



Market Entry & Expansion

For companies entering new markets, launching new regions, or testing new categories.

CMO+

Company : Sarana Multi Finance & Penanaman Modal Madani (SMF & PNM)

Industry : Financial Services

Marketing Case type : Market Entry & Expansion

Bussiness Challenges

Millions of low-income households face systemic barriers to home ownership due to a lack of access to tailored financial products and formal credit history. SMF sought to address this challenge by creating a scalable, sustainable micro mortgage solution that meets the needs of underserved women while aligning with national affordable housing goals.

Bussiness Objectives

To bring home ownership within reach for millions of underserved women across the country. Through its collaboration with PNM's Mekaar program, SMF aimed to design a micro mortgage product tailored to the real needs of low-income families.

CMO+ Approach / Marketing Goals

SMF and PNM aspired to create a product that resonates with the daily realities of women in the Mekaar community. The goal was to develop an inclusive, thoughtful KPR (mortgage) solution that reflects both market demand and regulatory clarity.

Services Delivered

- a. Comprehensive research and feasibility study of mortgage market, Legal assessment, Risk management evaluation, Financial product modeling, Institutional synergy mapping.
- b. Product design and development.
- c. Market testing of the new product to gather feedback and validate fit.