

NON-BANK SHARIA HOUSING DECISION SEGMENT: HALAL FRIENDLY ENVIRONMENTAL EFFECTS AS MODERATION

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ARTICLE HISTORY

Received:

07 March 2023

Revised

30 October 2023

Accepted:

01 November 2023

Online available:

01 December 2023

Keywords:

Purchase Decision, Sharia Housing, Price, Digital Marketing, Halal Friendly Environment.

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ABSTRACT

The study conducted by researchers aimed to examine the correlation between pricing and digital marketing, as well as the impact of a halal-friendly atmosphere on the robustness of non-bank sharia-based property purchasing choices. The research methodology used in this study is quantitative, using the software SmartPLS 3.0. The collection of primary data was conducted by sampling respondents, namely non-bank sharia housing customers, via the purposive sampling method. A total of 500 samples were used for the study. The data was obtained via the use of Google Form, with the indicator assessment being conducted using a Likert Scale. The study findings indicate a favorable correlation between pricing and digital marketing in connection to the decision-making process for purchasing non-bank sharia property. The establishment of a halal-compliant setting enhances the correlation between pricing and digital marketing in the context of consumer choices about non-bank sharia-compliant housing. The objective of this study is to identify market opportunities and offer guidance to sharia housing developers in developing innovative housing concepts that align with market demands. Additionally, the study aims to enhance developers' understanding of and ability to respond to the needs and preferences of buyers seeking a halal-friendly living environment.

INTRODUCTION

COVID-19 is classified as a respiratory illness, mostly transmitted by direct physical contact, respiratory droplets, and fomites. Consequently, the transmission dynamics of

this disease are characterized by a very rapid and straightforward spread. In the latter part of December 2019, the World Health Organization (WHO) made a declaration stating that the Coronavirus Disease 2019 has attained pandemic status ([United Nations, 2020](#)). The pandemic caused by COVID-19 presents significant obstacles to Indonesian and global economic expansion. The spread of the COVID-19 virus not only has a negative impact on public health, but also has an impact on the economy. Various industries, including the real estate sector, especially the housing market, experienced a decline in sales. Although there are still home buying and selling transactions on the market, the pattern of buyer activity has shifted in recent years ([Mohammed et al., 2021](#)).

Conversely, among the COVID-19 pandemic, there is an emerging observation of an increasing inclination towards sharia-based households. The present study examines the societal implications of the expanding halal lifestyle trend, specifically in relation to the heightened demand for property, particularly sharia-compliant dwellings, within the COVID-19 pandemic. Sharia housing, a variant of real estate, pertains to a specific purchasing and selling procedure that adheres to the principles and guidelines outlined in Islamic sharia law. The term sharia often refers to the implementation of an ownership structure that aligns with Islamic values ([Umam, 2021](#)). Sharia compliant housing transactions are grounded on the principles of Islamic law, whereby muamalah transactions are permissible when they are consensual and adhere to the established criteria of sharia. The laws governing muamalah transactions include several regulations, including those pertaining to sharia-compliant home sales. Nevertheless, the involvement of a notary in sharia-compliant housing transactions that do not include financial institutions has considerable importance, since it is deemed satisfactory for the legal dimensions of the transactional activities at hand ([Ahroum et al., 2020](#)). The non-bank sharia housing in Lampung Province stands out due to its emphasis on incorporating local Islamic beliefs, traditions, and customs into its design and everyday living practices. This approach fosters a strong Islamic identity within the community. In 2022, according to data from the Ministry of Religion of the Republic of Indonesia, the majority of Muslim people in the province will be 8,598,009 million people or 96.05% of the majority of Lampung's population will be Muslim. The relationship between Islam and Lampung culture can be compared to two sides of an inseparable coin. On the one hand, the arrival of Islam in the land of Lampung improved the culture of the Lampung people. Meanwhile, on the other hand, the culture of the Lampung people influences the practice of Islamic teachings in society. These are elements of local Lampung culture and traditions that are often integrated, such as tapis cloth motifs or typical Lampung carvings that are applied in the interior or exterior design of the house. The architectural design of homes and structures within the sharia housing in Lampung Province may exhibit characteristics that

