro et al., 2021a). Several parties involved as referred to in Article 1 PJOK No.57/2020 are explained as follows:

- 1) Issuer is an Indonesian business entity, whether in the form of a legal entity or other business entity, which issues Securities through Crowdfunding Services. The issuer offers a portion of its business shares for purchase.
- 2) Crowdfunding Service Provider is an Indonesian legal entity that provides, manages, and operates Crowdfunding Services. The Organizer acts as a mediator facilitating Equity Crowdfunding cooperation between Issuers and Investors.
- 3) Investor is a party that buys Issuer's Securities through Crowdfunding Service Provider.

The object offered by crowdfunding securities is "Effect." Securities as referred to in POJK No. 57/POJK.04/2020 article 28 provides limitations on the securities that can be offered through Crowd-funding Services, which are divided into three forms, namely:

1. Equity Securities

Equity securities can be in the form of shares or other equity securities that must be converted into shares.

2. Debt Securities

Debt securities are basically a form of debt from the issuer to the investor.

3. Sukuk

Sukuk are Sharia Securities in the form of certificates or proof of ownership that are of the same value and represent an integral or inseparable part of the underlying assets (Baiti & Syafaat, 2021). PT. Esa Dana Unggul focuses on offering equity securities specifically for the property sector. SCF companies licensed by OJK are currently operating in the general sector and none are specifically engaged in just one business sector, while PT Esa Dana Unggul (PT EDU) is an SCF company that specializes in one business sector, namely the property sector with the brand name Esa Dana. This is also a challenge for Esa Dana to further strengthen its marketing strategy by implementing the right marketing targets.

PT. Esa Dana Unggul exists as a company in the form of a legal and systemic legal entity, with adequate facilities and resources. PT. Esa Dana Unggul provides innovative solutions in product and service analysis in order to answer the needs and desires of every consumer. The product and service analysis that we will offer to consumers is the Esa Dana Platform as a crowdfunding platform that brings together investors and companies that need financing in a cheap and easy way to invest and minimize the risk of loss.

PT EDU is a new player in the financial industry, especially crowdfunding securities where PT EDU takes the type of business to be specifically funded in the property sector. This was done to differentiate from other SCF companies that were earlier in this industry. As a new player, PT EDU must ensure that it has a good and appropriate marketing strategy in order to compete. This can be done by conducting a comprehensive analysis, especially about segmentation, targeting and positioning that PT.EDU wants to achieve. Segmentation, targeting, and positioning are core disciplines in marketing strategy, both in a domestic and global environment. Mistakes in these areas are likely to be costly and may result in failure; getting it right is a critical prerequisite for corporate success (Schlegelmilch, 2022). Segmentation, targeting, and positioning make up the STP marketing model (Wirawan, 2022). Segmentation involves dividing the market into subgroups based on demographic, geographic, psychographic, and/or behavioural characteristics (Aziiz & Shabana, 2023). Targeting involves selecting which customer segment the firm should target, i.e., the most attractive segment (Hasbi & Muis, 2020);(Saebah & Asikin, 2022). Positioning influences how customers perceive a product or service (Prayogo & Rubiyanti, 2023). During this stage, the business needs to decide how it wants customers to view its product compared to competitors' products. The STP marketing model is a process that links each step. Segmentation, targeting, and positioning are prerequisites for the marketing mix.

Marketing Objectives and Strategies

The marketing objective of PT Esa Dana Unggul is to become a trusted crowdfunding service company in the property sector by providing a Securities Crowdfunding platform to bridge between Investors and Issuers (property business companies). The marketing objectives of the Esa Dana Platform are based on the company's vision.

Securities Crowdfunding (SCF) is a relatively new investment instrument in Indonesia (Prahastoro et al., 2021b). SCF companies licensed by the OJK are currently operating in the general sector and none are specifically engaged in just one business sector, while PT Esa Dana Unggul is an SCF company that specializes in one business sector, namely the property sector. This is also a challenge for Esa Dana to further strengthen its marketing strategy by applying the right marketing targets. Marketing strategy is something that consists of decisions and actions focused on building a sustainable differential advantage, relative to competitors, in the minds of customers, to create value for stakeholders (Palmatier & Sridhar, 2021). As a new player, PT EDU focuses on market penetration as specified in the Quantitative Strategic Planning Matrix (QSPM) by optimizing the performance of the company's online channels so that PT EDU's SCF platform begins to be recognized by users. This marketing objective is made for the short, medium and long term. In addition to optimizing online marketing through online channels, PT EDU will also carry out offline activities such as seminars related to

financial literacy, conducting webinars, podcasts and so on. The goal of PT EDU is that PT EDU can control 50% of the property sector crowdfunding securities market in Indonesia.

Segmenting, targeting, and positioning.

The strategy approach or model used by the Esa Dana platform is Segmentation, Targeting and Positioning (STP) which applies concepts that can create customized marketing, namely marketing where production and marketing programs are tailored to customer needs and wants. It is also based on PT EDU's existing Lean Model Canvas.

