

Non-Bank Sharia Housing Purchasing Decision Segment: Is a Sustainable Halal Lifestyle Important as Moderation?

Erike Anggraeni¹, Khavid Normasyhuri², Siti Nurohmah³

¹Faculty of Islamic Economics and Business, State Islamic University Raden Intan Lampung, Jl. Endro Suratmin, Sukarame, Kec. Sukarame, Kota Bandar Lampung, Lampung 35131, Indonesia, erike@radenintan.ac.id

²Faculty of Islamic Economics and Business, State Islamic University Raden Intan Lampung, Jl. Endro Suratmin, Sukarame, Kec. Sukarame, Kota Bandar Lampung, Lampung 35131, Indonesia, khavidnormasyhuri2@gmail.com

³Faculty of Islamic Economics and Business, State Islamic University Raden Intan Lampung, Jl. Endro Suratmin, Sukarame, Kec. Sukarame, Kota Bandar Lampung, Lampung 35131, Indonesia, snurohmah13@gmail.com

Abstract. Researchers focus on looking at the relationship between price and digital marketing and whether a sustainable halal lifestyle can strengthen or weaken non-bank sharia-based housing purchase decision making. Quantitative in this study using SmartPLS 3.0. Primary data was collected from respondents, namely consumers of non-bank Islamic housing by taking samples using purposive sampling and using 500 samples. Data is collected by accessing the Google form and the indicator measurement is the Likert scale. The results of the study provide the fact that price and digital marketing have a positive relationship with non-bank sharia housing purchase decisions. A sustainable halal lifestyle strengthens the relationship between price and digital marketing on purchasing decisions for non-bank sharia housing. This study is expected to be able to identify market opportunities and provide a reference for sharia housing developers to be able to develop housing concepts that are innovative and in line with market demands and understand and respond to the needs and preferences of buyers who live a halal lifestyle.

Key words: Digital marketing, prices, purchasing decisions, sharia housing, sustainable halal lifestyle.

Abstrak. Peneliti memfokuskan diri untuk melihat hubungan antara harga dan digital marketing serta apakah gaya hidup halal berkelanjutan mampu memperkuat atau justru memperlemah pengambilan keputusan pembelian perumahan berbasis syariah non bank. Kuantitatif dalam penelitian ini menggunakan SmartPLS 3.0. Data primer dikumpulkan dari responden yakni konsumen perumahan syariah non bank dengan pengambilan sampel menggunakan purposive sampling serta menggunakan 500 sampel. Data dikumpulkan dengan akses Google form dan pengukuran indikator adalah skala Likert. Hasil penelitian menunjukkan bahwa harga dan digital marketing memiliki hubungan positif terhadap keputusan pembelian perumahan syariah non-bank. Gaya hidup halal berkelanjutan memperkuat hubungan harga dan digital marketing terhadap keputusan pembelian perumahan syariah non-bank. Kajian ini diharapkan mampu mengidentifikasi peluang pasar serta memberikan referensi bagi developer perumahan syariah untuk dapat mengembangkan konsep perumahan yang inovatif dan sesuai dengan tuntutan pasar dan memahami serta merespons kebutuhan dan preferensi pembeli yang menjalani gaya hidup halal.

Kata Kunci: Digital marketing, gaya hidup halal berkelanjutan, harga, keputusan pembelian, perumahan syariah.

INTRODUCTION

COVID-19 is a respiratory virus, this virus can be transmitted through close contact, respiratory droplets, or sharing items that have been touched by an infected person. The World Health Organization (WHO) stated at the end of December 2019 that the Coronavirus Disease 2019 had spread to pandemic levels (United Nations, 2020). When the first case of Corona Virus Disease 2019 (COVID-19) was discovered on March 2 2020 in Indonesia, the government immediately mobilized various resources to stop the spread of the virus (Tanrıvermiş, 2020). Health, business, society, culture and all have been shown to be severely affected by COVID-19. Efforts to handle the COVID-19

situation were accelerated by the implementation of a number of sectoral strategic initiatives aimed at saving the national economy.

As of 5 May 2023, cases of COVID-19 will no longer be considered a Public Health Emergency of International Concern (PHEIC) (Are et al., 2023). The Indonesian COVID-19 Handling Task Force issued Circular Letter (SE) Number 1 of 2023 concerning Health Protocols During the Transition Period of the Endemic Corona Virus Disease 2019 (COVID-19), which states that it is permissible not to wear a mask if in good health, based on the development of the situation the spread of the SARS-CoV-2 virus in various countries in the world and the results of cross-sectoral evaluations (Bernhard et al., 2023). During the transition period of the COVID-19 pandemic, various industries including the real estate sector, especially the housing market, experienced fluctuations in sales. Although there are still house buying and selling transactions on the market, the pattern of buyer activity has shifted in recent years (Mohammed et al., 2021).

On the other hand, in the transition to the endemic era of COVID-19, the trend of sharia-based houses has begun to be looked at. This is as a result of the growing trend of halal lifestyle in society which increases people's need for property, including sharia housing during the transition period endemic to COVID-19 (Fauzi and Rahadi, 2021). One type of real estate known as sharia housing is the buying and selling process carried out in a manner that is in accordance with Islamic sharia law. It is the concept of an ownership system that is run according to Islamic principles that is what is meant when people talk about sharia (Umam, 2021).

Sharia housing transactions are based on Islamic law which states that muamalah transactions can be carried out as long as they are consensual and do not violate the norms set by sharia. Laws that cannot be violated by muamalah transactions include those that regulate sharia housing transactions. However, the participation of notaries in sharia housing transactions that do not involve banks is very significant, and this is considered sufficient for the legal aspects of the activities involved in the transaction (Dewi and Suryaningsih, 2020).

Sharia housing that does not include a bank is believed to have a high degree of freedom because it does not require Indonesian Bank (BI) checking, does not require an income slip, so it is ideal for non-formal entrepreneurs such as traders. Additionally, there are no confiscations, no fines, and no usury associated with this type of housing (Rahadi et al., 2021). In addition, to practice it, the *Isthisna* Contract is used. This is a type of sale and purchase contract in the form of an order to the manufacturer to produce a certain item, with the arrival of the buyer (*mustashni*) and the seller (*shani*) who made it. agreement on the criteria and requirements that must be met (Indraswara et al., 2022).

In purchasing sharia housing products, there are several main considerations that influence consumers in making sharia housing purchasing decisions. These factors include price, digital marketing and a sustainable halal lifestyle. Price is one of the components that make up a flexible marketing mix, indicating that it is often open to modification. Customers will consider whether a product is within their price range or not before deciding whether or not to make the final purchase. Customers will check whether a product is in accordance with their financial capabilities or not (Firman, 2022)

Mardani et al. (2020) providing that prices have a significant impact on people's choices regarding housing acquisition. But, different with Rozikin et al. (2021) who stated that there is no relationship between price and the decision made to buy something. Digital marketing is also another indicator of consumer decisions regarding purchasing sharia-compliant homes.

During the transition period of the COVID-19 endemic era, digital marketing is becoming increasingly important in corporate and business marketing strategies. The pandemic has drastically changed the way people interact, work, shop and seek information. During the transitional period of the COVID-19 pandemic, traditional methods of promoting real estate have been replaced by virtual

methods (Sylvana et al., 2020). Marketing activities, including branding, that utilize various web-based media, such as blogs, websites, email or other social networks, are collectively referred to as digital marketing (Yunita, 2020).