are representative of the distinctive Lampung style and cultural aspects. The use of indigenous cultural motifs in architectural designs may serve as a distinguishing characteristic that sets apart sharia-compliant homes in this region ([Muneeza et al., 2020](#)). The distinctiveness of non-bank sharia housing in Lampung Province possesses the potential to generate a broader positive influence, fostering favorable transformations in the national economy, social fabric, cultural dynamics, and environmental conditions. Lampung Provincial Government Receives the 2023 Adinata Syariah Award which was organized by the National Committee for Sharia Economics and Finance (KNEKS), together with Bank Syariah Indonesia (BSI), the Association of Islamic Economic Experts (IAEI) and the Sharia Economic Community (MES) and is an award for actors to improve quality in the sharia sector. This is certainly an inspiring model for the Indonesian people in the practical application of Islamic principles in various areas of daily life ([Satria et al., 2022](#)).

The marketing mix has significant significance in the marketing of non-bank sharia-compliant housing. The marketing mix also contributes to facilitating the process of non-bank sharia home sales. The marketing mix for non-bank sharia housing has many components that synergistically interact with other significant elements, namely price, digital marketing, and the provision of a halal-friendly environment ([Abdul Razak et al., 2021](#)). In research conducted by [Gleißner & Oertel, \(2020\)](#) According to research findings, price has a significant impact on people's choices regarding purchasing a house. However, there are inconsistencies in research findings [Saul et al., \(2020\)](#) that there is no relationship between price and the decision made to buy something. The inconsistencies observed in prior studies have led to divergences, hence generating various possible disparities in research pertaining to the pricing of non-bank sharia housing and its impact on consumer purchase choices. These variations may arise as consumer trends and preferences evolve over time ([Soon & Tan, 2020](#)).

Digital marketing serves as an additional determinant of consumer choices pertaining to the acquisition of a sharia-compliant residence. Due to the restrictions imposed by the COVID-19 pandemic, the ease with which humans may physically navigate their surroundings has been significantly hindered. Consequently, the conventional approaches used to advertise and market real estate, which mostly relied on in-person showings, have been supplanted by virtual alternatives ([Sylvana et al., 2020](#)). Sharia-compliant housing developers use digital media channels as a means of promoting their housing goods via online platforms, with the aim of enticing and convincing potential purchasers to engage in purchase transactions. A significant portion of contemporary consumers own and actively engage with diverse digital media platforms, including personal computers, mobile devices, and social media networks ([Dolega et al., 2021](#)). In research conducted by [Nguyen & Razali, \(2020\)](#) delivered findings that digital marketing has a significant impact on the choices people make about property purchases. In addition,

research conducted by [Zhenyu & Taltavull, \(2020\)](#) raises the conclusion that effective digital marketing will lead to more informed consumer choices. On the other hand, there are inconsistencies in the findings of research conducted by [Jagun, \(2020\)](#) resulted in the conclusion that digital marketing does not have a significantly different effect from having no effect at all on home sales results. The presence of inconsistencies in prior studies has led to significant gaps in the understanding of the impact of digital marketing on non-bank sharia home purchase choices. Currently, there are several possible variations that may arise as current research endeavors to enhance our comprehension of digital consumer behavior, preferences, and online habits. This phenomenon facilitates the ability of researchers to get more accurate and nuanced understandings of the impact of digital marketing on consumer purchase behavior ([Smith & Pinkerton, 2021](#)).

The emergence of a halal-friendly environment in the acquisition of non-bank sharia-compliant housing is a burgeoning trend that has garnered significant public interest. This may be attributed to the heightened knowledge around the significance of adhering to sharia principles in daily affairs. The notion of a halal-friendly environment pertains to an environment or circumstance in which all aspects and associated components adhere to the norms of sharia in Islam ([Zarghamfard et al., 2020](#)). This concept promotes harmony between daily life and Islamic teachings, supports the principles of environmental empowerment, and builds a society that is more aware of halal in aspects of their lives (J et al., 2020). Study [Ng et al., \(2020\)](#) found religion plays a large moderating impact in shaping attitudes and intentions to establish relationships through the provision of housing alternatives that meet desires. Study [Khan et al., \(2022\)](#) provide the results of discussions about the benefits of halal as a quality control standard for use in environmental management. In research [Salehzadeh et al., \(2023\)](#) providing an important fact in industrial operations is the use of environmentally friendly manufacturing methods. Manufacturers' shift towards eco-friendly branding is giving rise to competition in terms of organizational reputation around the world.

