SALAM: Jurnal Sosial & Budaya Syar-i
The Faculty of Sharia and Law UIN Syarif Hidayatullah Jakarta
Volume 13 Issue 1 (2026), Pages: 93-116
DOI: https://doi.org/10.15408/sjsbs.v13i1.53302

A REVIEW OF ISLAMIC ECONOMIC LAW ON THE STRUCTURE OF THE SAMSARAH CONTRACT AND MARKETING STRATEGIES AT PROPERTINDO FRIDAY AGENCY*

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10.15408/sjsbs.v13i1.53302

Abstract
Marketing strategy is a series of business activities that include planning, pricing, promotion, and distribution of goods or services to meet consumer needs. In its implementation, marketing strategies should adhere to ethical principles and Islamic Economic Law to ensure that business activities are conducted in a lawful, fair, and sustainable manner. As a property agency located in Bekasi City, Propertindo Friday applies modern digital marketing to expand promotional reach and improve sales effectiveness. This study aims to analyze the practice of the *samsarah* (brokerage) contract between Propertindo Friday and PT Mulqi from the perspective of DSN-MUI Fatwa No. 151/DSN-MUI/VI/2022, as well as to examine the marketing strategies employed by Propertindo Friday in increasing property sales from the perspective of Islamic Economic Law. This research employs a descriptive qualitative

* Received: January 07, 2026, Revision: January 15, 2026, Published: January 31, 2026.

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method. The study utilizes two types of data sources: primary data obtained through observation and interviews, and secondary data obtained from books, journals, and legislation. Data were collected through observation, in-depth interviews, and documentation. To ensure data validity, the researcher applied source triangulation by verifying information through multiple data sources. The cooperative relationship between Propertindo Friday and the developer is established through a *samsarah* contract, which creates responsibilities for the agency to market properties professionally, honestly, and in accordance with the agreed terms. These responsibilities are implemented through the application of the marketing mix (4P) strategy, supported by digital media and TikTok live streaming as efficient and interactive promotional tools. From the perspective of Islamic Economic Law, these marketing practices reflect the values of honesty (*sidq*), communication (*tabligh*), and trustworthiness (*amanah*), both in the relationship between the agency and the developer and in services provided to consumers. Therefore, Propertindo Friday's marketing strategy is aimed not only at increasing sales but also at maintaining business ethics and achieving blessings in accordance with Islamic principles.
Keywords: Property, *Samsarah*, Marketing, Islamic Economic Law.

A. INTRODUCTION

As the country with the largest Muslim population in the world, Indonesia plays an important role in the development of the Islamic economy and Sharia law.[4] In daily life, it is undeniable that human beings need one another in social relationships. Some tasks can be accomplished independently, while others require the assistance of others to fulfill their needs. People interact through various transactions, such as exchange, buying and selling, and leasing[5]. In facing an era of rapid development, human resources are required to continuously enhance their capabilities, improve their adaptability, and master the ever-evolving fields of science and technology[6]. In a sale and purchase transaction, there are generally two parties involved: the seller, who offers goods or services, and the buyer, who acquires them by paying an agreed amount of money. Whereas transactions in the past were conducted through direct meetings between the parties, modern technological developments have enabled transactions to be carried out through intermediaries. Humans are social beings who continuously interact with others throughout their lives. Social interaction takes many forms, including interactions between individuals, between

[4] Kamil, I., Rohmah, S. N., & Aminulloh, A. (2024). Pengelolaan dan pengembangan wakaf produktif ditinjau dari hukum Islam dan hukum positif. *Journal of Islamic Studies*, *1*(5), 584-601.

[5] Zhai, Fan, and Ahmad Yahya Dawod. "A New Perspective on Real Estate in Thailand in the Post-Epidemic Era: Multi-Criteria Decision Analysis." *Apuntes CENES* 43, no. 78 (2024).

[6] Sukamsi, S., Rahim, A., & Rohmah, S. N. (2025). Peran Organisasi Pelajar dalam Pendidikan Politik di Ma'had Al-Zaytun Perspektif Undang-Undang Nomor 2 Tahun 2008 dan Fiqh Siyasah Dusturiyah. *JIIP-Jurnal Ilmiah Ilmu Pendidikan*, *8*(4), 4113-4122.

individuals and groups, and among groups. The essential conditions for social interaction are social contact and communication. With the advancement of technology, information systems, and widespread internet usage, transactions between parties have become increasingly convenient and accessible[7].

However, many people still lack the knowledge or ability to effectively sell or purchase goods[8]. In some cases, individuals may be unable to directly meet sellers or buyers in the marketplace. Under such circumstances, the assistance of intermediaries who receive fees or commissions becomes necessary. In practice, intermediaries are commonly found in commercial transactions. An intermediary is a person who sells goods on behalf of another party in exchange for compensation based on the efforts made. In Islamic jurisprudence, such an intermediary is known as *samsarah*, or a broker[9]. A broker is an intermediary trader who facilitates the sale of another person's goods in return for a fee or profit without assuming the risks associated with ownership of the goods. In other words, a broker acts as a mediator between the seller and the buyer to facilitate the completion of a transaction[10].

The permissibility of brokerage (*samsarah*) is supported by a narration from Ibn Abbas (may Allah be pleased with him), who stated: “There is no harm if a person says, ‘Sell this cloth for such-and-such a price, and whatever exceeds that price belongs to you”[11]. This indicates the permissibility of earning compensation from the excess amount above the price determined by the owner of the goods[12]. Islam permits and recognizes this form of intermediary work because it provides benefits to all parties involved, namely the seller, the buyer, and the intermediary. Like other lawful occupations, brokerage serves a useful

[7] Rohmah, Siti Ngainnur, dan Abdur Rahim. 2024. “Peran Ma’had Al-Zaytun dalam Penerapan Nilai-Nilai Pluralisme Berdasarkan Pasal 28e Ayat (3) Undang- Undang Dasar 1945 dan Fiqh Siyasah.” *Jurnal Ilmiah Ilmu Pendidikan* 7(3): 11401–12.