Sharia housing developers use digital communication methods known as digital media channels to promote housing products through internet media in the hope of attracting and persuading buyers to make purchase transactions. Most customers in today's market have access to and use a variety of digital media, including computers, mobile devices, and social media (Dolega et al., 2021). Islamic housing developers provide opportunities to simplify spending through these digital channels, enabling them to connect with customers and increase sales (Khabibah et al., 2021).

Taufik and Febrianto (2022) conveyed the finding that digital marketing has a significant impact on the choices people make about buying property. In addition, research conducted by (Oktaviani et al., 2022) led to the conclusion that effective digital marketing will lead to more informed consumer choices.

On the other hand, Armanto and Gunarto (2022) stated that digital marketing has no significantly different effect with no effect at all on the results of home sales. The phenomenon of a sustainable halal lifestyle in purchasing non-bank sharia housing is a trend that is growing and attracting attention among the public. It is a response to the needs of individuals or families who want to live a life that conforms to sharia principles and consider sustainability factors in choosing their place of residence (Putri and Sunesti, 2021). A sustainable halal lifestyle pays attention to aspects such as clean sanitation, separation between men's and women's bathing facilities, and an environment that supports sharia life. In purchasing non-bank sharia housing, infrastructure designed according to sharia principles provides a sense of security and comfort for the residents (Fachrurazi et al., 2022).

A sustainable halal lifestyle involves fulfilling needs in a way that is halal and economically sustainable. Non-bank sharia housing selected based on this indicator can offer financing facilities in accordance with sharia principles, thus ensuring economic sustainability in the long term (Fuadi et al., 2022). According to (Piosik, 2020), the sustainable halal lifestyle in sharia housing is a concept that combines Islamic sharia principles with modern sustainability practices. Sharia housing, basically, is a form of housing that is designed and developed in accordance with the principles of Islamic sharia, which includes not only financial aspects but also social and environmental aspects. In this context, a sustainable halal lifestyle emphasizes the importance of balancing human needs with environmental sustainability, while still complying with Islamic values and laws.

Besides that, Sunesti and Putri (2022) explained that a sustainable halal lifestyle includes concern for the environment and efforts to minimize negative impacts on nature. In purchasing non-bank Islamic housing, this means choosing a developer who has a commitment to environmentally friendly practices, such as the use of renewable energy, good waste management, and paying attention to greenery. A sustainable halal lifestyle can be an important guide in choosing non-bank sharia housing that is in accordance with sharia values and the needs of individuals or families who want to live a consistent and sustainable halal lifestyle (Garcia and Figueira, 2021).

During the current COVID-19 endemic transition, apart from price and digital marketing, a sustainable halal lifestyle also plays an important role in purchasing non-bank sharia housing. The sustainable halal lifestyle reflects the Muslim community's awareness of fulfilling needs in accordance with sharia principles and Islamic values (Amin et al., 2022). Studies that focus on housing marketing are extensive. However, the scope of this research is limited to the issue of price, digital marketing and a sustainable halal lifestyle in non-bank sharia housing. Therefore, in this study the researchers focused on looking at the relationship between price and digital marketing and whether a sustainable halal lifestyle can strengthen or weaken non-bank sharia-based housing purchase decisions. Research on prices, digital marketing, and sustainable halal lifestyles in

purchasing non-bank sharia housing is very important to do as a form of comprehensive market analysis.

It is very important to carry out research regarding non-bank sharia-based housing purchase decisions in Lampung Province during the transition period from the COVID-19 pandemic to become endemic. Lampung Province, as one of the regions with significant economic and population growth in Sumatra, presents a unique opportunity to study the dynamics of the sharia housing market. In addition, the increasing interest in halal lifestyles and sharia finance in Indonesia makes this research very important to see how these factors influence consumer behavior.

Lampung is a representation of stable economic growth in Indonesia, with population growth continuing to increase and the development of the property sector. Amid increasing interest in Islamic finance in Indonesia, this research can provide important insights into how pricing and digital marketing strategies influence purchasing decisions in the Islamic housing sector. This is important because non-bank financing models offer alternatives that are inclusive and accessible to various levels of society that may not be served by traditional financial institutions. A sustainable halal lifestyle is becoming increasingly important for Indonesian consumers, not only in food consumption but also in other lifestyle choices including housing.

Lampung, with its social and cultural diversity, is an ideal place to research how these values are modified and moderated in the local context, and how they influence sharia property purchasing preferences and decisions. Lampung has several sharia housing projects that are developing, and understanding local market dynamics will provide strategic advantages for developers and marketers. This includes understanding how effective digital pricing and marketing strategies are in attracting market segments interested in sharia and sustainable products. In Lampung Province, where the Muslim population is quite significant, implementing a sustainable halal lifestyle can be a driving factor in purchasing decisions. Many consumers are not only looking for a comfortable and affordable place to live, but also one that is in line with their religious values. Sharia housing that integrates sustainability principles can offer significant added value for consumers.

By conducting this research, we can understand the specific preferences and needs of prospective buyers in the context of non-bank sharia housing. This research can assist in identifying market opportunities that may have been missed before. By understanding the preferences and needs of buyers who live a sustainable halal lifestyle, developers can develop housing concepts that are innovative and in line with market demands. It is important for non-bank Islamic housing developers and marketers to understand and respond to the needs and preferences of buyers who live a sustainable halal lifestyle. They can consider aspects such as eco-friendly design, technology integration, and facilities that support a healthy and halal lifestyle.

LITERATURE REVIEW

Theory of Buying Decision

Purchasing decision by Kotler and Armstrong in 1970 explain that a person's disposition to buy or use a product, either in the form of a commodity or service, which they feel will please them and are ready to take the risks that may occur is known as a purchase decision (Nurmawati, 2021). Several parties are involved in the process of making purchase choices. These parties can act as role takers, idea generators, influencers, decision makers, buyers or users (Bao et al., 2021). This has a direct bearing on marketing, i.e. how marketers can implement plans or how they can better understand the reality of a problem.

Consumer choice is shaped by a variety of factors, including the state of the global economy, the state of technology, the political situation, cultural circumstances, goods, price, location, promotion, tangibles, people and procedures. To cultivate a customer mentality processes all available

information and arrives at a decision in the form of a response indicating what product to buy (Liu et al., 2020). The relationship between purchasing decision theory in this study is that financial economic factors which include price and technological factors which include digital marketing as a significant value by consumers in deciding to purchase sharia housing in Bandar Lampung City.

Digital Marketing Theory

Dave Chaffey and Fiona Ellis Chadwick explained that the practice of advertising goods and services in creative new ways, utilizing database-based distribution channels to convey one's message to consumers and customers in a way that is timely, relevant and as cost-effective as possible (Ullah et al., 2021). Digital marketing is an innovative way to use databases and reach consumers individually, cost-effectively and more timely. Digital marketing as for the targeted, measurable and interactive marketing of goods or services using digital technology to reach and convert prospects into customers and retain them (Ullah et al., 2021). Its main objective is to promote brands, form preferences, and increase sales through several digital marketing techniques.

The digital revolution triggers digital-based activities and is increasingly widespread and creates an explosion of information and data flooding (Dumitriu and Popescu, 2020). The relationship between digital theory and this research is that information messages delivered through digital marketing have a contribution as a means of sharing stimulus in the form of information messages to improve the quality of information, so it has an impact on decision making for prospective Islamic housing consumers in Bandar Lampung City.