Segmenting is a process for classifying the overall potential targets of products being marketed or promoted (Tjiptono, 2022). To further divide the market into several parts depending on the needs, as well as the characteristics of buyers and others. With market segmentation, it is possible to sort out different product needs or separate marketing combinations (Tjiptono, 2022). There are two users of the Esa Dana platform, namely investors as fund owners and issuers as companies that need funding. Investor segmentation is individual investors over 17 years of age and issuer segmentation is property companies that need funding for their projects. Targeting is a tendency to determine a specific target market according to the company's goals or objectives. To facilitate the implementation of PT EDU's marketing strategy, PT EDU will target investors who have been and are accustomed to investing through shares on the public stock exchange and property companies domiciled in the West Java, DKI Jakarta and Banten areas. The Esa Dana platform is not a predecessor company in the financial industry, especially crowdfunding securities, but the Esa Dana platform is unique and has a certain market segment, namely the property sector, which is in accordance with the strategy set out in Porter's Generic Strategy, namely Focused Differentiation, which will be an advantage in competing with other SCF companies. So, in terms of positioning, the Esa Dana platform is a crowdfunding platform specifically for the property sector that is easy and fast to access. So, people who are going to invest in the property sector through SCF will always remember the Esa Dana platform as well as property companies that need funding through SCF.

Marketing Mix

The target market for the Esa Dana platform are investors and property companies (publishers). With two different target markets, the Esa Dana platform also uses a different marketing mix strategy. In this marketing strategy, PT Esa Dana Unggul cannot be separated from analysis on the Quantitative Strategic Planning Matrix (QSPM) and to answer the SWOT Matrix. From the investor side, which is related to Business to Customer (B2C), the Esa Dana platform will use the 4P marketing mix strategy, namely Product, Price, Place, Promotion. Meanwhile, from the side of companies that need funding (publishers) which are related to Business to Business (B2B) relationships, the

marketing strategy that the Esa Dana platform uses is NICE, namely Networking, Interaction, Common Interest, and Experience.

Sales

Sales activities carried out by PT EDU are divided into several time periods, namely short term, medium term, and long term. In the short term, sales activities include market penetration, building brand awareness, and optimizing sales. In the medium term, the focus will be on optimizing customer relationship management (CRM) because in the medium term, transactions have started on the Esa Dana platform. In the long term, PT EDU will expand its business, covering the area of the publishing company not only in the West Java, DKI Jakarta and Banten regions, but has started to expand to the Central Java and East Java regions.

Revenue Stream Projection

In the short term, namely in the first year, PT EDU has no income because in the first year it will focus on promotion. Only after the 2nd and subsequent years, PT EDU will have revenue. This income comes from fees obtained from investors, namely platform fees and transaction fees. Meanwhile, from the publisher, PT EDU will receive a fee from the listing fee, platform fee and annual fee.

RESULTS AND DISCUSSION

Based on the description of marketing planning in the materials and method above, the following are the results of marketing plan discussions at PT EDU.

Marketing Objectives and Strategies

In determining the objectives and strategies of marketing, PT EDU makes it into 3 stages, namely short term, medium term and long term as shown in table 3.1 below.

Marketing Objectives & Strategies	
Objectives	Strategies
Short Term (Y 0 s/d Y 1)	
<ul style="list-style-type: none"> Promoting the Esa Dana Platform as a Property SCF Platform with 5000 visitors/month 	<ul style="list-style-type: none"> Optimizing the platform with Search Engine Optimization (SEO) on the Esa Dana platform assisted by artificial intelligence technology. Creating social media channels that lead to the Esa Dana Platform. Ensuring visitors can obtain clear and easy-to-understand information when accessing the Esa Dana platform. Providing financial literacy by holding seminars or webinars in collaboration with universities, communities and the general public.
<ul style="list-style-type: none"> Reaching the target of 6000 registered investor users. 	<ul style="list-style-type: none"> Conducting well-paid promotions for all Digital Channels on the Esa Dana platform, namely Websites and Social Media (Facebook, Instagram, Twitter, Tiktok, Youtube) and e-mail marketing.
<ul style="list-style-type: none"> The target user of the publisher's business is registered with 8 companies. 	<ul style="list-style-type: none"> Collect data on prospective users based on segmentation and target market. Doing link building by participating in association/community activities. Ensuring the marketing team is ready to communicate directly with potential investors or publishers.