In current conditions, apart from price and digital marketing, a halal-friendly environment also has an important role in purchasing factors for non-bank sharia housing. The halal-friendly environment in non-bank sharia housing reflects a commitment to creating an environment that complies with Islamic sharia principles. Studies that focus on housing marketing especially on price and digital marketing issues are very broad ([He & Harris, 2020](#)). Therefore, this study try to highlight investigates the impact of a halal-friendly environment on the strength of non-bank sharia-based home purchasing choices, which still rare to be discuss because non-bank sharia-based housing products are still accessed by some people interest, in studying their relationship with halal-friendly environmental aspects is also limited. Through the application of this research, we can

gain insight into the tendencies and needs of potential buyers. This study is able to provide valuable insights into current industry trends, recent progress, and growth prospects for the non-bank sharia housing sector. This facilitates market players' ability to successfully adapt to change and integrate innovations at the right time.

On the other hand, the scope of this research is limited to price issues, digital marketing and halal friendly environments in non-bank sharia housing. It is recommended for future researchers to include additional frameworks in their investigations of sharia-compliant home purchasing decisions such as sustainable halal lifestyles and the time period after the COVID-19 endemic. This research only focuses on one city in Lampung Province. It is recommended for prospective researchers to expand the scope of their research by including other cities in Indonesia.

LITERATURE REVIEW

Theory Purchase Decision

The purchase decision theory, as formulated by Philip Kotler and Gary Armstrong, outlines the sequential steps that consumers undertake when making a purchase decision. This theory posits that consumer behavior in this context is primarily driven by rationality, as individuals strive to select the alternative that offers them the highest level of satisfaction or utility. In this particular scenario, the factors of pricing and economic advantages assume a significant role in the decision-making process ([Perez-Bezos et al., 2023](#)). Several parties are involved in the process of making purchasing choices. These parties have the potential to fulfill many roles within the context, such as assuming the position as role takers, generating ideas, exerting influence, making decisions, acting as buyers, or serving as users ([Bao et al., 2021](#)). This has a direct link to marketing, namely how marketers can implement plans or how they can understand the reality of the problem better ([Liu et al., 2020](#)). Relationship The purchasing decision theory put forward by Philip Kotler and Gary Armstrong in this research is that the pandemic can influence needs and priorities, making consumers pay more attention to prices in the context of housing that is in accordance with sharia principles. Because of the importance of price, consumers will be more likely to look for price comparisons and features of non-bank sharia housing.

Digital Marketing Theory

The Digital Marketing theory, as proposed by Dave Chaffey and Fiona Ellis Chadwick, elucidates the strategic utilization of diverse digital marketing tools and strategies by firms to effectively attain their organizational objectives. This theoretical framework offers a structure for organizations to include digital marketing inside their whole business plan ([Dumitriu & Popescu, 2020](#)). Digital marketing theory encompasses the concept of

promoting products and services using innovative methods, leveraging distribution channels based on databases to effectively communicate with consumers and customers in a timely, pertinent, and cost-efficient manner ([Ullah, Sepasgozar, Jamaluddin Thaheem, et al., 2021](#)). This study explores the correlation between Digital Marketing Theory and its impact on the awareness and purchase choices of non-bank sharia housing. Specifically, it investigates how digital marketing techniques may effectively enhance awareness levels, hence influencing consumer behavior in the context of non-bank sharia housing. Digital information serves as a means to educate prospective purchasers of the merits and adherence to sharia principles in the realm of housing. By using the principles of digital marketing theory, home developers adhering to non-bank sharia principles might enhance their ability to have a greater impact on consumer buying choices, particularly within an environment heavily impacted by digital elements and the prevailing circumstances of the COVID-19 epidemic.