Buying Decision

Purchasing decisions are consumers' understanding of the wants and needs of a product by assessing existing sources by setting purchase goals and identifying alternatives so the decision makers buy accompanied by behavior after making a purchase (Alipour et al., 2020). The purchase decision is the decision-assessment stage that causes the buyer to form a choice among several brands that are incorporated in the choice set and form an intention to buy (Akly et al., 2020).

Purchasing decisions as a reason for how consumers make choices about buying a product that suits their needs, desires and expectations, so it can lead to satisfaction or dissatisfaction with the product which is influenced by several factors including family, price, digital marketing, and product quality (Maslova and King, 2020). Purchasing decisions are the results or continuations that are carried out by individuals when faced with certain situations and alternatives to behave in meeting their needs. Consumer behavior will determine decision making in their purchases (Ullah et al., 2021). Consumer decision as an integration process that combines knowledge to evaluate two or more alternative behaviors, and choose one of them. The result of this integration process is a choice, which is presented cognitively as a desire to behave (Yunaida and Hanum, 2019).

Sharia Housing

Sharia housing refers to a kind of property where the sale process adheres to the principles of Islamic sharia. Sharia is the concept that the system of ownership is conducted in accordance with Islamic beliefs. Put simply, the acquisition of sharia-compliant home is conducted without the involvement of a bank, without any interest charges, penalties, insurance requirements, confiscation risks, or complicated contractual arrangements (Amin, 2020). Sharia-compliant housing provides a solution for Muslims who want to purchase a property without involving any interest-based transactions. Sharia housing, in essence, refers to a kind of housing where the transaction process adheres strictly to the principles of Islamic sharia.

The meaning of sharia housing is more to its more sharia ownership scheme (Utama, 2021). Sharia housing, also known as sharia-compliant housing, is a home ownership structure that follows contracts aligned with Islamic sharia law. This sharia developer abstains from using the services of any financial institution, whether it be a banking or non-banking entity, throughout the process of

purchasing and selling (Juliana et al., 2020). The process of buying and selling houses only involves two parties, namely the seller (sharia property developer) and the buyer (consumer). The advantages offered by houses from sharia developers and what distinguishes them from other sharia housing, especially those that use the services of banking financial institutions, include not applying usury or interest, fines, confiscations, BI checking processes, and so on (Daud et al., 2020).

In the sharia concept, if a dispute occurs, it will be sought first through deliberation, if it cannot be resolved by deliberation, then it can be resolved through legal channels as stated in the agreement signed by both parties. The concept of sharia-based housing is a transaction model that is far from causing disputes because both parties have good intentions and are mutually beneficial and there are no tyrannical practices between the two parties (Sholikah et al., 2020).

The development of sharia-based housing is very helpful for people who don't have a home, especially for people who can't afford it, how come this practice will prevent both parties from being involved in usury practices so they avoid committing sins, as a result of usury transactions developed by ribawi transactions with an increase in and late fees where consumers are no longer able to pay, not a few of the people who have to lose the money that has been deposited and lose the house that has been purchased, because it has become a common sight in almost every housing that uses the ribawi concept, there are houses that are confiscated by the bank (de Macedo et al., 2022).

Price

Price is one element of the marketing mix that generates revenue; other elements generate costs. Price also communicates the intended value positioning of the company's product or brand to the market (Sarjana et al., 2019). Price is an exchange rate that can be equated with money or other goods for the benefits derived from an item or service for a person or group at a certain time and a certain place (Azahraty, 2020).

Currently consumers are starting to be more careful in choosing and evaluating the products or services they want to consume, this will also directly have an impact on how consumers can be smarter in choosing prices that match their abilities and expectations (Rehm and Yang, 2021). Therefore, nowadays many companies are starting to pay more attention to the pricing of products and services, especially how the strategy they implement can match the needs of consumers who are the target market. Cheap prices are not always the main consideration for consumers in choosing a product (Farhat and Marnas, 2022).

At present the problem of low or high prices is no longer a major issue but rather how the price offered can be formed in consumer perceptions into a price that has more value for buyers and companies. One of the pricing strategies that many companies implement today is final pricing (McCord et al., 2020).

Price is an important variable used by consumers for various reasons, both for economic reasons which will indicate that low prices or prices that are always competitive are one of the important variables to improve marketing performance, as well as psychological reasons where price is often considered an indicator of quality and therefore pricing is often designed as one of the sales instruments as well as a determining competition instrument (Sivadasan et al., 2020). Chen et al. (2020) stated that price as an indicator in driving the purchase decision of the type of house. BuHamdan et al. (2021) finding price has an important role in making decisions for purchasing housing.

Digital Marketing

Digital marketing is the promotion of products or brands through one or more forms of electronic media. Digital marketing is often called online marketing, internet marketing or web marketing (Liang et al., 2020). Even though it is made with a computer and in electronic form, promotions through

radio, television and digital print in the form of billboards or banners do not include digital marketing because they do not offer instant feedback and reports.

Digital marketing is sometimes referred to as online marketing, internet marketing, or cyber marketing (Saura, 2021). Conducting promotions via various channels, such as ads and publications, may be done through traditional offline methods or through online digital methods. Traditional advertising promotion is conducted through print media and outdoor media, including banners, billboards, and other mediums (Dwivedi et al., 2021).

Promotion of digital advertising can be done on the internet and mobile devices such as cellphones and tablets in the form of web pages, sending e-mails, video streaming, and communicating via social media with applications or apps Facebook, Twitter, Instagram, Line, and others. Digital marketing can also be interpreted as an effort to promote a brand using digital media that can reach consumers in a timely, personal and relevant manner (Sopiyan, 2022). As in research from Low et al. (2020), providing emerging housing marketing technology facts can improve the buying decision process in residential housing purchases. Identification results by Chylinski et al. (2020) providing a stimulus that marketing with a digital marketing model has a real impact on consumers in making decisions in buying housing.

Sustainable Halal Lifestyle

Halal lifestyle is a lifestyle that follows Islamic religious principles and adheres to the rules set out in the Qur'an and hadith. The halal lifestyle also includes aspects of human relations, including maintaining politeness, mutual respect, and practicing Islamic values in daily interactions with others. Halal lifestyle is a holistic concept, which aims to live a life in accordance with the teachings of Islam and seek the pleasure of Allah SWT (Soehardi, 2022).

A sustainable halal lifestyle refers to a lifestyle that combines Islamic religious principles with the principles of sustainability or environmental sustainability. This includes practices that pay attention to social, economic and environmental aspects in every aspect of daily life. A sustainable halal lifestyle combines Islamic religious values with concern for planetary sustainability and social welfare. This reflects awareness of our responsibility as human beings to protect and preserve the natural environment and to improve the quality of life for society in a fair and sustainable manner (Rahmi, 2022).

A sustainable halal lifestyle in buying sharia housing refers to choosing, buying and living in properties that comply with sharia principles in Islam, while paying attention to aspects of sustainability or environmental sustainability (Patrianti et al., 2021). Through a sustainable halal lifestyle in purchasing sharia housing, we can live our lives according to the principles of the Islamic religion while paying attention to our responsibilities as humans in protecting and preserving the natural environment and encouraging a sustainable quality of life for us and for future generations (Meylinda and Matondang, 2023).