Marketing Strategy of Property Sector Crowdfunding Company of PT Esa Dana Unggul

Marketing Objectives & Strategies	
Objectives	Strategies
Medium Term (Y 1 to Y 2)	
<ul style="list-style-type: none"> Number of visitors increased by 300% 	<ul style="list-style-type: none"> Evaluating the marketing content delivered following ongoing conditions using artificial intelligent technology. Optimizing user service by using omni channel. Prioritize advertising promotions on Esa Dana's social media channels.
<ul style="list-style-type: none"> Achieved the target of collected funds of IDR 60,000,000,000 	<ul style="list-style-type: none"> Perform financial literacy on a more focused target market. Updating ongoing projects. Provide assistance to investor users to find out more details about the issuer's business that will be invested. Provide a focused market force to individual investors with large funds.
<ul style="list-style-type: none"> Target user of funded publishing business 8 	<ul style="list-style-type: none"> Cooperating with property associations or communities
Marketing Objectives & Strategies	
Objectives	Strategies
Long Term (>Y 2)	
<ul style="list-style-type: none"> Esa Dana is well known and controls the SCF Property market by 50%. 	<ul style="list-style-type: none"> Periodically vary digital marketing content. Building a crowdfunding property securities investor community. Create more interactive digital marketing content.
<ul style="list-style-type: none"> Reach the target of collected funds of >Rp 100,000,000,000,- 	<ul style="list-style-type: none"> Carrying out well-paid promotions for all Digital Channels on the Esa Dana platform, namely Websites and Social Media (Facebook, Instagram, Twitter, Tiktok, Youtube). Carry out financial literacy related to investment through crowdfunding securities.
<ul style="list-style-type: none"> Target users of funded issuing businesses >20 	<ul style="list-style-type: none"> Conduct business analysis to gain competitive advantage.

Segmenting, Targeting and Positioning

Users of the Esa Dana platform, as is well known, consist of 2 sides, namely investors and issuers, which makes segmentation also divided into these 2 groups, as shown in table 3.2.1 below.

Segmentation Identification		Description																			
Demographic		Investor	Company (Issuer)																		
1	Age	<p>SCF Esa Dana targets individual investors with an age range of 20-59 years. Total individual investor data:</p> <table border="1"> <thead> <tr> <th>Age</th> <th>Amount</th> </tr> </thead> <tbody> <tr><td>20-24</td><td>22,490.4</td></tr> <tr><td>25-29</td><td>22,463.7</td></tr> <tr><td>30-34</td><td>22,066.8</td></tr> <tr><td>35-39</td><td>21,248.0</td></tr> <tr><td>40-44</td><td>20,295.2</td></tr> <tr><td>45-49</td><td>18,727.2</td></tr> <tr><td>50-54</td><td>16,500.3</td></tr> <tr><td>55-59</td><td>13,961.2</td></tr> </tbody> </table> <p>(source : DPS, 2022)</p>	Age	Amount	20-24	22,490.4	25-29	22,463.7	30-34	22,066.8	35-39	21,248.0	40-44	20,295.2	45-49	18,727.2	50-54	16,500.3	55-59	13,961.2	
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2	Economic Status	<p>SCF Esa Dana targets middle to upper class economic status with an average expenditure of over IDR 5 million per month</p> <p>1. Middle class with an average expenditure of between Rp. 1.2 million to Rp. 6 million per month = 53.6 million people</p> <p>2. The upper class with an average expenditure of more than IDR 6 million per month = 3.1 million people</p> <p>(sourcc: World Bank, 2020)</p>	<p>The small and medium companies' category. Net worth: IDR 1-10 M</p> <table border="1"> <thead> <tr> <th>Business Type</th> <th>Net worth</th> </tr> </thead> <tbody> <tr> <td>Micro business</td> <td>Net worth <= 1 M</td> </tr> <tr> <td>Small business</td> <td>Net worth 1-5 M</td> </tr> <tr> <td>Middle business</td> <td>Net worth <=10M</td> </tr> </tbody> </table> <p>(source : PP No.7, 2021)</p>	Business Type	Net worth	Micro business	Net worth <= 1 M	Small business	Net worth 1-5 M	Middle business	Net worth <=10M										
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3	Occupation	All occupation	Companies engaged in the property sector																		

Segmentation Identification		Description	
Geographical		Investor	Company (Issuer)
1	Domicile	Indonesia	DKI Jakarta, Jawa Barat, Banten
Psychographical		Investor	Company (Issuer)
1	Personal	Proud investor owns his own company.	Companies that are not confident about making bank loans.
2	Social	<ul style="list-style-type: none"> Investors who like to invest long term. Investors who are attracted by low risk. 	<ul style="list-style-type: none"> Companies that don't like long and complex administration processes.
Behavior		Investor	Company (Issuer)
1	Knowledge of financial and banking literacy	Investors who have good financial literacy.	Companies that do not understand the loan process through banking.
2	Interest	Investors interested in the property sector.	Companies that want quick and easy funding.

As with segmenting, targeting is of course also divided into 2 groups based on users of the Esa Dana platform, namely:

a. Investors

Based on data from KSEI in May 2023, SCF Esa Dana will initially target investors who are used to investing in the capital market, stocks, and other securities, as follows:

- Based on the age of investors, namely 20-40 years, where the SCF Esa Dana target is 2%, namely 437,114 people.
- Based on investor income of <10 million and 10-100 million, where SCF Esa Dana's target is 2%, is about 469,484 people.
- Based on occupation, namely entrepreneurs, civil servants, private sector, teachers, other jobs, and students, where the SCF Esa Dana target is 5%, is about 315,825 people.

b. Company (Issuer)

Referring to the Lean Model Canvas from PT EDU, with segmentation and based on data from <https://sikumbang.ppdpp.id/> the number of developers in West Java, Banten and DKI Jakarta, the target of SCF Esa Dana is about 256 companies.