Purchase Decision

Consumer purchasing choices include the process of comprehending the wants and requirements for a certain product. This is achieved via evaluating available sources, establishing buying objectives, and discovering alternative options. Subsequently, the decision maker proceeds to make the purchase, followed by post-purchase behavior ([Alipour et al., 2020](#)). The process of making purchasing decisions involves purchasers evaluating and comparing several brands within a given option set, ultimately leading to the formation of an intention to purchase ([Li et al., 2020](#)). The selection of a product that aligns with consumers' needs, desires, and expectations is influenced by various factors, such as family, price, digital marketing, and product quality. These factors play a significant role in shaping purchasing decisions, ultimately leading to either satisfaction or dissatisfaction with the product ([Maslova & King, 2020](#)). Purchasing decisions are determined by the actions people take when confronted with certain circumstances and choices in order to fulfill their requirements. The purchase choices of consumers are contingent upon their behavior ([Ullah, Sepasgozar, Shirowzhan, et al., 2021](#)). Consumer choices include a cognitive process that incorporates information to assess many alternative actions and ultimately choose one of them. The outcome of the integration process yields a selection, which is cognitively seen as a behavioral inclination ([Pleyers & Poncin, 2020](#)).

Sharia Housing

Sharia-compliant housing refers to a kind of property ownership and transaction system that adheres to the principles and guidelines of Islamic sharia law. The word

"sharia" denotes the concept of adhering to Islamic religious principles in the implementation of ownership arrangements. In essence, sharia-compliant housing transactions are conducted in a manner that excludes the involvement of financial institutions, interest-based transactions, penalties, insurance policies, asset seizures, and contracts that may give rise to complications (Amen, 2020). The provision of sharia-compliant housing serves as a viable solution for Muslims who want to own a property devoid of interest-based transactions. Sharia-compliant housing, in broad terms, refers to a housing arrangement whereby the transactional framework adheres to the principles and guidelines set out by Islamic sharia. The concept of sharia housing primarily pertains to the implementation of a sharia-compliant ownership arrangement ([Rabbani et al., 2021](#)). Sharia-compliant housing, also known as sharia housing, is a home ownership plan that adheres to the principles of Islamic sharia via the use of contractual agreements. In the process of purchasing and selling, this sharia developer refrains from using the services of any financial institution, whether it be a banking or non-banking entity ([Juliana et al., 2020](#)). The process of property transaction encompasses two primary entities, namely the seller, who is a sharia property developer, and the buyer, who is the consumer. The benefits provided by residences developed by sharia-compliant developers and their distinguishing features compared to other sharia-compliant housing, particularly those involving banking financial organizations, including the absence of usury or interest, penalties, confiscations, BI checking procedures, and similar aspects ([Mohd Daud et al., 2021](#)). The implementation of Sharia-based housing development has proven to be beneficial for individuals who lack access to housing, particularly those who face financial constraints. However, it is crucial to examine how this practice can effectively prevent both parties involved from engaging in usury, thereby avoiding the commission of sinful acts. Usury transactions, which involve the imposition of interest rates and late fines, often result in financial difficulties for consumers, leading to the unfortunate loss of deposited funds and the subsequent repossession of purchased houses. Regrettably, this has become a prevalent occurrence in numerous housing complexes that adhere to the ribawi concept, where banks confiscate properties ([de Macedo et al., 2022](#)).

Price

The pricing component of the marketing mix is responsible for generating income, whereas the other aspects of the mix incur expenses. The pricing strategy used by a corporation serves as a means of conveying the desired value proposition of its product or brand to the market ([Gholipour et al., 2020](#)). The price refers to the exchange rate at which money or other items are equated in order to acquire the advantages derived from a certain commodity or service, within a particular temporal and spatial context, for an individual or a collective entity ([Rehm & Yang, 2021](#)). Presently, consumers are exhibiting

a growing inclination towards exercising caution in the selection and assessment of items or services they want to procure. This trend is anticipated to significantly influence consumers' ability to make informed decisions on pricing that aligns with their financial capacities and desired outcomes ([Chen et al., 2020](#)). As in the findings (Bu Hamdan et al., 2021) that price is an indicator in driving decisions to purchase a type of house. Identification results ([Buitrago-Mora & Garcia-López, 2023](#)) Finding price has an important role in making decisions about purchasing housing.