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[9] Nawawi, Ismail. *Fikih Muamalah Klasik Dan Kontemporer: Hukum Perjanjian, Ekonomi, Bisnis, Dan Sosial*. Bogor: Ghalia Indonesia, 2012.

[10] Attar, Hannah. “An Econometric Analysis : Predicting Dana Point ’s Housing Market,” 2024, 1–20.

[11] Sabiq, Sayyid. *Fikih Sunnah*. Edited by Abu Keisya. 5th ed. Jakarta: Cakrawala Publishing, 2015.

[12] Samsudin, Agus Rojak, oyo M Sunarno, and Ayi R Yunus. “Prospek Masa Depan Dual Banking System Dalam Konteks Globalisasi Ekonomi Syariah.” *Jurnal Ilmiah Ekonomi Dan Keuangan Syariah* 6, no. 1 (2024): 59–78.

function in society[13]. The presence of intermediaries in modern society is particularly important in facilitating business activities, including the property industry. Many people lack bargaining skills, do not know how to market or acquire the goods they need, or simply do not have sufficient time to search for and communicate directly with potential buyers or sellers. Therefore, intermediaries play a significant role in supporting the efficiency and effectiveness of commercial transactions[14].

An intermediary, commonly referred to as *samsarah* (broker), is a person who acts as a mediator between sellers and buyers, facilitating transactions by selling goods on behalf of others or finding potential buyers. A broker may also be defined as an individual or legal entity that conducts the sale and purchase of securities or goods for another party in exchange for a commission. In Indonesia, the role of brokers is regulated under the Indonesian Commercial Code (*Kitab Undang-Undang Hukum Dagang*), particularly Book I Articles 62–73. Article 62 paragraph (1) stipulates that brokers are entitled to remuneration in the form of a commission (*provisi* or *courtage*). Furthermore, Article 62 paragraph (2) regulates the legal relationship between brokers and entrepreneurs. As business intermediaries, brokers maintain a non-permanent legal relationship with entrepreneurs, characterized as a combination of periodic services and agency authority[15].

Based on DSN-MUI Fatwa No. 151/DSN-MUI/VI/2022 concerning the *Samsarah* Contract, property brokerage companies generally determine a commission of at least 2% of the transaction value for property intermediaries[16]. In property sale and lease transactions involving houses, land, and other real estate assets, certified property brokers typically apply a predetermined commission standard[17]. The property business encompasses land, residential housing, office buildings, and commercial properties. In recent years, both corporate and independent property brokers have played a significant role in

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[13] Iswandi, Irvan, and Iman Supriatna. "Tinjauan Hukum Islam Terhadap Strategi Pemasaran Rumah Pada Pt. Propertindo Jaya Bersama Bekasi." *Jurnal Penelitian Multidisiplin Ilmu* 1, no. 3 (2022): 573–78. https://doi.org/https://doi.org/10.59004/metta.v1i3.193.

[14] Khairan. "Praktik Keperantaraan (Wasathah) Dalam Bidang Properti Di Kabupaten Tulungagung Perspektif Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia Nomor 93/DSN-MUI/IV/2014." *Jurnal Institutional Repository*, 2016.

[15] Khairan. "Praktik Keperantaraan (Wasathah) Dalam Bidang Properti Di Kabupaten Tulungagung Perspektif Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia Nomor 93/DSN-MUI/IV/2014." *Jurnal Institutional Repository*, 2016.

[16] RI, BPK. "Peraturan Badan Pemeriksaan Keuangan Republik Indonesia Nomor 1 Tahun 2016." *Peraturan.BPK*, 2025, 1–28.

[17] Ibrahim, Yacob. *Studi Kelayakan Bisnis*. 2nd ed. Jakarta: PT Rineka Cipta, 2003.

facilitating the sale of medium- and large-scale properties, including business centers, shop houses (*ruko*), shopping malls, and various housing developments[18].

Based on preliminary observations conducted by the researcher, Propertindo Friday utilizes social media as its primary platform for property promotion. Digital platforms are employed to introduce property products, expand market reach, and enhance marketing effectiveness. This practice reflects the agency's adaptation to technological advancements and changing consumer behavior in the digital era. However, from the perspective of Islamic Economic Law, the use of social media as a promotional medium is evaluated not only based on its effectiveness but also on its compliance with Islamic principles and ethical standards governing marketing activities.

Marketing is one of the key factors in the success of modern businesses[19]. As competition becomes increasingly intense and consumer behavior continues to evolve, business leaders are required to have a comprehensive understanding of how to position their products or services effectively in a diverse and dynamic market[20]. Marketing management is a continuously developing discipline that responds to technological advancements, changing consumer trends, and shifts in the global business environment[21].

The rapid development of property transactions and the variety of marketing offers available today should remain aligned with ethical principles in generating profit. Islamic economics is founded upon fundamental principles, commonly referred to as the axioms of Islamic economics, which include unity (*tawhid*), justice (*equilibrium*), free will, responsibility, and benevolence[22]. These principles encourage business actors to develop their enterprises sustainably while seeking reasonable profits through lawful means. However, Islam strictly

[18] Khairan. "Praktik Keperantaraan (Wasathah) Dalam Bidang Properti Di Kabupaten Tulungagung Perspektif Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia Nomor 93/DSN-MUI/IV/2014." *Jurnal Institutional Repository*, 2016.

[19] Asrof, Fitri Ahmad, Kiswanto, and Irvan Iswandi. "Implementasi Akad Istishna Dalam Pembiayaan Rumah Tanpa Bank Developer Properti Syariah (Studi Kasus Pada PT. Amanah Barokah Santosa Di Bekasi)." *Jurnal Penelitian Multidisiplin Ilmu* 1, no. 5 (2023): 887–94. https://doi.org/10.59004/metta.v1i5.282.

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[21] Raule, Jean Henry, Novi Nurhayati, and Komang Ary Pratiwi. *Manajemen Pemasaran*. Edited by Melvin Mirsal. 1st ed. Medan: PT Media Penerbit Indonesia, 2024.