The Esa Dana platform is not a pioneer company in the financial industry, especially crowdfunding securities, but the Esa Dana platform is unique and has a certain market segment, namely the property sector, which is in accordance with the strategy we have chosen in chapter 4, namely Focused Differentiation, which will be an advantage in competing with other SCF companies. Based on PT EDU's Business Level Strategy, where the Esa Dana platform chose Focus Differentiation, the positioning of the Esa Dana platform is a crowdfunding platform specifically for the property sector that is easy and fast to access as listed in table 3.2.2 below.

Tagline :	<i>Investing and Funding for the Coolest Innovation.</i>
Positioning:	The Esa Dana platform is a crowdfunding platform specifically for the property sector that is easy and fast to access
Target Segment:	Individual investors as investors and property companies as issuers.
Brand Name:	ESA DANA
Frame of Reference:	First OJK Licensed Property Crowdfunding Platform in Indonesia
Point of Differentiation:	SCF company that focuses on the property business sector.
Reason to believe:	<ul style="list-style-type: none"> ● Licensed by OJK ● Rigorous and certified assessment. ● Collaborating with KSEI. ● Collaborating with Custodian Banks. ● Joined in ALUDI. ● ISO 27001 certified



Marketing Mix

The marketing mix is the set of controllable, active marketing tools (product, price, promotion and location) that a company combines to produce the response it wants in its target market (Kotler & Amstrong, 2021). As mentioned above, PT EDU uses 2 different types of marketing mix for each user of the Esa Dana platform, namely the 4P marketing mix for investors and the NICE marketing mix for publishers.

Marketing Mix 4P

A. Products

In SCF, the Esa Dana platform is called the organizer/facilitator, which is a crowdfunding platform that brings together investors to make investments and companies that need financing. In SCF itself, there are 3 predetermined investment instruments, namely stocks, bonds and sukuk. The Esa Dana platform will focus on investment instruments in the form of shares. The types of businesses offered by the Esa Dana platform are also different from SCF in general, namely focusing on the property sector. It's no secret that investment in the property sector can generate significant profits, so this will be a special attraction for potential investors to invest through the Esa Dana platform.

B. Prices

Service offerings offered to investors when investing through the Esa Dana platform, where the fees charged are relatively small and there are not many components. The components of investor costs are:

- Minimum purchase price for unit shares is IDR 10,000,000
- Platform fee of IDR 500,000

- Transaction fees in the form of:
 - o Transaction fee withdrawal of 4% for each withdrawal.
 - o Transaction fee for the sale of shares (secondary market) of 3%.

C. Place

As the organizer/facilitator, the place for the Esa Dana platform is the Esa Dana platform itself. The Esa Dana platform provides services that make it easier for investors to make investments. The Esa Dana platform provides menus that are easy for investors to see and use, both for registration, transactions and information about investments. The Esa Dana platform ensures that investors are comfortable, fast and easy to access the Esa Dana platform and are mobile friendly. Apart from the Esa Dana platform, SCF Esa Dana can also be found on social media networks such as: Instagram, Facebook, Youtube, Twitter and TikTok. PT Esa Dana Unggul also has a physical office located at Sapphire Commercial Summarecon Bekasi which can receive direct consultation with the team from PT Esa Dana Unggul.

D. Promotions

As a newcomer to the SCF industry, the Esa Dana platform will carry out quite vigorous promotions in its short-term marketing plan. This also refers to the QSPM contained in chapter 4, sub-chapter 4.6 regarding Business Level Strategy, namely optimizing online channel performance. The promotion strategy is divided into 2, which are:

1. Online Promotion, where the promotion is carried out on:

a. Esa Dana Online Channels:

- Search Engine Optimization (SEO) on the Esa Dana website.

Search Engine Optimization (SEO) can optimize websites to get top rankings in search results. If the position of the Esa Dana website is in the best search results position on a search engine like Google, it will allow other people to find the Esa Dana website easily. In addition, on-page optimization will be carried out on the website, one of which is using Artificial Intelligent, namely marketmuse.com. Using these tools will increase user visibility on the Google search engine so that Esa Dana's digital content can be recommended more massively.

On the Esa Dana website, pop-up ads will also be made on the Esa Dana website to provide information on the latest ongoing projects.

- Search Engine Marketing on the Esa Dana website.

Search Engine Marketing (SEM) is done by optimizing websites so that they appear in search engines through advertisements. The application of SEM on the Esa Dana website will use website advertising appropriately using various methods, such as Pay Per Click (PPC), one of them.

- Social media

The Esa Dana platform is integrated with social media platforms such as Instagram, Facebook, Twitter, TikTok and YouTube using social media plugins so that the audience grows faster. Esa Dana's online channels such as websites and social media will use paid promotions or paid advertisements. to provide an internet presence and create an image on the Esa Dana website audience from time to time. To improve the performance of our digital promotional advertising campaigns, we use Artificial Intelligence technology, namely Pattern89. Pattern89 can optimize marketing activities on social media, such as Facebook and Instagram. Pattern89 can also target and manage advertising budgets on the Google search engine.

- Landing pages

Create attractive static web pages with Click to Action (CTA) buttons that redirect to the Esa Dana platform.