Digital Marketing

Digital marketing refers to the strategic use of various electronic media platforms for the purpose of promoting a product or brand. Digital marketing, sometimes referred to as online marketing, internet marketing, or web marketing, is a commonly used term in the field ([Liang et al., 2020](#)). Despite being created and disseminated by computer technology in electronic format, promotional activities conducted through radio, television, and digital printing, such as billboards or banners, are not classified as digital marketing due to their inability to provide immediate feedback and reports. Digital marketing, sometimes known as online marketing, internet marketing, or cyber marketing, is a term used to describe the promotional activities conducted via digital channels ([Saura, 2021](#)). Digital advertising promotion encompasses many strategies and techniques used on internet platforms and mobile devices, including but not limited to web pages, email campaigns, video streaming, and social media engagement via popular programs such as Facebook, Twitter, Instagram, Line, and similar platforms. Digital marketing may be defined as the strategic use of digital media to effectively promote a brand, with the aim of reaching customers in a timely, personalized, and contextually appropriate way ([Potrawa & Teterewa, 2022](#)). As in research ([Low et al., 2020](#)) This study aims to provide factual information on developing marketing technologies in the housing sector, with a specific focus on their potential to enhance the decision-making process for residential property purchases. Identification results by [Chylinski et al., \(2020\)](#) providing the use of a digital marketing model as a stimulus significantly influences customers in their decision-making process pertaining to the purchase of home.

Halal Friendly Environment

Halal Friendly Environment is a concept that refers to a physical, social and economic environment that complies with Islamic sharia principles. This environment is designed and implemented in accordance with Islamic teachings, especially in matters related to halal, cleanliness, safety and health. This concept comes from Islamic teachings which encourage its followers to live according to religious principles, including in aspects of daily life, including the environment in which they live and do activities ([Sulaiman et al., 2020](#)).

A Halal Friendly Environment ensures that all activities and practices carried out therein comply with halal principles and adherence to Islamic teachings. This includes food, drink, economic, social and religious activities that comply with Islamic law. This environment must ensure physical and mental cleanliness, as well as safety for its residents ([Islam, 2020](#)). The Halal Friendly Environment in non-bank sharia housing aims to create a community that is in accordance with Islamic values, helps meet people's needs and preferences, and supports a lifestyle that is in line with the teachings of the Islamic religion. Additionally, it also promotes harmony and well-being among the residents of the community ([Hasan, 2020](#)).

Hypothesis Development

Non-Bank Sharia-Based Housing Prices and Purchase Decisions in the COVID-19 Era

The price of a product, such as sharia housing, has a significant impact in shaping customer buying choices, particularly in the context of the COVID-19 period. The achievement of favorable price outcomes is a key component within the broader framework of the marketing mix ([Tanrıvermiş, 2020](#)). The price variable has significant importance for consumers due to a variety of reasons, mostly driven by economic factors. Consumers assess prices to determine if they are cheap or competitive in nature ([Zakaria & Fatine, 2021](#)). Study [Al Qorni & Juliana, \(2020\)](#) price levels have a significant impact on the decision-making process of those seeking to purchase sharia-compliant properties. Then the research results [Shi, \(2020\)](#) presents empirical data supporting the notion that pricing has a significant impact on the decision-making process of those seeking to purchase home in accordance with Sharia principles. The developed study formulates a hypothesis:

H1: There is a positive relationship between price and sharia housing purchase decisions in the COVID-19 era

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

The global COVID-19 pandemic has had a significant impact on the operational dynamics of several companies worldwide. The advent of modern technological advancements has facilitated the integration of digital marketing into the realm of housing marketing, specifically in the context of promoting residential properties ([Behera et al., 2020](#)). Digital marketing is a strategic approach used by electronic organizations to leverage data analysis for the purpose of delivering personalized marketing messages to both current users and prospective customers ([Papageorgiou et al., 2020](#)). Study [Dash & Chakraborty, \(2021\)](#) provide empirical data supporting the notion that the aspects of

digital marketing tactics during the COVID-19 pandemic period have a positive impact on consumer decision-making processes and contribute to heightened levels of customer satisfaction. Then identify the results of the research [Rabiei-Dastjerdi et al., \(2021\)](#) please provide empirical evidence on the impact of digitization in marketing on the decision-making process of consumers. The developed study formulates a hypothesis:

H2: There is a positive relationship between digital marketing and sharia housing purchase decisions in the COVID-19 era

Non-Bank Sharia-Based Housing Prices and Purchase Decisions Moderated by a Halal Friendly Environment in the COVID-19 Era