[22] Herman. "Tinjauan Etika Pemasaran Pelaku Usaha Properti Syariah." *Jurnal Repository UIN Alauddin Makassar*, 2023, 17.

prohibits the acquisition of wealth through unlawful or unjust methods[23]. This prohibition is clearly stated in the Holy Qur'an, Surah An-Nisa (4:29): "O you who have believed, do not consume one another's wealth unjustly or through false means, but only through trade conducted by mutual consent among you. And do not kill yourselves [or one another]. Indeed, Allah is Most Merciful to you." *(Qur'an, Surah An-Nisa 4:29)*[24].

According to Al-Maraghi's interpretation of Surah An-Nisa verse 29, the verse emphasizes that believers are prohibited from consuming one another's wealth through unlawful means, except through lawful trade conducted by mutual consent. Furthermore, believers are prohibited from harming themselves or others, as Allah is Most Merciful toward His servants[25].

Therefore, further study is necessary to assess whether the promotional content delivered by Propertindo Friday complies with the principle of *'an 'ilmin*, namely promotion based on accurate knowledge, facts, and truthful information regarding the property products being offered. This principle requires transparency concerning the physical condition of the property, pricing, location, and legal status. At the same time, property promotion must be free from elements of *tadlis* (deception), which includes concealing defects, exaggerating advantages, or providing information that does not reflect the actual condition of the property. *Tadlis* is strictly prohibited in the practice of *samsarah* contracts because it may harm consumers and contradict the principles of honesty and justice in Islamic commercial transactions (*muamalah*).[26]. Based on these preliminary findings, this research is important to examine the extent to which Propertindo Friday's promotional strategies comply with the principle of *'an 'ilmin* and the prohibition of *tadlis* within the framework of *samsarah* contracts. Through this analysis, it can be determined whether the company's marketing practices are consistent with the values and principles of Islamic Economic Law.

From the perspective of Islamic Economic Law, the property agency activities conducted by Propertindo Friday fall within the category of *samsarah* (brokerage) or *wasathah* (intermediation) contracts. The National Sharia Council of the Indonesian Ulema Council (DSN-MUI) has established specific regulations

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[23] Sa'diyah, Nur. "Teknik Mitigasi Risiko Pembiayaan Pemilikan Rumah (Ppr) Syariahpada Developer Properti Syariah." *Urnal Ekonomi Syariah Teori Dan Terapan* 6, no. 9 (2019): 1814–29. https://doi.org/https://doi.org/10.20473/vol6iss20199pp1814-1829.

[24] Kemenag, RI. "Al-Qur'an Dan Terjemahan." *Al-Qur'an Dan Diklat Kementrian Agama RI*, 2019.

[25] Maraghi, Al A.M. *Tasfir Al-Maraghi (Terjemahan)*. Semarang: PT. Karya Toha Putra, 1993.

[26] Mubarok, Jaih, and Hasanudin. *Fikih Mu'amalah Maliyyah: Akad Ijarah Dan Ju'alah*. 1st ed. Jakarta: Simbiosa Rekatama Media, 2018.

through DSN-MUI Fatwa No. 93/DSN-MUI/IV/2014 concerning Intermediation (*Wasathah*) in Property Business, which was later reinforced by DSN-MUI Fatwa No. 151/DSN-MUI/VI/2022 concerning *Samsarah* Contracts. Normatively (*das sollen*), Fatwa No. 93 stipulates that intermediaries (*wasith* or *simsar*) are required to provide accurate, honest, and transparent information regarding property objects and are prohibited from engaging in *tadlis* (deception) or *sum'ah* (false self-promotion) in their marketing activities. However, the reality in practice (*das sein*) often reveals marketing strategies involving excessive claims (*over-claiming*) to achieve sales targets or a lack of clarity regarding commission agreements at the beginning of transactions. Consequently, this research is necessary to determine whether the "aggressive" marketing strategies implemented by Propertindo Friday remain within the boundaries of Sharia business ethics and compliance with the aforementioned fatwas, or whether they constitute *ghisy* (fraudulent practices), which are prohibited under Islamic law.

Propertindo Friday is one of the property development companies operating in Indonesia's construction and real estate sectors, with various development projects located across different regions. As a business entity that implements Islamic Economic Law principles in its operations, this study aims to evaluate the extent to which Sharia principles are integrated into the company's marketing approach[27]. The urgency of this research lies in the need for Sharia validation of both the commission (*ujrah*) mechanism and promotional materials used within *samsarah* contracts. Errors in determining commissions or the dissemination of misleading promotional information may invalidate the contract and render the commission income unlawful (*haram*). Therefore, it is essential to ensure that property marketing practices comply with the principles of Islamic Economic Law. This study seeks to explain how Sharia principles are implemented in Propertindo Friday's marketing activities and to analyze their impact on increasing property sales. Based on the foregoing discussion, the researcher is interested in conducting a study entitled: "An Islamic Economic Law Perspective on the Structure of Samsarah Contracts and Marketing Strategies at Propertindo Friday Agency."

B. METHODS

This study employs a qualitative approach with a sociological-juridical (empirical) research design to gain an in-depth understanding of the

[27] Iswandi, Irvan, and Iman Supriatna. "Tinjauan Hukum Islam Terhadap Strategi Pemasaran Rumah Pada Pt. Propertindo Jaya Bersama Bekasi." *Jurnal Penelitian Multidisiplin Ilmu* 1, no. 3 (2022): 573–78. https://doi.org/https://doi.org/10.59004/metta.v1i3.193.

implementation of *samsarah* contracts and marketing strategies at Propertindo Friday. The data were collected through field research using observation, interviews, and documentation techniques. This research is descriptive qualitative in nature, aiming to describe and analyze phenomena occurring in the field regarding the use of marketing strategies to increase property sales from the perspective of Islamic Economic Law. This approach enables the researcher to understand the practices, challenges, and dynamics occurring within their actual context, thereby producing conclusions that are relevant to the focus of the study[28]. The research was conducted at Propertindo Friday, located at Jalan Assyafiiyah No. 8, RT.001/RW.018, Jakasampurna Village, West Bekasi District, Bekasi City, West Java 17145, Indonesia.