Developmental Hypothesis

Prices and purchase decisions for non-bank sharia-based housing in the transition of the COVID-19 endemic era

Price has a very important role in influencing consumer purchasing decisions for a product, including sharia housing in the transition era of the COVID-19 pandemic. Success in pricing is a key element in the marketing mix (Heruwanto et al., 2020). Price is an important variable used by consumers for various reasons, both for economic reasons which will indicate that low prices or prices that are always competitive are one of the important variables to improve marketing performance, as well as psychological reasons where price is often considered an indicator of quality and therefore pricing is often designed as one of the sales instruments as well as a determining competition instrument (Ciamas et al., 2021).

According to Al Qorni and Juliana (2020), the price level has a significant impact on the choice to buy sharia-compliant property. Then Kumala and Anwar (2020) provide evidence of the influence of prices on sharia-based housing purchase decisions. The developed study formulates a hypothesis:

H1: There is a positive relationship between price and sharia housing purchasing decisions in the transition era of the COVID-19 endemic

Digital marketing and non-bank sharia-based housing purchase decisions in the transition of the COVID-19 endemic era

The COVID-19 pandemic transition has changed business dynamics for many organizations globally. Recent advancements in technology have led to digital marketing in its application to residential as residential marketing strategies and practices (Behera et al., 2020). Digital marketing is one of the strategies in which business electronics utilize data analysis to convey individual marketing messages to existing users, especially potential customers (Papageorgiou et al., 2020). Digital marketing is the expansion of various ways to promote products and services such as housing for housing through digital channels such as computers, mobile phones and other digital media. These channels are used to shape buying decisions, build and maintain relationships with customers (Levy et al., 2020).

Study from Dash and Chakraborty (2021) provide evidence that dimensions of digital marketing strategy in the era of the COVID-19 pandemic were able to play a good role in consumer decision making and increase customer satisfaction. Then the identification results from the research of Rabiei-Dastjerdi et al. (2021) provide marketing digitalization facts to support purchasing decisions. The developed study formulates a hypothesis:

H2: There is a positive relationship between digital marketing and purchasing decisions for sharia housing in the transition to the COVID-19 endemic era

Prices and purchase decisions for non-bank sharia-based housing moderated sustainable halal lifestyle in the transition of the COVID-19 endemic era

A sustainable halal lifestyle involves choosing an environment that supports halal living, such as easy access to facilities that comply with sharia principles, such as mosques, Islamic schools, and halal markets. In addition, the halal lifestyle also involves choosing an environmentally friendly environment and applying the principles of sustainability in environmental management (Deif and Logan, 2022). In making a decision, it is important to consider that the price you pay is proportional to the quality and facilities provided. Sustainable halal lifestyle is related to long term value. Non-bank sharia housing that promotes a sustainable halal lifestyle generally offers sustainability in aspects such as water, energy and waste management (Guo et al., 2022).

According to research of Selim (2020) while the initial cost may be slightly higher, investing in sustainable housing can help consumers reduce long-term operating costs and provide sustainable environmental benefits. According to Masukujjaman et al. (2023), in making sharia housing purchasing decisions prioritizing sustainable halal prices and lifestyles, it is important to find a balance between affordable prices and conformity with values and lifestyle. The developed study formulates a hypothesis:

H3: A sustainable halal lifestyle strengthens the positive effect of price on purchasing decisions for sharia housing in the transition to the COVID-19 endemic era

Digital marketing and non-bank sharia-based housing purchase decision moderated sustainable halal lifestyle in the transition of the COVID-19 endemic era

Digital marketing can be used as a tool to educate potential buyers about the concept of a sustainable halal lifestyle and related values. Through relevant content and useful information, digital marketing can help increase the awareness and understanding of potential buyers about the importance of a sustainable halal lifestyle in the context of buying housing (Raffi et al., 2022). Thus, potential buyers will be better able to make decisions that are in accordance with consumer values and preferences (Zuhri et al., 2023).

Sissoko et al. (2021) explained that digital marketing helps prospective buyers to interact with housing developers and communities who already live in these housing areas through an online platform. This interaction can provide direct insight and perspective on the experience of living in housing that focuses on a sustainable halal lifestyle. According to Jannah and Al-Banna (2021), purchasing decisions such as housing that prioritizes a sustainable halal lifestyle, digital marketing can be an effective tool to inform, educate, and interact with potential buyers. By utilizing digital marketing wisely, potential buyers will be better able to obtain the information they need and make the right decisions according to their values and preferences regarding a sustainable halal lifestyle. The developed study formulates a hypothesis:

H4: A sustainable halal lifestyle strengthens the positive influence of digital marketing on purchasing decisions for sharia housing in the transition to the COVID-19 endemic era

METHOD

This study uses a quantitative approach and a moderation strategy to investigate variables that can strengthen or reduce the direct relationship between the independent variables and the dependent variable that has an influence on the type or direction of the relationship between variables (Sugiyono, 2017). There are three types of variables that play a role here: independent variables, namely price and digital marketing, moderating variables, namely sustainable halal lifestyles and dependent variables, namely purchasing decisions.

Primary data is data collected directly from individuals participating in research and then used. Using purposive sampling technique with certain considerations namely: Consumers who buy sharia housing both in cash and on credit, buy sharia housing in the city of Bandar Lampung, purchase sharia housing during the transition to the COVID-19 endemic era starting in January 2023 until June 2023. The number of samples used was 500 respondents (Purwanto, 2019). Access to Google forms is used for the data collection process, and a Likert scale is used to evaluate indicators.

Table 1 Operational variables

No.	Variable	Indicator	Scale
1.	Price (X1)	Price affordability Compatibility of price with product quality Price competitiveness Price compatibility with benefits Compliance with the price that can be paid in installments Price comparison with competitive competitors Prices affect consumer purchasing power	Ordinal
2.	Digital Marketing (X2)	Interactive Incentive Program SiteDesign Cost	Ordinal
3.	Sustainable Halal Lifestyle (Z)	Islamic design and layout Halal facilities and environment Environmental sustainability	Ordinal
4.	Buying decision (Y)	The stability of buying after knowing the product information Decided to buy because of the most preferred brand Buy because it suits your wants and needs Bought because of recommendations from others	Ordinal

Source: Authors, 2023.

For the purposes of data analysis, this study used the statistical software SmartPLS 3.0. Statistical findings after the data were processed using the outer model and inner model tests. Instrumentation in the validity test with a convergent validity measuring instrument is carried out by comparing the

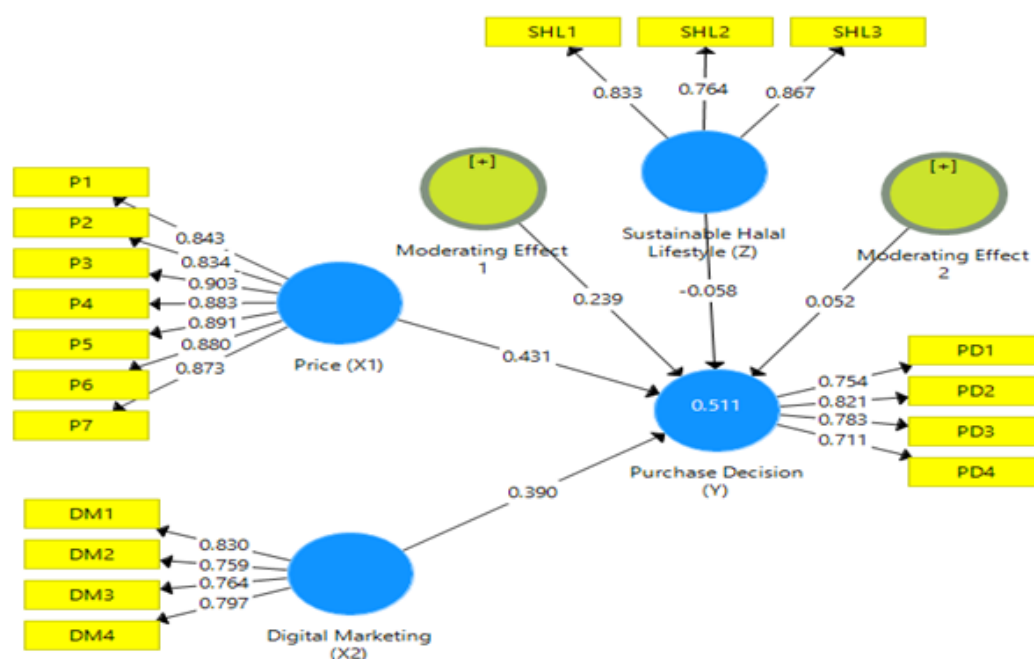
loading factors of latent variables, and the data is declared valid with the resulting number of results greater than 0.70 (Hamid and Anwar, 2019).