- Blogs or Articles

Always post articles regularly on the blog menu regarding trends related to SCF products, services or industry to visitors. Blog posts will contain the appropriate keywords in order to attract the attention of potential customers. In addition, the blog will also provide financial literacy related to investment through SCF so that it will answer potential investors' concerns about unclear or fraudulent investments.

- Video Marketing

Esa Dana will create and publish types of videos that can provide entertainment and educate Esa Dana customers. This will better introduce Esa Dana itself, introduce projects that are promoted and can provide literacy related to SCF to visitors to the Esa Dana website.

- Newsletters

Sending newsletters to subscribers containing the latest news about SCF products, services or industry in general or Esa Dana in particular.

- WhatsApp and Telegram

Periodically carry out promotions via WhatsApp and Telegram, apart from providing direct information, it will also direct users to the Esa Dana website or landing page.

- E-mail marketing

E-mail marketing can be used as a medium for sending sales offer messages and sending marketing communication messages as well as establishing relationships with users and potential users.

b. Other online media

From PT EDU QSPM, we can find that the community's fear of bogus investments and people who are not familiar with SCF investments, so PT Esa Dana Unggul feels the need for the following strategies:

- Webinars

Conducting financial literacy webinars related to investing through SCF so that apart from introducing the Esa Dana platform itself, this will also be able to answer potential investors' concerns about fake or bogus investments.

- Podcasts

Apart from being related to the promotion of the Esa Dana platform, the Podcast can also provide financial literacy to listeners regarding investments through SCF so that apart from being able to introduce the Esa Dana platform itself, this will also be able to answer potential investors' concerns about fake or fraudulent investments. Esa Dana will collaborate with podcast channels such as @kasisolusi, @sahamdarinol, @TomMCIfle and others.

2. Offline Promotion, where the promotion will be carried out by:

- Conducting and participating in financial literacy seminars in collaboration with communities or property associations related to investing through SCF so that they will be able to answer potential investors' concerns about fake or fraudulent investments and conduct socialization so that people become familiar with investing through SCF.

- Doing link building by participating in association/community activities.

The promotional strategies carried out are expected to be able to answer the Quantitative Strategic Planning Matrix (QSPM) contained which are Brand Image is not widely known and does not yet have the right Marketing Tools.

NICE (Networking, Interaction, Common interest, Experience)

NICE is a relational marketing strategy. Relationship marketing is positioned as an effort to increase consumer loyalty and commitment in order to maintain relationships with the relevant marketers (Haryanto, 2017). In determining the NICE strategy, PT Esa Dana Unggul refers to its Quantitative Strategic Planning Matrix (QSPM)

A. Networking

Establishing networking in implementing the B2B strategy based on the Lean Canvas Model, PT Esa Dana Unggul will collaborate with existing developer associations such as APERSI (Association of Indonesian Housing and Settlement Developers), ASPERI (Association of Indonesian People's Housing Developers), APPERINDO (Association of Indonesian Housing Entrepreneurs), HIMPERRA (Association of Residential and Public Housing Developers) and so on.

Apart from that, Esa Dana will also introduce itself to its online channels, such as: website, social media, video marketing, email marketing and marketing messaging. PT Esa Dana Unggul also has a physical office located at Sapphire Commercial Summarecon Bekasi which can receive direct consultation with the team from PT Esa Dana Unggul.

B. Interaction

The Esa Dana platform will interact both offline and online. Online, apart from going through the SCF Esa Dana platform, Esa Dana also uses its online channels and holds webinars and podcasts. Offline, Esa Dana will hold seminars related to financial literacy at universities and developer communities and associations. In addition, Esa Dana will participate in activities held by developer associations.

C. Common Interest

Esadana will cooperate with assessment agencies that have been registered with the OJK so that a symbiosis of mutualism will emerge. To collect funds through SCF Esa Dana, PT Esa Dana Unggul determines the issuer's fee components as follows:

- A listing fee of 5% is taken from the total funds collected by Esa Dana for the publisher.
- Platform fee IDR 30.000.000,- that is paid only at the beginning when the Issuer's business is promoted through the Esa Dana platform.
- Annual fee IDR 25.000.000 which is a fee paid as long as the Issuer is registered on the Esa Dana platform.

The presentation above can be flexible depending on the agreement between PT Esa Dana Unggul and the Publisher.

In addition, Esa Dana will also provide fees to Associations or Communities whose members are registered to finance projects through SCF Esa Dana.

D. Experience

To convince stakeholders, operationally Esa Dana will ensure that it uses the latest server infrastructure which is placed in a certified and tested Data Center. In addition, Esa Dana will make sure to use experienced human resources in their fields. To achieve a light and fast platform when accessed, Esa Dana uses the latest server technology, namely Bare Metal Server. Esa Dana will provide regular information about ongoing and ongoing projects through the Esa Dana platform, so that investors can monitor the progress of ongoing projects and can convince potential investors to invest through the Esa Dana platform.

Sales

To achieve optimal marketing and revenue goals, PT EDU carries out sales activities as follows:

Sales Activities

To optimize sales activities, PT EDU divides sales activities based on marketing objectives and strategies into 3 terms.