Population refers to the entire group of objects or subjects possessing specific characteristics that become the focus of a study, while a sample is a subset of the population selected to represent the whole population in the research process[29]. The population in this study consists of all members of Propertindo Friday Agency, totaling 16 individuals. The sampling technique employed in this research is non-probability sampling using the purposive sampling method, whereby informants are selected based on criteria relevant to the research objectives. The sample consists of five informants, including one owner of Propertindo Friday, three members of the marketing team, and one finance staff member who are considered to possess information relevant to the focus of the study.

The data analysis technique used in this research is descriptive qualitative analysis, which examines non-numerical data obtained through interviews, observations, and documentation. The collected data are analyzed in depth to produce a systematic description of the phenomena under investigation. The analysis applies an inductive approach, drawing general conclusions from specific facts and findings observed in the field in accordance with established scientific research standards[30].

C. RESULT AND DISCUSSION

1. Structure of the *Samsarah* Contract in the Collaboration Between Propertindo Friday and the Developer

[28] Lexy J. Moleong (2018). *Metodologi Penelitian Kualitatif*. Bandung: PT Remaja Rosdakarya.

[29] Sugiyono. *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif Dan R&D*. Bandung: Alfabeta, 2018.

[30] Lexy J. Moleong (2018). *Metodologi Penelitian Kualitatif*. Bandung: PT Remaja Rosdakarya.

a. Cooperation Mechanism and Legal Binding

In the property marketing partnership between Propertindo Friday and PT Mulqi Sejahtera Bersama, the legal relationship established is categorized as a *samsarah* (brokerage) contract. Under this arrangement, Propertindo Friday acts as the *simsār* (broker/intermediary), while PT Mulqi Sejahtera Bersama serves as the property owner and developer. Propertindo Friday is authorized to market property units and facilitate meetings between the developer and prospective buyers without acquiring ownership of the properties being marketed. The compensation for brokerage services in this partnership takes the form of a commission (*ʿumūlah*) amounting to 3% of the net selling price of each property unit successfully sold. The commission is only payable upon the successful completion of a sales transaction (*closing*), meaning that the right to receive *ujrah* (remuneration) arises only after the intermediary's services have generated actual benefits. This scheme is consistent with the nature of a *samsarah* contract, which emphasizes compensation based on the successful performance of intermediary services.

From the perspective of DSN-MUI Fatwa No. 151/DSN-MUI/VI/2022 concerning *Samsarah* Contracts, this practice complies with Sharia principles. The fatwa defines a *samsarah* contract as an agreement for intermediary services aimed at connecting sellers and buyers in exchange for compensation in the form of *ʿumūlah* (commission). Clause (3) of the fourth provision of the fatwa stipulates that when the commission is paid in monetary form, its amount must be agreed upon at the beginning of the contract, either as a fixed amount or as a percentage of the selling price. The determination of a 3% commission per unit between Propertindo Friday and PT Mulqi Sejahtera Bersama was agreed upon at the outset of the partnership and documented in a written agreement. Consequently, the arrangement fulfills the requirement of *ma'lūm* (clarity and certainty) and avoids the element of *gharar* (uncertainty). Furthermore, the implementation of this *samsarah* contract is consistent with the values embodied in Surah Al-Ma'idah verse 2, which emphasizes Allah's command to cooperate in righteousness and piety: "O you who have believed, do not violate the sacred rites of Allah, nor the sacred months, nor the sacrificial animals, nor the garlanded animals, nor those traveling to the Sacred House seeking the bounty and pleasure of their Lord. When you have completed your state of ihram, you may hunt. Do not let the hatred of a people who prevented you from entering Al-Masjid Al-Haram lead you to transgress. Cooperate with one another in righteousness and piety, and do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in punishment." *(Qur'an, Surah Al-Ma'idah 5:2)*[31].

Furthermore, DSN-MUI Fatwa No. 151/DSN-MUI/VI/2022 emphasizes that intermediaries are required to perform their duties honestly, trustworthily, and transparently. They are prohibited from engaging in *tadlis* (deceptive practices), such as concealing information or manipulating prices to increase their commissions. In practice, Propertindo Friday markets properties in accordance with the information and specifications provided by the developer, thereby demonstrating compliance with the ethical principles governing *samsarah* contracts under Islamic law. Therefore, the brokerage (*samsarah*) arrangement between Propertindo Friday and PT Mulqi Sejahtera Bersama, which provides a 3% commission per property unit sold, may be considered valid and consistent with the provisions of DSN-MUI Fatwa No. 151/2022. This partnership not only fulfills the formal legal requirements of a Sharia-compliant contract but also reflects the values of justice, honesty, and responsibility. Consequently, the commission (*ujrah*) received by Propertindo Friday may be regarded as lawful (*halal*) and permissible from the perspective of Islamic Economic Law.

b. Commission and Payment Scheme

Propertindo Friday is a property agency that acts as an intermediary between property developers and buyers, conducting its business activities in accordance with lawful and clearly defined contractual arrangements. In its operations, the agency applies the principles of Islamic economics, namely justice, honesty, and responsibility. Justice is reflected in the balanced distribution of commissions and profit-sharing arrangements among the company, the marketing team, and the developer. Honesty is demonstrated through transparent disclosure of information regarding property legality, pricing, and conditions, enabling consumers to make informed decisions. Responsibility is evident in the transparent, professional, and accountable management of financial matters.

In the context of brokerage services and commission regulations within the property industry, the information provided by Andi illustrates that a broker's role extends beyond merely facilitating transactions. Brokers are also responsible for maintaining service quality, ensuring consumer readiness, and promoting

[31] Kemenag, RI. "Al-Qur'an Dan Terjemahan." *Al-Qur'an Dan Diklat Kementrian Agama RI*, 2019.

transparency in commission distribution among the parties involved. According to Andi, successful property sales depend not only on the competence of the marketing team but also on the readiness of prospective buyers. Internally, interpersonal skills, product knowledge, and professional customer service are essential for building trust and confidence among consumers. Externally, sales success is influenced by consumers' financial eligibility, including creditworthiness assessments, employment documentation, and readiness to undertake long-term mortgage obligations. In addition to facilitating transactions, brokers play a crucial role in ensuring that commission and profit-sharing systems operate transparently and in accordance with agreed terms. According to Andi, contractual relationships between Propertindo Friday, developers, and marketing teams are based on mutual trust and mutual benefit. In fact, developers often approach Propertindo Friday to establish partnerships through a Memorandum of Understanding (MoU). Under these agreements, Propertindo Friday receives a commission of 3% of the net selling price of each successfully sold property unit, reflecting a professional and transparent business relationship.