The reliability test was carried out by looking at both the Cronbach's alpha value and the composite reliability score with a data validity limit of more than 0.70. Both of these methods require a data validity limit greater than 0.70. When testing an internal model, one looks at the R-square numbers to determine whether or not the model fits. When testing the hypothesis, we look at the p-value and t-statistics, as well as the moderation test, which determines whether the moderating variable (Z) in the study can strengthen or weaken the direct relationship between the independent variables and the dependent variable (Hendriyadi, 2019).

RESULTS AND DISCUSSION

A very important validity test is carried out with the aim of verifying that the research or measurement method or instrument used is accurate, consistent, and reliable. Construct validity tests when used in route analysis were carried out as part of the internal validity process. In conducting validity tests, the first thing that is important to do is to ensure that the measurement tools or instruments used are able to measure the target variable accurately and consistently. Each measuring equipment or instrument used must be verified for accuracy. Conducting validity tests is a critical step in the development and assessment of measurement instruments.

The results of this validity test will provide confidence that the instrument used is able to measure the desired variable accurately and reliably. Validity tests help identify and reduce bias in measurement tools. By assessing the extent to which the measurement tool reflects the construct that really wants to be measured, the researcher can minimize bias that may occur in the data collection process. This shows that the instrument is able to provide correct findings because it is able to measure the desired construct. Researchers will be able to guarantee that the measuring instrument used has good validity if they pay attention to these aspects. This will result in findings from studies or measurements that are more reliable and relevant. Researchers can minimize bias that may occur in the data collection process. This shows that the instrument is able to provide correct findings because it is able to measure the desired construct.



Source: Data processing results, 2023.

Figure 1 Test results from the measurement model

In the context of this investigation, carrying out validity tests with a view to ensuring that the questionnaire questions contain relevant indicators is a significant objective. To perform the discriminant validity test, reflexive indicators are used, and cross loading checks are performed for each variable. The ability of each indicator to distinguish certain model variables from other model variables is what is meant by the term cross-loading. Indicators that do not match the anticipated construction are sought and identified through an evaluation of the loading matrix.

Table 2 Results of implementation of validity test

Variable	Indicator	Loading Value	Information
Price (X1)	P.1	0.843	Valid
	P.2	0.834	Valid
	P.3	0.903	Valid
	P.4	0.883	Valid
	P.5	0.891	Valid
	P.6	0.880	Valid
	P.7	0.873	Valid
Digital Marketing (X2)	DM.1	0.830	Valid
	DM.2	0.759	Valid
	DM.3	0.764	Valid
	DM.4	0.797	Valid
Sustainable Halal Lifestyle (Z)	SHL.1	0.833	Valid
	SHL.2	0.764	Valid
	SHL.3	0.867	Valid
Purchase Decision (Y)	PD.1	0.754	Valid
	PD.2	0.821	Valid
	PD.3	0.783	Valid
	PD.4	0.711	Valid

Source: Data processing results, 2023.

The results of the validity test are presented in Table 2. It can be seen that the indicators for each variable include price (X1), digital marketing (X2), sustainable halal lifestyle (Z) and purchase decision (Y) each of them produces a value that is greater than 0.70. Therefore, all data is considered genuine, and it will be very easy to incorporate them into this investigation. These findings provide evidence that respondents understood the questions asked for each variable in the way they were intended, and that there were no instances of confusion among respondents about the substance of the questionnaire.

Table 3 Results of reliability test implementation

Variable	Cronbach's Alpha	Composite Reliability
Prices (X1)	0.948	0.957
Digital Marketing (X2)	0.797	0.868
Purchase Decision (Y)	0.767	0.852
Sustainable Halal Lifestyle (Z)	0.767	0.862
X1*Z	1.00	1.00
X2*Z	1.00	1.00

Source: Data processing results, 2023.

The reliability test is used to measure the extent to which measurement instruments or research tools are consistent in providing similar results when applied to the same subject or object. By conducting reliability tests, researchers can ensure that the instruments used provide stable results and do not vary randomly. Reliability tests help ensure that the measurement results obtained from research instruments or tools are accurate. High reliability indicates that measurements are taken consistently close to the true value or the value that should be, thus providing confidence in the interpretation of the results.

The reliability test results in Table 3 show that price (X1) obtains the Cronbach's alpha with a result of 0.948 and composite reliability with a result of 0.957. Digital marketing variable (X2) obtains a Cronbach's alpha with a result of 0.797 and composite reliability with a result of 0.868. Sustainable halal lifestyle variable (Z) scores Cronbach's alpha with a result of 0.767 and composite reliability with a result of 0.862. Purchase decision variable (Y) obtains Cronbach's alpha with a result of 0.767 and composite reliability with a result of 0.852.

Moderation variable X1*Z obtains Cronbach's alpha with a result of 1.00 and composite reliability with a result of 1.00. Moderation Variable X2*Z obtains Cronbach's alpha with a result of 1.00 and composite reliability with a result of 1.00 and the numbers obtained from the test results have a value of more than 0.70, it can be stated that the data obtained is absolutely correct and valid. The results provide empirical evidence that the consistency of the questionnaire is said to be very good and reliable, and the questions posed in the questionnaire provide very consistent answers. Reliable and provide empirical evidence that the consistency of the questionnaire is said to be very good and reliable.

Table 4 Structural model test results

Hypothesis	Original Sample	T – Statistics	P-Value
Price (X1) -> Purchase Decision (Y)	3.390	4.522	0.000
Digital Marketing (X2) -> Financial Management (Y)	2.239	5.367	0.000
Sustainable Halal Lifestyle (Z) -> Purchase Decision (Y)	2.615	2.110	0.003
X1*Z -> Purchase Decision (Y)	2.431	3.110	0.001
X2*Z -> Purchase Decision (Y)	2.083	2.814	0.000

Source: Data processing results, 2023.

Results structural model test in Table 4 construction price (X1) has the original sample coefficient with purchase decision (Y) with results 3.390. The t-statistic value is 4.522 (>1.96). The p-value is 0.000 (<0.05). It is absolutely stated that price has a strong influence on purchasing decisions on non-bank sharia-based sharia housing in Bandar Lampung City during the endemic era transition COVID-19.