Activities	Sales	Digital Marketing	Strategy applied
Short-Term (Y 0 s/d Y 1)			
Market Penetration	Issuer		
	<ul style="list-style-type: none"> • Make developer mapping in West Java, DKI Jakarta and Banten areas and target potential consumers • Approach developer associations. 	<ul style="list-style-type: none"> • Creating Esa Dana social media accounts • Join a developer community/association on social media. 	<ul style="list-style-type: none"> • Propose the meeting to developer associations for recommendations on how to approach their members. • Participate in activities held by property associations. • Doing paid advertisements both on Google and social media. • Using artificial intelligence to evaluate content on the Esa Dana platform.
	Investor		
	<ul style="list-style-type: none"> • Mapping potential investors based on market segments. 	<ul style="list-style-type: none"> • Determine the target audience. • Develop a content plan for social media for the next 3 months. • Create interesting content related to financial literacy. • Optimizing social media to reach targets 	<ul style="list-style-type: none"> • Create content according to the target market. • Using artificial intelligence to evaluate content on the Esa Dana platform.
Building Brand Awareness	<ul style="list-style-type: none"> • Evaluate market share • Follow up with potential investors and issuers. 	<ul style="list-style-type: none"> • Consistency and commitment in running social media campaigns. • Building relationships with developers. • Regularly post and share content on social media. • Measuring and analyzing the success of social media campaigns. 	<ul style="list-style-type: none"> • Strategy 3C to create interesting content: <ul style="list-style-type: none"> ❖ Communicative: creating short, concise and clear content. For further information, a button is provided that points to the platform/website or directly to WA. ❖ Compelling: the content provided will always include jargon from Esa Dana which is easy to remember. ❖ Consistent: consistent in creating and posting content on social media and websites. • Choose target audience based on market segmentation. • Content about financial literacy related to investment and property. • Organizing seminars/ webinar events
Sales Optimization	<ul style="list-style-type: none"> • Making offers to potential investors to register as investors. • Make offers to publishers who are interested in obtaining financing. 	<ul style="list-style-type: none"> • Setting up copywriting for the website • Prepare content for advertising • Identify targeted online promotion channels. • Manage campaigns for endorsements by influencers. 	<ul style="list-style-type: none"> • Promotional activities resulting in more visits to the Esa Dana platform and Esa Dana's social media. • Contact potential investors and publishers with email marketing and face-to-face meetings.
Medium Term (Y 1 s/d Y 2)			
Activities	Sales	Digital Marketing	Strategy applied
Optimization of Customer Relationship Management (CRM)	<ul style="list-style-type: none"> • Evaluate market share • Follow up with potential investors and issuers. • Making offers to potential investors to register as investors. • Make offers to publishers who are interested in obtaining financing. 	<ul style="list-style-type: none"> • Optimizing Search Engine Optimization (SEO), Email Marketing, and Instant Messaging Marketing. • Evaluate the targeting of potential customers. • Doing retargeting when needed • Manage campaigns for endorsements by influencers. 	<ul style="list-style-type: none"> • Improved target focus and precise metering. • The number of likes, comments and followers can be used as a measure of the success of social media campaigns. • Ensuring that customer handling procedures can be carried out optimally so that each customer can be handled quickly and precisely.

Long-term (>Y 2)		
Business Expansion	<ul style="list-style-type: none"> Evaluate market share Follow up with potential investors and issuers. Making offers to potential investors to register as investors. Make offers to publishers who are interested in obtaining financing. Expanding the reach of publishers to Central Java and East Java 	<ul style="list-style-type: none"> Evaluating activities on social media and websites. Gain user traffic by posting content at the right time. Maintain networking with consumers. Evaluating and retargeting ads Measuring ads success.

Sales Team

PT Esa Dana Unggul formed a sales team to be able to carry out sales activities in order to achieve sales targets, as below:

	Sales	Digital Marketing	Marketing Analyst
	Short Term to Long Term		
Main responsibility	<ul style="list-style-type: none"> Study and analyze the target market share of Esa Dana. Develop and plan marketing strategy. Understand the procedures for investing and funding properly. Promote the Esa Dana platform according to a predetermined market segment. Build networking with stakeholders Meet sales targets. 	<ul style="list-style-type: none"> Creating content plans and copywriting on social media. Conduct analysis and ad targeting according to the Esa Unggul market segment Conducting marketing analysis on social media to determine advertising achievement Creating digital marketing campaigns Identify digital channels to be used for product promotion. 	<ul style="list-style-type: none"> Conduct data and information analysis regarding Esa Unggul's marketing targets to help the company make the right business decisions going forward. Perform retargeting.
End Goals	Having the SCF property market of at least 50%.	Creating brand awareness, posts on social media reach more than 1 million people	<ul style="list-style-type: none"> Companies can determine opportunities and problems that occur, as well as to improve product marketing. Increase turnover by optimizing marketing campaigns.

Sales Budget

In the sales budget, PT EDU projects expenses for a period of 5 years. In accordance with QSPM that the strategy chosen by PT EDU is to optimize online channels, the related costs are quite large. This was done to introduce the Esa Dana platform and PT EDU's social media so that the Esa Dana brand as a crowdfunding securities platform is widely known. In addition, PT EDU will carry out offline activities by holding seminars related to financial literacy. In the 4th and 5th years there is an increase in financial projections, this is due to PT EDU's plan to expand the publisher's offering to areas outside West Java, DKI Jakarta and Banten.