Internal commission regulations form an important part of the brokerage structure, as they ensure a fair balance between the rights of the company and those of field agents. A profit-sharing scheme is also implemented for the marketing team, whereby commissions are distributed equally (50:50) after a 10% management deduction. Each agent or staff member who successfully sells a property unit receives commission-based income in addition to their monthly salary, thereby enhancing motivation and work performance. This arrangement benefits developers, the company, and the marketing team alike, fostering harmonious cooperation and sustainable business growth.

Overall, the development of Propertindo Friday, its intermediary role, and its commission and customer service mechanisms reflect the implementation of a *samsarah* contract under Islamic Economic Law. A *samsarah* contract is a brokerage agreement between sellers and buyers in exchange for lawful and transparent compensation. The commission structure of 2–3% of the selling price applied by Propertindo Friday is consistent with DSN-MUI Fatwa No. 151/DSN-MUI/VI/2022, Fourth Provision, Clause (3), which permits *ujrah* (remuneration) in the form of a percentage agreed upon at the beginning of the contract. These principles are reflected in the 3% commission arrangement established through the MoU, the fair profit-sharing mechanism, and the broker's role in providing consumer education, ensuring legal compliance, and facilitating smooth transactions. Furthermore, Propertindo Friday's business practices align with the ethical values of Islam. *Shidiq* (honesty) is demonstrated through truthful explanations regarding property conditions, legal status, and potential risks. *Amanah* (trustworthiness) is reflected in responsible data management, consumer readiness assessments, and transparent financial systems. *Fathanah* (competence and intelligence) is evident in the agency's digital marketing strategies, consumer eligibility analysis, marketing innovation, and human resource management. *Tabligh* (effective communication) is manifested through consumer education, interactive live-streaming activities, and open communication during negotiations and inter-agency cooperation.

Therefore, the strategies, operational practices, customer services, commission structures, and challenges encountered by Propertindo Friday not only illustrate the functions of brokerage and commission regulation but also demonstrate the implementation of a Sharia-compliant *samsarah* contract grounded in Islamic business ethics. Consequently, the agency's operations can be regarded as professional, fair, and consistent with the principles of Islamic Economic Law.

2. Marketing Strategy as a Normative Implication of the *Samsarah* Contract

a. The Implementation of the Principle of *Shiddiq* (Honesty) in Digital Marketing

Supported by appropriate marketing strategies, Propertindo Friday utilizes digital marketing as its primary promotional tool. Through various platforms such as Instagram, Facebook, the company's official website, and TikTok, the agency presents high-quality photos, videos, and live-streaming content to showcase the properties being marketed. Such informative and engaging content enables prospective buyers to gain a clearer understanding of the specifications, location, and advantages of each property. This digital approach has proven effective in reaching a wider audience, particularly younger generations who actively use social media. The use of digital technology in the marketing system is not only intended to expand promotional reach but also serves as an efficient medium for connecting the marketing team with prospective buyers in a direct and interactive manner. Through TikTok live-streaming features, marketing personnel can present property units in real time, respond to inquiries from potential customers, and provide explanations that are more engaging and transparent than conventional promotional methods. This strategy not only reduces promotional costs by utilizing free social media platforms but also enhances consumer trust through direct interaction and authentic content. Consequently, marketing activities become more efficient, measurable, and impactful in increasing property sales.

In addition, Propertindo Friday implements a personal selling strategy, which involves direct interaction between marketing personnel and prospective buyers. Marketing staff receive training in persuasive communication techniques, presentation skills, and comprehensive product knowledge. By understanding consumers' needs and financial capabilities, marketing personnel are able to recommend suitable properties, thereby increasing the likelihood of successful sales transactions. From a managerial perspective, Propertindo Friday also emphasizes the importance of a measurable and transparent working system. Financial transactions, commission distributions, and sales progress are systematically recorded through an internal management system, facilitating effective supervision and performance evaluation. This collaborative approach strengthens the agency's position in the property market and enhances its credibility among consumers.

Overall, the marketing strategy implemented by Propertindo Friday is comprehensive and adaptive to market changes. By combining the marketing mix strategy, human resource development, digital marketing, personal selling, efficient management systems, and strong cooperation with relevant stakeholders, the company has been able to significantly increase property sales while simultaneously building long-term trust with its customers. From the perspective of Islamic Economic Law, these marketing practices reflect the principle of *shiddiq* (honesty), which requires business actors to provide accurate, truthful, and transparent information regarding the products offered. The use of live-streaming, direct communication with consumers, and the presentation of actual property conditions demonstrate the agency's commitment to avoiding misleading information (*tadlis*) and maintaining ethical standards in promotional activities. Therefore, the digital marketing strategy employed by Propertindo Friday not only contributes to business growth but also supports compliance with Sharia principles governing *samsarah* contracts.

Period	**Marketing Strategy**	**Sales Target**	**Sales Achievement**
2022-2023	Conventional marketing and limited digital marketing	1–2 units/month	1–2 units/month

2024-2025	Marketing Mix (4P) and active digital marketing (social media and live streaming)	2 units/month	2-3 units/month

Table 1. Increase in Property Sales

Based on the sales data obtained, an increase in property sales can be observed following the implementation of the Marketing Mix (4P) strategy combined with digital marketing. During the 2022–2023 period, Propertindo Friday set a sales target of 1–2 housing units per month. At that time, the marketing strategies employed were relatively limited, and digital media had not been utilized to its full potential. As a result, promotional reach and interaction with prospective customers remained restricted. Entering the 2024–2025 period, Propertindo Friday began implementing a more structured marketing strategy through the application of the Marketing Mix, which includes product clarity (*product*), competitive pricing (*price*), enhanced promotional activities (*promotion*), and expanded marketing distribution channels (*place*).