Results construct value factor on digital marketing (X2) has an original sample coefficient with purchase decision (Y) with a numerical result of 2.239. The t-statistic value is 5.367 (>1.96). The p-value is 0.000 (<0.05). It is absolutely stated that digital marketing has a strong influence on purchasing decisions on non-bank sharia-based sharia housing in Bandar Lampung City during the endemic era transition COVID-19.

Results construct value factors on the moderating variable sustainable halal life style (Z) X1*Z has the original sample coefficient with purchase decision (Y) with a numerical result of 2.431. The t-statistic value is 3.110 (>0.96). The p-value is 0.001 (>0.05). It is absolutely stated sustainable halal lifestyle strengthens the effect of price on purchasing decisions on non-bank sharia-based sharia housing in Bandar Lampung City during the transition to the COVID-19 endemic era.

Results construct value factors on the moderating variable sustainable halal lifestyle (Z) X2*Z has the original sample coefficient with purchase decision (Y) with a numerical result of 2.083. The t-statistic is 2.814 (>0.96). The p-value is 0.000 (<0.05). It is absolutely stated sustainable halal lifestyle strengthens influence of digital marketing on purchasing decisions on non-bank sharia-based sharia housing in Bandar Lampung City during the transition to the COVID-19 endemic era.

Table 5 Test results from R-square value on endogenous variables

Variable	R Square	Adjusted R-Square
Purchase Decision (Y)	0.711	0.704

Source: Data processing results, 2023.

R-square value on Table 5 produces a figure with a gain of 0.711 or 71.1%. This means that the relationship between the variables is 71.1%. Which means that there is a relationship between the independent variable (X), the moderating variable (Z) and the dependent variable (Y).

Prices and Purchase Decisions for Non-Bank Sharia-Based Housing in the Transition of the COVID-19 Endemic Era

The transition to an endemic era saw looser restrictions on movement and social activities than during the peak of the pandemic. While this may increase economic growth compared to lockdown conditions, it may still be slower than pre-pandemic times (Rahmawati et al., 2021). In Indonesia's economic conditions during the transition to the endemic era of COVID-19, not a few Indonesian people have started to change their financial allocation posts for things that are felt to be more urgent. The existence of a transition to the COVID-19 endemic era can result in a decrease in income or income received by individuals and groups in society. During the transition period, several sectors faced job instability due to restrictions on economic activity and changes in consumer habits. Meanwhile, expenses that have to be charged have actually increased due to changes in people's consumption patterns (Rahadi et al., 2022).

On the other hand, property business owners also feel that the property business is experiencing complex problems due to declining public interest in consuming various sharia property products. The transition to the endemic era can cause fluctuations in demand for sharia property, namely sharia housing. Even though there is an increase in demand after restrictions on travel and social activities are lifted, there is also a possibility that demand will decrease if economic uncertainty persists and people are more careful in making property buying decisions (Azizah, 2022). Sales of sharia housing declined because people were reluctant to make the decision to buy a house on a sharia basis because they prioritized household consumption needs in the form of food rather than buying a house (Nugraha and Rahadi, 2022).

However, along the way, of course there are many factors that influence people to decide to buy sharia housing, one of which is price. Price is the amount of something that has value, generally in the form of money that must be sacrificed to get a product (Zhang and Dong, 2020). If the price of the product offered is affordable by the public, then the public will purchase and use these sharia housing products and consumers often use prices to assess conformity with the quality of sharia housing products (Hassan et al., 2021).

The results of the study provide the fact that prices have a positive influence on the decision to purchase non-bank sharia-based housing in Bandar Lampung City during the transition to the COVID-19 endemic era. This is due to sharia housing what consumers choose is a house at a price that can still be reached according to the consumer's income so the consumers who had planned to buy sharia housing before the transition to the COVID-19 endemic era still decided to buy a house. In addition, the price given by sharia housing in Bandar Lampung City is able to provide decent and quality sharia housing and house buildings that have profitable selling points for consumers.

Non-bank sharia housing is able to offer competitive and relatively affordable prices and in accordance with the value and facilities offered. The stability of non-bank sharia housing prices can provide certainty for prospective buyers in making purchasing decisions. During the transition period from the COVID-19 endemic period, if non-bank Islamic housing prices remain stable or even experience a reasonable increase, this can provide confidence for potential buyers.

Not only that, consumers feel that the prices provided by developers for sharia housing in Bandar Lampung City are in accordance with the benefits felt by consumers, such as a peaceful environment that supports religious activities and sharia housing that is able to provide comfortable housing for consumers. Then the comparison of the price of sharia housing with non-sharia housing greatly influences consumer purchasing power where sharia housing in Bandar Lampung City is more affordable and very helpful to people who do not yet have a residence and the management of funds

for non-bank sharia housing is handed over directly to the developer without any third parties for fund managers and easier administratively where there is no BI checking.

The findings of this study are strengthened by the theory of purchasing decisions proposed by Kotler and Armstrong that consumer decisions are influenced by financial economics, technology, politics, culture, products, prices, locations, promotions, physical evidence, people and, process. The relationship between the theory of purchasing decisions and prices on buying decisions on non-bank Islamic housing that is an attitude on consumers to process all information and draw conclusions in the form of responses that appear what products will be purchased and financial economic factors which include price as a significant value by consumers in deciding purchases sharia housing in Bandar Lampung City (John et al., 2020). According to Al Qorni and Juliana (2020), the price level has a significant impact on the choice to buy sharia-compliant property. Kumala and Anwar (2020) supports that prices affect sharia-based housing purchase decisions.

Price is something that plays a very important role in a business because by providing prices that consumers can afford, they will be able to attract consumer buying interest (Subagya, 2021). The high consumer decision in purchasing sharia housing in Bandar Lampung City is influenced by prices. Therefore, pricing is very important to be carried out by sharia housing developers. When setting prices, sharia housing developers must also pay attention to consumer perceptions of price and how these perceptions influence consumer purchasing decisions on sharia housing in Bandar Lampung City.

Digital Marketing and Non-Bank Sharia-Based Housing Purchase Decisions in the Transition of the COVID-19 Endemic Era

The transitional era of the COVID-19 endemic is a big challenge for the movement of the Indonesian and world economies. A number of sectors experienced weakening, including the property sector, namely housing (Qian et al., 2021). In the property business in Indonesia, this virus is also having a serious impact. During the COVID-19 endemic transition, housing business activities were sluggish and it could be said that some business actors, including developers, experienced severe losses (Igamo et al., 2023). The high operational costs of the property business are not in line with revenue, because sales are also down. This condition certainly caused the Indonesian property industry to experience a fairly severe decline (Allen-Coghlan and McQuinn, 2020).

During the transitional era endemic to COVID-19, housing developers are utilizing technology to buy and sell digitally and as a form of increasing competition in business and selling housing products. In the midst of a transition in the endemic era of COVID-19, it forces a marketer to be able to formulate an appropriate marketing strategy (Kirikkaleli et al., 2021). Sharia housing developers continue to develop themselves by carrying out various kinds of promotional programs with the aim of maintaining the existence of housing sales to face increasingly tough competition and attract consumers to make purchases and change marketing strategies to be more targeted especially during the endemic COVID-19 transition period through digital marketing (Selvi et al., 2021).

Digital marketing is a means of introducing products and services to the public and potential customers via the internet, such as delivering information in the form of attractive videos or photos using social media, websites, YouTube, e-commerce, and others. Digital marketing as a way to help market products by expanding market reach, and disseminating information to consumers via the internet as well as an alternative tool in choosing and making decisions to make purchasing decisions including buying housing (Tien et al., 2020).