The concept of a halal-friendly living environment pertains to the design and organization of a residential setting that aligns with the tenets of the Islamic faith and caters to the requirements and convictions of its inhabitants. This phenomenon also signifies an increased need and awareness about adherence to sharia principles in significant facets of individuals' life ([Deif & Logan, 2022](#)). The relationship between price and a halal-friendly environment in purchasing decisions for non-bank sharia housing is very important and interrelated. When someone considers purchasing sharia housing, the balance between a reasonable price and an environment that complies with sharia principles is a key factor in decision making ([Maoqin Guo, Bethany Lartika, 2022](#)). According to ([Selim, 2020](#)) Even though the initial costs may be slightly higher, investing in housing that has halal environmentally friendly values can help consumers and provide real benefits. According to ([Mohammad Masukujjaman, Cheng-Kun Wang, 2023](#)) when considering the acquisition of Sharia-compliant housing, it is crucial to strike a harmonious equilibrium between cost-effectiveness and adherence to halal principles, so emphasizing both financial affordability and the creation of a conducive atmosphere aligned with one's beliefs. The developed study formulates a hypothesis:

H3: A halal-friendly environment strengthens the positive influence of price on sharia housing purchasing decisions in the COVID-19 era

Digital Marketing and Non-Bank Sharia-Based Housing Purchase Decisions Moderated by a Halal Friendly Environment in the COVID-19 Era

A halal-friendly environment in sharia housing refers to a housing environment that is designed and managed in accordance with sharia principles or Islamic law (Raihana Mohd Raffi, 2022). By using digital marketing, non-shariah housing can target a more specific market segment, namely those who are interested in a halal-friendly environment. Digital marketing can be a very effective tool for promoting and educating the public about

sharia housing and the concept of a halal-friendly environment ([Sarika Zuhri, Ilyas, 2023](#)). According to [Bourema Sissoko, Abdoulaye M'begniga, \(2021\)](#) explained that digital marketing helps prospective buyers to interact with housing developers and the community that already lives in the housing via online platforms. This interaction can provide direct insight and perspective about the experience of living in housing that focuses on a halal-friendly environment. According to [Jannah & Al-Banna, \(2021\)](#) explains purchasing decisions such as housing that prioritizes a halal-friendly environment. By utilizing digital marketing wisely, potential buyers will be better able to obtain the information they need and make the right decisions in accordance with their values and preferences regarding a halal-friendly environment. The developed study formulates a hypothesis:

H4: A halal-friendly environment strengthens the positive influence of digital marketing on sharia housing purchase decisions in the COVID-19 era

RESEARCH METHODS

This study employs a quantitative methodology and employs a moderation analysis to examine the factors that may enhance or diminish the direct association between the independent variable and the dependent variable, hence influencing the nature or direction of the connection between these variables ([Saunders & Bristow, 2023](#)). There are three types of variables that play a role here: Independent variables, namely price and digital marketing, Moderating variables, namely the halal-friendly environment and dependent variables, namely purchasing decisions. Primary data is data collected directly from individuals participating in research and subsequently used. Using purposive sampling technique with certain considerations, namely: Consumers who buy non-bank sharia housing either by cash or credit. The sharia housing they buy is in Bandar Lampung City. Purchasing sharia housing in the COVID-19 era started in period of the COVID-19 era starting in March 2020 and lasting until December 2022. Bougie and Sekaran (2019) and [Roscoe \(1975\)](#) states that a suitable sample size in research is between 30 and 500 samples. Therefore, based on these sampling techniques and theories, the sample used and representative in this research is as many as 500 respondents who buy a house with a non-bank sharia concept. Access to Google Forms was used for the data collection process, and a Likert Scale was used to evaluate the indicators.