In addition, the company utilized digital marketing, particularly social media platforms and TikTok live-streaming features, as more effective and efficient promotional tools. This strategy enabled the company to reach a broader audience, establish two-way communication with potential buyers, and enhance consumer trust. The implementation of these strategies had a positive impact on sales performance. During the 2024–2025 period, sales increased to 2–3 housing units per month. This improvement indicates that the integration of the Marketing Mix strategy with digital marketing strengthened product attractiveness, increased property visibility, and stimulated consumer purchasing interest. Therefore, it can be concluded that the marketing strategies implemented by Propertindo Friday have made a significant contribution to increasing property sales over time.

In the practice of a *samsarah* contract, honesty requires property agents to market property units in accordance with the specifications and conditions established by the developer, without manipulating information, inflating prices, or making promises beyond those agreed upon. Likewise, developers are obligated to act honestly toward agents by providing complete information regarding the property, including its legal status, certification documents, construction readiness, and any potential risks that may arise. Such transparency from both parties ensures that marketing activities are conducted based on accurate knowledge (*'an 'ilmin*) and are free from elements of *tadlis* (deception). As a result, prospective buyers are able to make informed decisions based on accurate information rather than misleading representations. This principle is reflected in the Holy Qur'an, Surah An-Nahl (16:91–92): "Fulfill the covenant of Allah when you have pledged it, and do not break your oaths after confirming them while you have made Allah a witness over yourselves. Indeed, Allah knows what you do. And do not be like the woman who untwisted her spun thread after it had been firmly woven. You use your oaths as a means of deception among yourselves because one group is more numerous, wealthier, stronger, or more influential than another. Allah only tests you through this, and on the Day of Resurrection He will surely make clear to you that over which you used to differ." *(Qur'an, Surah An-Nahl 16:91–92)*[32].

From an Islamic perspective, honesty is not limited to truthful speech but also encompasses sincerity in intentions, actions, and business relationships. Propertindo Friday's practice of establishing partnerships with various developers through written agreements and conducting promotional activities in accordance with the information and guidelines provided by the developers reflects the implementation of the principle of *amanah* (trustworthiness) within the framework of brokerage (*samsarah*) contracts. This commitment demonstrates the agency's responsibility to uphold transparency, fulfill contractual obligations, and maintain ethical standards in its business operations in accordance with the principles of Islamic Economic Law.

b. The Implementation of the Principle of *Tabligh* (Communication and Conveyance) Through Consumer Education

Propertindo Friday is a property agency that develops various marketing strategies to increase sales while expanding its consumer reach. Its marketing efforts do not rely solely on traditional promotional methods but also integrate marketing management, digital marketing techniques, and professional marketing team management to achieve optimal sales performance. One of the primary strategies employed is the Marketing Mix, which consists of four key elements: *product*, *price*, *promotion*, and *place*.

1) Product

To enhance property sales, Propertindo Friday offers a variety of property products, including residential houses, shop houses (*ruko*), and land plots developed by reputable property developers. Each product possesses distinctive advantages, such as strategic locations, modern architectural

[32] Kemenag, RI. "Al-Qur'an Dan Terjemahan." *Al-Qur'an Dan Diklat Kementrian Agama RI*, 2019.

designs, public facilities, and clear legal documentation. In marketing these products, Propertindo Friday ensures that each property offered is aligned with the needs and financial capabilities of consumers, whether for investment or residential purposes. Furthermore, the company provides complete and accurate information regarding the specifications, conditions, and added value of each property, enabling prospective buyers to make informed decisions with confidence.

2) Price

In determining prices, Propertindo Friday strives to offer competitive rates that correspond to prevailing market conditions. Pricing strategies are formulated based on factors such as location, property type, and available facilities. The company also collaborates with developers to provide promotional programs, including price discounts, affordable installment plans, low down payments, and exemptions from notary fees. These pricing initiatives have proven effective in attracting potential buyers, particularly first-time home purchasers. Consequently, the company's flexible pricing approach serves as one of its competitive advantages within the property market.

3) Promotion

In terms of promotion, Propertindo Friday extensively utilizes digital marketing strategies to expand its market reach. Social media platforms such as Instagram, Facebook, and TikTok are used to present property photographs, videos, and customer testimonials in an engaging and informative manner. Additionally, the company organizes open-house events, property exhibitions, and live-streaming sessions to introduce new property projects directly to prospective buyers. The marketing team also employs personal selling strategies through direct communication, both face-to-face and online, to build trust and provide detailed explanations of property products.

4) Place (Distribution)

Regarding distribution strategies, Propertindo Friday acts as an intermediary between developers and consumers. The company possesses an extensive business network and an efficient marketing system, making the property search and purchasing process more accessible for customers. In addition to operating through its physical office, Propertindo Friday optimizes online platforms as channels for information dissemination and transaction facilitation. This approach enables prospective buyers from various regions to access property information quickly and conveniently without the need to visit the property location directly.

From the perspective of Islamic Economic Law, the implementation of these marketing strategies reflects the principle of *tabligh*, which emphasizes the obligation to communicate information clearly, accurately, and transparently. Through consumer education, comprehensive product explanations, interactive communication, and the dissemination of relevant property information, Propertindo Friday demonstrates its commitment to ensuring that consumers possess sufficient knowledge before making purchasing decisions. Such practices contribute to the realization of ethical marketing and strengthen compliance with the principles governing *samsarah* contracts in Islamic law.

Overall, the implementation of the Marketing Mix strategy—comprising *product*, *price*, *promotion*, and *place* (4P)—by Propertindo Friday has proven effective in enhancing marketing performance and strengthening the company's position within the competitive property industry. Through the management of quality property products, competitive pricing strategies, creative promotional activities, and an extensive and efficient distribution system, Propertindo Friday has successfully attracted a larger consumer base and achieved sustainable growth in property sales. This strategy also reflects the company’s professionalism in understanding market demands while building long-term trust with its customers.