The results of the study provide the fact that digital marketing has a positive influence on the decision to purchase non-bank sharia-based housing in Bandar Lampung City during the transition to the COVID-19 endemic era. This is because digital marketing represented by sharia housing developers in Bandar Lampung City through marketing content, information provided and social media makes it easy for consumers to find and obtain the desired sharia housing product information. The promotions

carried out by sharia housing developers are very attractive so as to attract consumers who right on target, then encourage them to become consumers, and finally be able to increase purchasing decisions on sharia housing in Bandar Lampung City. With digital marketing supported by the active and massive use of social media, consumers are increasingly familiar with sharia housing products in Bandar Lampung City so the buying interest and purchasing decisions are increase.

Besides that, digital marketing is able to reach a wide geographical area so the information provided by developers regarding sharia housing in Bandar Lampung City can be known by consumers from various places which of course stimulates the emergence of consumer desires to buy which is ultimately determined by the buying behavior of sharia housing. Not only that, with digital marketing, the relationship between sharia housing developers and consumers is enriched with two-way modes of communication provided by social media so sharia housing developers and consumers are able to communicate intensely and developers are able to convey information, persuade, influence consumers to be willing to accept, buy, and be loyal to sharia housing products provided by developers, so consumers make decisions to buy sharia housing.

The findings of this study are reinforced by digital marketing theory by Dave Chaffey and Fiona Ellis Chadwick that information messages conveyed through digital marketing have a contribution as a means of sharing stimulus in the form of information messages to improve the quality of information. The relationship between digital marketing theory in supporting digital marketing towards purchasing decisions for sharia non-bank housing is that digital marketing allows housing developers to personalize and better target in communicating with consumers. Through data and analysis, housing developers can understand consumer preferences and needs in greater depth. Thus, they can convey relevant messages and target more specific potential consumers.

Good personalization and targeting can increase the influence on purchasing decisions on sharia non-bank housing in Bandar Lampung City (Zhang et al., 2023). The findings in the results of this study is in line with study of Dash and Chakraborty (2021) which stated that the dimensions of digital marketing strategy in the era of the COVID-19 pandemic were able to play a good role in consumer decision making and increase customer satisfaction. Besides the explanation, Rabiei-Dastjerdi et al. (2021) supports that digitalization is able to influence consumers in making purchasing decisions. The use of digital marketing is the most appropriate solution for sharia housing developers to survive amid the COVID-19 pandemic, both in terms of marketing and online transactions (Matidza et al., 2020). Thus, many consumers choose sharia housing products because they know clear information about sharia housing products of very good quality and in accordance with their needs and desires.

Prices and Purchase Decisions for Non-Bank Sharia-Based Housing Moderated Sustainable Halal Lifestyle in the Transition of the COVID-19 Endemic Era

The transition to the COVID-19 endemic era has encouraged non-bank sharia-based housing developers to adapt to changing situations. Prices for non-bank sharia-based housing have been adjusted. This can happen due to a decrease in demand or the efforts of developers to meet the needs of consumers who are more price sensitive. In addition, developers can also integrate the concept of a sustainable halal lifestyle in housing designs and facilities (Mat et al., 2020).

A sustainable halal lifestyle encompasses adherence to sharia principles while simultaneously prioritizing environmental and overall sustainability. This encompasses the use of sustainable energy sources, optimized water purification methods, adoption of eco-friendly products, and establishment of a healthful and ecologically conscious setting (Redjo et al., 2020). Consumers who are aware of a sustainable halal lifestyle tend to look for housing that meets these standards. Non-bank sharia-based housing developers who are able to accommodate these needs can have a competitive advantage in attracting buyers who are concerned about these aspects (Novianto et al., 2022).

The results of the study provide facts about a sustainable halal lifestyle strengthening the effect of prices on non-bank sharia-based housing purchase decisions in Bandar Lampung City during the

transition era of the endemic COVID-19. This is because a sustainable halal lifestyle includes environmental aspects are important to many consumers. Consumers are looking for housing that is environmentally friendly, uses renewable energy and has good waste management practices. In this context, developers who offer non-bank sharia-based housing prices with a focus on environmental sustainability will attract consumers who care about this.

A sustainable halal lifestyle that reflects religious values can also strengthen the price effect, as consumers who prioritize this aspect are willing to pay more to obtain housing that conforms to their beliefs and principles. Consumers who adopt a sustainable halal lifestyle also tend to seek energy-efficient housing. They are looking for homes that are equipped with energy-efficient technologies or lighting systems that are environmentally friendly. Developers who are able to provide housing with these features can attract consumer attention and influence purchasing decisions.

The sustainable halal lifestyle also reflects consumers' desire to live in a healthy and quality environment. Consumers may look for housing that has green open spaces that support a healthy and active lifestyle. Developers who take this aspect into account in their housing planning and design can attract consumers who value a good quality of life. A sustainable halal lifestyle can also affect consumer perceptions of the value of investment in housing. Consumers who have this lifestyle view non-bank sharia-based housing as a long-term investment that complies with sharia principles. They may perceive the higher price as a return investment given the potential long-term benefits of owning housing that complies with Islamic principles and a sustainable halal lifestyle.

The findings of this study are in accordance with the theory of purchase decision by Kotler and Armstrong. The theory of purchase decision stated that the purchasing decision process as a sequence of activities carried out by customers before they purchase a product or service. This process consists of recognizing a problem, seeking information, evaluating options, making decisions, and evaluating purchase outcomes (Lubowiecki-Vikuk et al., 2021).

The relationship between purchasing decision theory and the results of this research is that a sustainable halal lifestyle is a concept that combines the principles of halal life (in accordance with Islamic religious principles) with sustainability, namely considering environmental, social and economic aspects in decision making (Akkaya, 2021). In the context of non-bank sharia-based housing, purchasing decisions will be influenced by several factors, including price. Consumers will evaluate the benefits obtained from non-bank sharia-based housing compared to the price that must be paid. Perceived good value, where the perceived benefits outweigh the price paid, can influence purchasing decisions (de Palma et al., 2022).

The results of this study is in line with the study of Selim (2020) which stated that the initial cost may be slightly higher, investing in sustainable housing can help consumers reduce long-term operating costs and provide sustainable environmental benefits. Besides, the explanation from Masukujjaman et al. (2023) supports that in making sharia housing purchasing decisions prioritizing sustainable halal prices and lifestyles, it is important to find a balance between affordable prices and conformity with values and lifestyle.

The sustainable halal lifestyle is based on sharia principles in the Islamic religion. Consumers who are committed to Islamic religious values tend to seek housing that conforms to these principles. They will consider price as part of alignment with upheld sharia principles. Therefore, housing prices that meet sharia criteria will be an important factor in purchasing decisions for consumers who prioritize a sustainable halal lifestyle (Cao et al., 2022).

Digital Marketing and Non-Bank Sharia-Based Housing Purchase Decision Moderated Sustainable Halal Lifestyle During the COVID-19 Endemic Transition

A sustainable halal lifestyle is a concept that emphasizes the importance of living a halal lifestyle by considering its impact on the environment and the welfare of mankind as a whole. During the

transition to the COVID-19 endemic era, awareness of sustainability and environmental protection has increased, and this has become a point in purchasing decisions for sharia non-bank housing (Wicaksono et al., 2022).