Revenue Stream

In terms of revenue streams, PT EDU refers to the Lean Canvas Model, namely the sources of income that PT EDU will receive from both the users of the Esa Dana platform, both from the investor side and from the issuer side.

Sales Assumption

In making revenue streams, PT EDU makes sales assumptions based on marketing objectives and strategies, as below:

Year	Assumption
Year 0-1	There have been no sales, at this time the company focused on building applications and IT infrastructure, recruiting employees, building social media, and preparing for operations.
	Starting intensive promotions through websites, social media and campaigns using influencers, doing branding, and looking for assessor partners and conducting training.
	The Esa Dana platform has 5000 visitors/month. The amount of website traffic began to increase, starting with 6,000 potential investors and 8 publishers registering.
Year 2	The Esa Dana platform has 10,000 visitors/month. It has 6,000 registered investors Already have investors who have invested as much as 6000 with a minimum total investment of IDR 60,000,000,000 Has a publisher/developer company seeking funding of at least 8 companies.
	The Esa Dana platform is indexed on the first page of the SCF property sector and has 15,000 visitors/month It has 8,000 registered investors Already have investors who have invested 8000 with a minimum total investment of IDR 80,000,000,000 Already have a publisher/developer company seeking funding of at least 12 companies.
	The Esa Dana platform is indexed first in the SCF property sector. It has 11,000 registered investors Already have investors who have invested 11,000 with a minimum total investment of IDR 110,000,000,000 Already have a publisher/developer company seeking funding of at least 16 companies.
Year 3	Already have investors who have invested 15,000 with a minimum total investment of IDR 150,000,000,000 Has registered investors of 15,000 Has a publisher/developer company seeking funding of at least 21 companies.
Year 4	
Year 5	

Revenue Projection

Based on the sales assumptions that have been made, PT EDU estimates revenue per year up to the 5th year.

	Year-1	Year-2	Year-3	Year-4	Year-5
INVESTOR					
Platform fee :		3,000,000,000	4,000,000,000	5,500,000,000	7,500,000,000
Transaction fee:					
a. Withdraw		360,000,000	480,000,000	660,000,000	900,000,000
b. Secondary Market			360,300,000	495,300,000	675,300,000
ISSUER					
Fee Listing 5%		3,000,000,000	4,000,000,000	5,500,000,000	7,500,000,000
Platform fee		240,000,000	360,000,000	480,000,000	630,000,000
Annual Fee			200,000,000	300,000,000	400,000,000
TOTAL		6,600,000,000	9,400,300,000	12,935,300,000	17,605,300,000

Marketing Expenditure

Expenditure	Year-1	Year-2	Year-3	Year-4	Year-5
Website & Contents					
Video Profile	Rp 150,000,000	Rp 100,000,000	Rp 80,000,000	Rp 80,000,000	Rp 80,000,000
Video Promosi	Rp 80,000,000	Rp 80,000,000	Rp 80,000,000	Rp 100,000,000	Rp 100,000,000
Copywriter	Rp 42,000,000	Rp 24,000,000	Rp 24,000,000	Rp 24,000,000	Rp 24,000,000
Email marketing	Rp 3,000,000	Rp 3,000,000	Rp 3,000,000	Rp 3,000,000	Rp 3,000,000
Website Optimization Tools	Rp 50,000,000	Rp 50,000,000	Rp 50,000,000	Rp 50,000,000	Rp 50,000,000
Advertising					
Google Ads	Rp 60,000,000	Rp 60,000,000	Rp 60,000,000	Rp 60,000,000	Rp 60,000,000
Youtube Ads	Rp 36,000,000	Rp 36,000,000	Rp 36,000,000	Rp 36,000,000	Rp 36,000,000
Facebook Ads	Rp 36,000,000	Rp 36,000,000	Rp 36,000,000	Rp 36,000,000	Rp 36,000,000
Instagram Ads	Rp 60,000,000	Rp 60,000,000	Rp 60,000,000	Rp 60,000,000	Rp 60,000,000
Tiktok Ads	Rp 48,000,000	Rp 48,000,000	Rp 48,000,000	Rp 48,000,000	Rp 48,000,000
Endorsement					
Youtube	Rp 60,000,000	Rp 50,000,000	Rp 50,000,000	Rp 50,000,000	Rp 50,000,000
Tik-tok	Rp 60,000,000	Rp 50,000,000	Rp 50,000,000	Rp 50,000,000	Rp 50,000,000
Instagram	Rp 60,000,000	Rp 60,000,000	Rp 50,000,000	Rp 50,000,000	Rp 50,000,000
Events					
Biaya Seminar/Webinar	Rp 400,000,000	Rp 400,000,000	Rp 400,000,000	Rp 400,000,000	Rp 400,000,000
Marketing Adm.					
Biaya Operasional	Rp 320,000,000	Rp 350,000,000	Rp 400,000,000	Rp 600,000,000	Rp 600,000,000
TOTAL	Rp 1,465,000,000	Rp 1,407,000,000	Rp 1,427,000,000	Rp 1,647,000,000	Rp 1,647,000,000