Based on interviews conducted with the marketing team of Propertindo Friday, the property marketing contract process begins with the granting of a sales authorization from the property owner to the property agent through a Listing Form. This document serves as evidence of an agreement between the property owner, acting as the principal, and the property agent, acting as the authorized representative responsible for marketing and selling the property. The Listing Form clearly outlines the rights and obligations of both parties, including the scope of marketing authority, pricing provisions, commission (*ujrah*) arrangements, duration of the cooperation, and limitations on the agent’s authority in carrying out marketing activities. Such clarity ensures that the marketing agreement is conducted transparently and accountably, thereby minimizing the potential for future disputes.

From the perspective of Islamic Economic Law, the use of a written Listing Form satisfies the requirement for written documentation in *tijarah* (commercial transactions). The documentation of contracts in written form aims to ensure contractual clarity, protect the rights of all parties involved, and prevent elements of *gharar* (uncertainty). Therefore, the transfer of sales authority from the property owner to the agent through a Listing Form is not only administratively valid but also consistent with the principles of prudence and justice in Sharia-compliant transactions. Through this written contractual mechanism, property agents obtain legitimate authority to market properties in accordance with agreed terms, while property owners receive assurance that the marketing process will be conducted professionally and in a trustworthy manner consistent with Islamic principles.

The increase in property sales achieved by Propertindo Friday further demonstrates the effectiveness of this marketing approach. The integration of structured marketing strategies, transparent contractual arrangements, and ethical business practices has contributed significantly to the agency's sales performance and business sustainability.

The principle of *tabligh* refers to effective communication and the ability to convey information clearly and truthfully. In the context of Islamic business ethics, *tabligh* requires business actors to communicate information accurately, transparently, and responsibly. This principle is emphasized in the Holy Qur'an, Surah Al-Ma'idah verse 67, which underscores the obligation to convey messages faithfully and without concealment. In property marketing activities, the implementation of *tabligh* is reflected in the provision of comprehensive information regarding property specifications, legal status, pricing, facilities, and potential risks, thereby enabling consumers to make informed decisions based on accurate and reliable information: O Messenger, convey that which has been revealed to you from your Lord…" *(Qur'an, Surah Al-Ma'idah 5:67)* [33].

The verse above explains that a person who possesses the quality of *tabligh* conveys information truthfully and uses appropriate words in communication. Such an individual communicates with others in a clear and understandable manner, engages in discussions effectively, and delivers business presentations in a way that enables others to easily comprehend the intended message. In the context of business activities, the principle of *tabligh* requires business actors to provide accurate, transparent, and comprehensive information so that consumers can make informed decisions based on a proper understanding of the products or services being offered[34].

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[33] Kemenag, RI. "Al-Qur'an Dan Terjemahan." *Al-Qur'an Dan Diklat Kementrian Agama RI*, 2019.

[34] Askari, Hossein, Zamir Iqbal, and Abbas Mirakhor. *Introductionto Islamic Economics Theory and Application*. Edited by Wiley. *Proceedings of the National Academy of Sciences*. 1st ed. Vol. 3. Singapore: John Wiley & Sons Singapore Pte. Ltd., 2015. https://doi.org/10.1016/j.bpj.2015.06.056%0A.

c. The Implementation of the Principle of *Amanah* (Trustworthiness) Through Transparency in Pricing and Property Specifications

In property marketing practices, Propertindo Friday emphasizes the clarity of product information as part of an ethical marketing strategy that aligns with Sharia principles. This transparency is reflected in the provision of clear and accessible price lists to prospective buyers. For subsidized housing units, prices range from IDR 150,000,000 to IDR 240,000,000, while commercial housing units are offered at prices ranging from IDR 400,000,000 to IDR 500,000,000. Such pricing information is disclosed openly from the outset, enabling prospective buyers to select properties according to their financial capabilities without any ambiguity.

In addition to pricing transparency, Propertindo Friday provides detailed explanations regarding property specifications, including housing type, land and building size, construction materials, supporting facilities, and the surrounding environment. This information is complemented by explanations concerning the property's legal status, including land ownership certificates (*SHM* or *SHGB*), building permits (*IMB*/*PBG*), and other relevant ownership documents. The comprehensive disclosure of information aims to prevent the presence of *gharar* (uncertainty or ambiguity) in the transaction process.

From the perspective of Islamic Economic Law, such transparency in pricing and property information represents the practical implementation of the principle of *amanah* (trustworthiness). Property agents bear the responsibility of maintaining the trust of both parties involved: developers as property owners and buyers as consumers. Propertindo Friday does not engage in hidden costs or unilateral price increases beyond the agreements established with developers. This practice prevents transactions from containing elements of *ghabn* (price injustice or unfair pricing), which is prohibited in Islam because it involves obtaining excessive profit by taking advantage of another party's lack of knowledge.

Amid increasingly competitive conditions within the property industry, Propertindo Friday adopts a collaborative marketing management strategy. Rather than viewing other agencies as competitors, the company regards them as partners capable of supporting one another in meeting client needs. This openness and willingness to cooperate with other agencies demonstrate the company's ability to build business networks, which constitutes an important aspect of property marketing management. Such an approach not only fosters harmonious relationships among agencies but also strengthens Propertindo Friday's credibility in the eyes of both consumers and developers. By maintaining transparency in pricing, property specifications, and legal documentation, Propertindo Friday demonstrates its commitment to operating as a trustworthy and professional property agency. These practices not only strengthen trust between developers and buyers but also create transactions that are fair, transparent, and consistent with Sharia principles, thereby supporting business sustainability and promoting blessings (*barakah*) in property marketing activities.