Table 1
Sample Characteristics

No.	Social and Demographic Characteristics	Number of Participants	Percentage (%)	
1.	Education	Senior High School	89	17.8 %
		Bachelor Degree (S1)	229	45.8 %
		Graduate (S2)	182	36.4 %
2.	Years	21-30 Years	93	18.6 %
		31-35 Years	213	42.6 %
		36 > Years	194	38.8 %
3.	Gender	Male	398	79.6 %
		Woman	102	20.4 %
4.	Jobs	Government Employees	114	22.8 %
		Private Sector Employees	124	24.8 %
		Self Employed	217	43.4 %
		Etc	45	9 %
5.	Income	IDR 1,000,000 - IDR. 3,000,000	98	19.6 %
		IDR 3,000,001 - IDR. 5,000,000	135	27 %
		IDR. 5,000,001 - IDR. 10,000,000	192	38.4 %
		IDR > 10,000,001	75	15 %
6.	Respondent Location	Rajabasa	124	24.8 %
		Sukabumi	114	22.8 %
		Kemiling	106	21.2 %
		Langkapura	63	12.6 %
		Sukarame	93	18.6 %

Table 1 provides an overview of the characteristics of the respondents. Upon examining the participants' educational attainment, it was found that 17.8% had a senior high school education, 45.8% held a Bachelor's degree (S1), and 36.4% had completed a Graduate degree (S2). Based on an analysis of the participants' ages, it is evident that the age group of 31 to 35 years constituted the majority of respondents in this research, accounting for around 42.6% of the total sample. Based on gender, a significant proportion of participants in this survey were male, specifically accounting for 79.6% of the total responses. Upon examining the income aspect, it is evident that the majority of respondents generate revenue in Indonesian Rupiah (IDR). The amount of 5,000,001 Indonesian Rupiah was reduced by 38.4% to reach a final value of 10,000,000 Indonesian Rupiah. In the aspect of respondent location, it is dominated by respondents who are in the Rajabasa area, namely around 24.8%.

Table. 2
Operational Variables

No.	Variable	Indicator	Scale
1.	Price (X1)	Affordability	Ordinal
		Price match with product quality	
		Price competitiveness	
		Matching price with benefits	
		Price match with down payment which can be paid in installments	
2.	Digital Marketing (X2)	Price comparison with competitive competitors	Ordinal
		Prices affect consumer purchasing power	
		Increase in the Number of Social Media Visitors	
		Digital Content Quality	
3.	Halal Friendly Environment (Z)	Marketing Channel Diversification	Ordinal
		Increased Customer Retention	
		Religion and Morals	
4.	Buying decision (Y)	Nature Conservation	Ordinal
		Cleanliness and security	
		Buying stability after knowing product information	
		Decided to buy because of the brand that I like the most	
		Buy because it suits your wants and needs	
		Bought because of recommendations from other people	

This study used the SmartPLS 3.0 statistical software for the purpose of data analysis. The statistical results obtained after doing the outer model and inner model tests on the processed data. The process of assessing validity in the context of convergent validity measurement instruments involves the examination of loading factors of latent variables. Validity is established when the generated data yields loading factors that above the threshold of 0.70 ([Marko Sarstedt, Christian M. Ringle, 2020](#)). The assessment of reliability was conducted by examining both the Cronbach's Alpha coefficient and the Composite reliability statistic, with a threshold of 0.70 as the minimum acceptable level of data validity. Both of these approaches need a data validity threshold above 0.70. When evaluating the performance of an internal model, researchers often examine the R-Square statistic to assess its suitability. Models with higher R-Squared are considered better at explaining variation in the dependent variable and, thus, have better performance. R^2 must be > 0.2 This level of explanation is relatively low. $R^2 > 0.25$, this level of explanation is still considered weak. $R^2 > 0.50$ this level of explanation is considered good enough for analysis of many contexts. $R^2 > 0.75$. The degree of elucidation provided is often regarded as significant and robust in several analytical frameworks. When doing hypothesis testing, researchers often examine the p-value and t-statistics. Additionally,

they may perform a moderation test to assess the impact of a moderating variable (Z) on the strength of the direct association between the independent variables. This test helps evaluate whether the moderating variable enhances or diminishes the relationship between the independent variables. The user's text may be rewritten as follows: The user's statement pertains to the independent and dependent variables ([Ketchen, 2022](#)).

RESULT AND ANALYSIS

Validity tests are important to carry out with the aim of ensuring that the measurement tools or instruments used in research or measurements are accurate, consistent and reliable. The internal validity assessment was conducted in order to evaluate the construct's validity in the context of route analysis. Ensuring the validity of a measurement tool or instrument is of paramount importance in a validity test, as it pertains to properly and consistently measuring the desired construct. The measurement tools or instruments used must have proof of validity. This means that the instrument truly measures the intended construct and can provide accurate results. By paying attention to these things, researchers can ensure that the measurement instruments used have strong validity, so that research or measurement results become more reliable and relevant.