Many potential sharia housing buyers are currently looking for properties that not only comply with sharia requirements, but are also environmentally friendly and sustainable. They may seek housing with a design that optimizes energy use, the use of environmentally friendly building materials. In the transition era endemic to COVID-19, many people rely on digital platforms to find information, explore property options, and communicate with property agents (Arli et al., 2023). Digital marketing enables Islamic property developers to promote the sustainable features of their housing to potential buyers. Through a digital platform, prospective buyers can access the necessary information about the sustainability of sharia housing, review housing visualizations. All of this helps potential buyers make a more informed purchase decision with sustainability in mind (Al-Issa and Dens, 2023).

The results of the study provide facts about a sustainable halal lifestyle strengthening the influence of digital marketing on non-bank sharia-based housing purchase decisions in Bandar Lampung City during the transition era of the endemic COVID-19. This is because digital marketing is the main channel for seeking information and conducting transactions and through digital platforms, property developers can promote non-bank sharia-based housing with a focus on sustainability. They can use smart digital marketing strategies to convey messages about sustainable housing features, such as green technology, the use of renewable energy, or efficient waste management. Digital marketing makes it easy for property developers to convey complete and educational information about the sustainability of the non-bank sharia-based properties they offer.

Through digital channels such as websites, social media and online advertisements, potential buyers can gain knowledge about the sustainable features of the housing. Therefore, prospective buyers can understand the benefits and added value provided by sustainable non-bank sharia-based housing. Digital marketing allows potential buyers to easily access this information and consider it in the buying process. Digital marketing plays an important role in reaching potential buyers and influencing their purchasing decisions. A sustainable halal lifestyle can be strengthened through relevant digital content, such as articles on sustainability or testimonials from buyers who consider these aspects. A sustainable halal lifestyle is an important factor for prospective buyers who want to buy a property that complies with sharia principles and also considers sustainability aspects.

The findings of this study are reinforced by digital marketing theory by Dave Chaffey and Fiona Ellis Chadwick. The theory state that a marketing approach that uses digital platforms and digital technology to achieve marketing objectives to consumers in making decisions. The relationship between digital marketing theory and a sustainable halal lifestyle on purchasing decisions for non-bank Islamic housing, digital marketing can help non-bank Islamic housing developers reach prospective buyers who have an interest in a sustainable halal lifestyle (Yang and Che, 2020).

By using the right digital marketing strategies, such as search engine optimization (SEO), social media marketing, online advertising, and relevant content, real estate developers can increase their visibility among target audiences who have an interest in sustainable halal lifestyles. Digital marketing theory highlights the importance of consumer engagement and interaction in creating strong relationships (Arrigo et al., 2021).

In the context of a sustainable halal lifestyle, digital marketing can be used to build consumer engagement through social media platforms, blogs and online forums. Through interesting and interactive content, housing developers can build an online community that supports a sustainable halal lifestyle. This engagement and interaction can strengthen the relationship between a real estate developer and a potential buyer, and influence their buying decision (Ding and Li, 2021).

The results of this study is in line with the study of Sissoko et al. (2021) which explained that digital marketing helps prospective buyers to interact with housing developers and communities who already live in these housing areas through an online platform. This interaction can provide direct insight and perspective on the experience of living in housing that focuses on a sustainable halal lifestyle. Jannah and Al-Banna (2021) stated that by wisely utilizing digital marketing, prospective buyers will be better able to obtain the information they need and make the right decisions according to their values and preferences regarding a sustainable halal lifestyle.

Overall, the phenomenon of sustainable halal lifestyle and digital marketing play an important role in influencing Islamic housing purchasing decisions during the COVID-19 period. A sustainable halal lifestyle is an important consideration for prospective buyers who wish to buy housing that complies with sharia principles and sustainable. Meanwhile, digital marketing facilitates easy access to information, visualization, and communication with property agents, thus helping potential buyers make the right decision (Wang et al., 2020).

CONCLUSION

The results of this study is provide the fact that prices have a positive influence on non-bank sharia-based housing purchase decisions in Bandar Lampung City during the transition era of the endemic COVID-19. That is because the sharia housing that consumers choose is a house with prices that are still affordable according to consumer income. So the consumers who have planned to buy sharia housing before the transition to the endemic era of COVID-19 still decide to buy a house and the prices provided by housing developers sharia in Bandar Lampung City is able to provide proper and quality sharia housing as well as house buildings that have profitable selling points for consumers.

Digital marketing has a positive influence on purchasing decisions on non-bank sharia-based housing in Bandar Lampung City during the transition era of the endemic COVID-19. That is because the digital marketing is represented by sharia housing developers in Bandar Lampung City through marketing content, as well as information provided and social media that make it easy for consumers to find and get information on sharia housing products they want. The promotions carried out by sharia housing developers are very interesting so as to be able to attract consumers who are right on target, then encourage them to become consumers, and finally be able to increase purchasing decisions on sharia housing in Bandar Lampung City.

A sustainable halal lifestyle strengthens the effect of prices on non-bank sharia-based housing purchasing decisions in Bandar Lampung City during the transition era of the endemic COVID-19. That is because the developers who offer non-bank sharia-based housing prices with a focus on environmental sustainability attract consumers who care about this and sustainable halal lifestyles that reflect religious values also strengthen the price effect, because consumers who prioritize this aspect are willing to pay more to obtain housing that is in accordance with their beliefs and principles.

A sustainable halal lifestyle strengthens the influence of digital marketing on non-bank sharia-based housing purchase decisions in Bandar Lampung City during the transition era of the endemic COVID-19. That is because the digital marketing is the main channel for finding information and conducting transactions and through digital platforms, property developers can promote non-bank sharia-based housing with a focus on sustainability and developers can use smart digital marketing strategies to convey messages about sustainable housing features, such as green technology, use of renewable energy, or efficient waste management.

This research has the potential to enhance the existing literature on customer behavior by including elements of pricing and the efficiency of digital marketing within the context of Islamic financial products. This study contributes to the advancement of marketing theory by specifically examining digital marketing within the framework of sharia principles, therefore promoting a more inclusive approach. It offers a conceptual framework for marketers to create plans that are both commercially

successful and in accordance with Islamic financial principles. This research establishes a connection between sharia economics and the notion of sustainability, providing a fresh perspective on how sharia principles might impact and improve sustainable practices in business and consumer choices. This promotes the development of a conceptual framework that combines Islamic finance with social and environmental accountability.

Essentially, the findings of this study provide valuable knowledge on successful digital marketing tactics for attracting prospective buyers in the Islamic housing industry. These insights may be used by marketers and developers to create campaigns that align better with the values of their customers, particularly those centered on sharia compliance and sustainability. Developers may enhance and refine their product offerings to align with market demands by gaining a deeper grasp of the elements that impact purchase choices. This include modifications in pricing and housing attributes that not only adhere to sharia rules but also foster sustainable living. The results of this research may provide valuable insights for policy makers in creating policies that promote the construction of sustainable sharia-compliant housing. This may include providing incentives for initiatives that integrate Islamic financing with sustainable development principles, so facilitating the shift towards a more environmentally friendly and equitable economy.

This research only focuses on three frameworks namely prices, digital marketing and a sustainable halal lifestyle. And it is suggested for future researchers to add another framework in viewing sharia housing purchase decisions during the transition era of the endemic COVID-19. This research only focuses on one city in Lampung Province and it is suggested that further researchers can research and study in all cities in Indonesia that are developing sharia-based housing and comparing the concept of sharia housing in Southeast Asian countries such as Malaysia and Brunei Darussalam.

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