One of the values closely associated with and complementary to honesty is the principle of *amanah* (trustworthiness). This principle is emphasized in the Holy Qur'an, Surah An-Nisa (4:58): "Indeed, Allah commands you to render trusts to whom they are due…" *(Qur'an, Surah An-Nisa 4:58)* [35]. This verse emphasizes the obligation to fulfill trusts (*amanah*) fairly and responsibly, including responsibilities associated with positions, duties, and business transactions. It highlights the importance of integrity, accountability, and justice in carrying out entrusted obligations, ensuring that the rights of all parties are protected and that transactions are conducted in an ethical and trustworthy manner [36].

d. The Implementation of the Principle of *Fathanah* (Wisdom and Competence) in Competitive Strategies

In carrying out its property brokerage activities, Propertindo Friday demonstrates innovation through the utilization of digital technology as an integral part of its marketing strategy. The agency does not rely solely on conventional methods but also conducts market research to understand consumer needs and preferences, including preferred housing types, price ranges that match consumers' purchasing power, and locations with high market demand. The findings from this research serve as the basis for formulating marketing strategies, developing promotional content, and identifying more targeted market segments.

The marketing strategy implemented by Propertindo Friday illustrates a strong relationship between property marketing management and digital marketing as the primary foundation for business development in the modern era. In property marketing management, companies must be capable of

[35] Kemenag, RI. "Al-Qur'an Dan Terjemahan." *Al-Qur'an Dan Diklat Kementrian Agama RI*, 2019.

[36] Askari, Hossein, Zamir Iqbal, and Abbas Mirakhor. *Introductionto Islamic Economics Theory and Application*. Edited by Wiley. *Proceedings of the National Academy of Sciences*. 1st ed. Vol. 3. Singapore: John Wiley & Sons Singapore Pte. Ltd., 2015. https://doi.org/10.1016/j.bpj.2015.06.056%0A.

analyzing market dynamics, managing resources effectively, determining appropriate promotional strategies, and maintaining relationships with consumers and business partners. Propertindo Friday performs these functions by integrating two main approaches: digital promotion and direct marketing strategies in the field.

In addition to market research, Propertindo Friday utilizes consumer database technology to manage prospective buyer information systematically. The data collected include basic personal information, property preferences, financial capabilities, and communication history. The use of such databases enables agents to conduct effective follow-up activities, provide suitable property recommendations, and improve the overall effectiveness of the sales process. From the perspective of Islamic Economic Law, these practices demonstrate that a *samsarah* contract requires professionalism and competence from the intermediary. The utilization of digital technology and marketing databases reflects the implementation of the principle of *fathanah*, which emphasizes intelligence, expertise, and strategic thinking in carrying out entrusted responsibilities. Through the application of these competencies, property agents are better equipped to provide efficient and effective services while maintaining compliance with Sharia principles.

By adopting an innovative and adaptive approach to technological developments, property agents can enhance marketing effectiveness without compromising Islamic ethical values. This approach demonstrates that a *fathanah* agent is proactive, data-driven, and capable of utilizing technology ethically to expand market reach, increase transaction opportunities, and generate optimal benefits for both developers and consumers. Such practices are consistent with the objectives of the *samsarah* contract, namely the promotion of public benefit (*maslahah*) and the achievement of fair gains for all parties involved. This principle is reflected in the Holy Qur'an, Surah Yusuf (12:55), where Prophet Yusuf demonstrated competence, capability, and professional expertise in carrying out his responsibilities, serving as an example of *fathanah* in leadership and economic management: Yusuf said, 'Appoint me over the storehouses of the land. Indeed, I am a trustworthy guardian and knowledgeable person'" *(Qur'an, Surah Yusuf 12:55)*[37].

This verse demonstrates that competence, intelligence, and knowledge (*'ilm*) are essential qualifications for carrying out entrusted responsibilities,

[37] Kemenag, RI. "Al-Qur'an Dan Terjemahan." *Al-Qur'an Dan Diklat Kementrian Agama RI*, 2019.

positions, and duties. It emphasizes that individuals who are given authority or responsibilities should possess the necessary expertise, skills, and understanding to perform their roles effectively, responsibly, and in a manner that serves the best interests of all parties involved[38].

D. CONCLUSION

Based on the findings of this research conducted at Propertindo Friday Agency in Bekasi City regarding the practice of *samsarah* (brokerage) contracts and their implications for marketing strategies from the perspective of Islamic Economic Law, the following conclusions can be drawn:

1. The cooperation between Propertindo Friday and property developers is carried out through a *samsarah* (brokerage) contract that is valid under Islamic Economic Law. This contract not only grants agents the right to receive commissions but also imposes responsibilities in carrying out marketing activities. Agents are required to market properties professionally, honestly, and transparently while maintaining the trust of developers as property owners and consumers as buyers. The commission agreement, which is determined at the outset of the contract, fulfills the requirement of *ujrah ma'lūmah* (clearly specified remuneration), thereby avoiding elements of *gharar* (uncertainty), *ghabn* (unfair pricing), and *tadlis* (deception), as stipulated in DSN-MUI Fatwa No. 151/DSN-MUI/VI/2022 concerning *Samsarah* Contracts.
2. In designing and implementing its marketing strategy, Propertindo Friday adopts the Marketing Mix (4P) approach, consisting of *product*, *price*, *promotion*, and *place*, which is consistent with the principles of Islamic Economic Law. The property products marketed by the agency possess clear legal status and specifications; prices are determined fairly and competitively without manipulation; promotional activities are conducted through digital marketing strategies, particularly the use of TikTok live streaming, while maintaining honesty and transparency of information; and distribution processes are carried out efficiently and transparently between developers and consumers. These strategies reflect the implementation of the values of justice, honesty, and responsibility. Consequently, the marketing practices employed by Propertindo Friday

[38] Askari, Hossein, Zamir Iqbal, and Abbas Mirakhor. *Introductionto Islamic Economics Theory and Application*. Edited by Wiley. *Proceedings of the National Academy of Sciences*. 1st ed. Vol. 3. Singapore: John Wiley & Sons Singapore Pte. Ltd., 2015. https://doi.org/10.1016/j.bpj.2015.06.056%0A.

are not solely aimed at increasing sales but also at upholding business ethics and achieving business sustainability and blessings (*barakah*) in accordance with the principles of Islamic Economic Law.

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