Net Marketing Contribution (NMC)

REVENUE	Year-1	Year-2	Year-3	Year-4	Year-5
INVESTOR					
Platform fee		3,000,000,000	4,000,000,000	5,500,000,000	7,500,000,000
Transaction fee:					
a. Penarikan		360,000,000	480,000,000	660,000,000	900,000,000
b. Pasar Sekunder			360,300,000	495,300,000	675,300,000
ISSUER					
Fee Listing 5%		3,000,000,000	4,000,000,000	5,500,000,000	7,500,000,000
Platform fee		240,000,000	360,000,000	480,000,000	630,000,000
Annual Fee			200,000,000	300,000,000	400,000,000
TOTAL		6,600,000,000	9,400,300,000	12,935,300,000	17,605,300,000
EXPENDITURES	Year-1	Year-2	Year-3	Year-4	Year-5
Website & contents					
Video Profile	Rp 150,000,000	Rp 100,000,000	Rp 80,000,000	Rp 80,000,000	Rp 80,000,000
Video Promosi	Rp 80,000,000	Rp 80,000,000	Rp 80,000,000	Rp 100,000,000	Rp 100,000,000
Copywriter	Rp 42,000,000	Rp 24,000,000	Rp 24,000,000	Rp 24,000,000	Rp 24,000,000
Email marketing	Rp 3,000,000	Rp 3,000,000	Rp 3,000,000	Rp 3,000,000	Rp 3,000,000
Website Optimization Tools	Rp 50,000,000	Rp 50,000,000	Rp 50,000,000	Rp 50,000,000	Rp 50,000,000
Advertisement		Rp -	Rp -	Rp -	Rp -
Google Ads	Rp 60,000,000	Rp 60,000,000	Rp 60,000,000	Rp 60,000,000	Rp 60,000,000
Youtube Ads	Rp 36,000,000	Rp 36,000,000	Rp 36,000,000	Rp 36,000,000	Rp 36,000,000
Facebook Ads	Rp 36,000,000	Rp 36,000,000	Rp 36,000,000	Rp 36,000,000	Rp 36,000,000
Instagram Ads	Rp 60,000,000	Rp 60,000,000	Rp 60,000,000	Rp 60,000,000	Rp 60,000,000
Tiktok Ads	Rp 48,000,000	Rp 48,000,000	Rp 48,000,000	Rp 48,000,000	Rp 48,000,000
Endorsements					
Youtube	Rp 60,000,000	Rp 50,000,000	Rp 50,000,000	Rp 50,000,000	Rp 50,000,000
Tik-tok	Rp 60,000,000	Rp 50,000,000	Rp 50,000,000	Rp 50,000,000	Rp 50,000,000
Instagram	Rp 60,000,000	Rp 60,000,000	Rp 50,000,000	Rp 50,000,000	Rp 50,000,000
Biaya Event					
Events	Rp 400,000,000	Rp 400,000,000	Rp 400,000,000	Rp 400,000,000	Rp 400,000,000
Marketing Adm.					
Operational	Rp 320,000,000	Rp 350,000,000	Rp 400,000,000	Rp 600,000,000	Rp 600,000,000
TOTAL	Rp 1,465,000,000	Rp 1,407,000,000	Rp 1,427,000,000	Rp 1,647,000,000	Rp 1,647,000,000
Net Marketing Contribution (Total Sales Revenue – Total Marketing & Sales Expenses)					
Net Marketing Contribution	-Rp 1,465,000,000	Rp 5,193,000,000	Rp 7,973,300,000	Rp 11,288,300,000	Rp 15,958,300,000

Net Marketing Contribution (NMC)

In achieving the above financial performance, proper marketing planning is needed. However, its implementation requires costs which will certainly have an impact on the company. Things like this result in company leaders or management making wrong decisions because they consider marketing costs to be large and have a huge impact on the company's financial performance. The benefits of marketing planning are sometimes not immediately visible in a certain period, as is usually seen in financial reports in general.

Therefore, an appropriate measurement tool is needed to measure the effectiveness of marketing planning on financial reports. The way to calculate NMC is total sales revenue – total marketing & sales expenses. The following is a table of net marketing contribution costs. In the first year the company did not have any revenue, because it was still in the process of market penetration and branding. In the second year, the company already has revenue and has grown from year to year, so it can cover marketing costs.

CONCLUSION

PT EDU is a company that has just started working in the financial technology industry, especially in the securities crowdfunding sector. In terms of the number of competitors, crowdfunding securities companies are relatively few, namely only 11 companies in Indonesia. But of the existing companies, none of them focused on one business sector as PT EDU did, namely a securities crowdfunding company specifically for the property business. By implementing the 4P marketing strategy for investors and NICE users for issuers, PT EDU has confidence that it can compete and has good prospects in the future. This can be seen in the estimated revenue where in the 2nd year, PT EDU already has revenue and continues to increase exponentially in the following years. PT EDU will always carry out analysis and evaluation of the strategies undertaken in order to achieve an excellent marketing position.

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