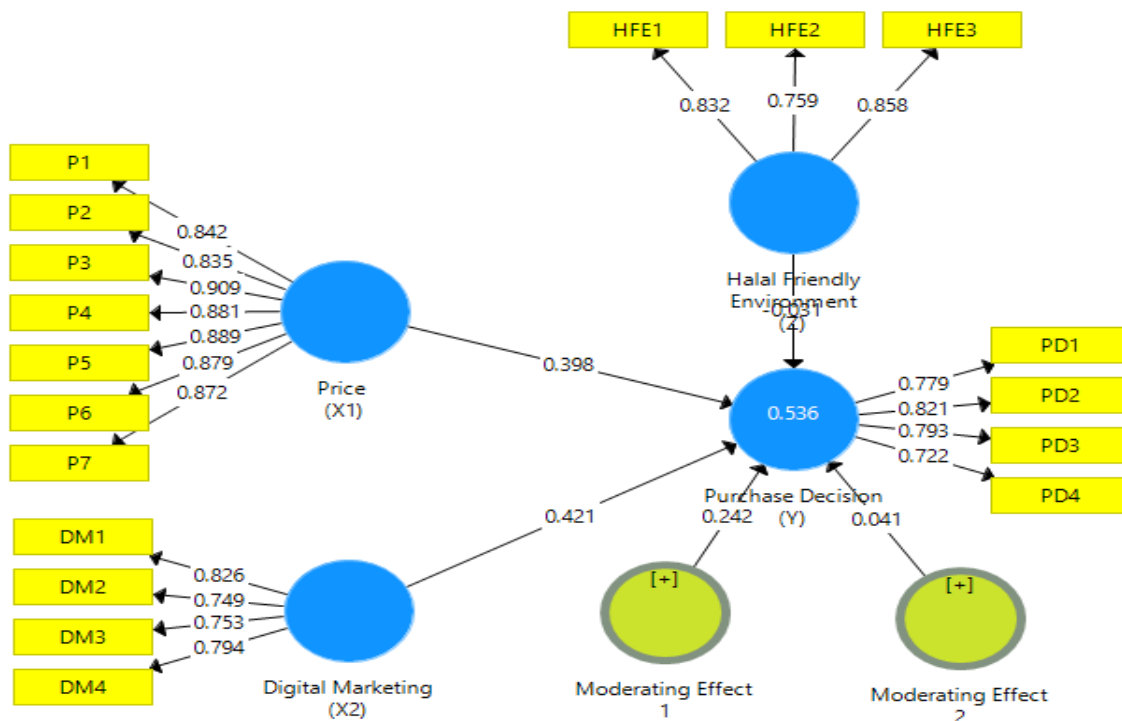


Figure 3. Test results from the measurement model

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

Table. 4
Results of Validity Test Implementation

Variable	Indicator	Loading Value	Information
Price (X1)	P.1	0.842	Valid
	P.2	0.835	Valid
	P.3	0.909	Valid
	P.4	0.881	Valid
	P.5	0.889	Valid
	P.6	0.879	Valid
	P.7	0.872	Valid
Digital Marketing (X2)	DM.1	0.826	Valid
	DM.2	0.749	Valid
	DM.3	0.753	Valid
	DM.4	0.794	Valid
Halal Friendly Environment (Z)	HFE.1	0.832	Valid
	HFE.2	0.759	Valid
	HFE.3	0.858	Valid
Purchase Decision (Y)	PD.1	0.779	Valid
	PD.2	0.821	Valid
	PD.3	0.793	Valid
	PD.4	0.722	Valid

Source: Data Processing Results, 2023

The validity test findings are shown in Table 4, revealing that the indicators for each variable, namely pricing (X1), digital marketing (X2), halal friendly atmosphere (Z), and purchasing decision (Y), all exhibit values above 0.70. Hence, all the data is deemed to be original, making its inclusion in our inquiry a straightforward task. The results of this study provide support for the notion that participants comprehended the questions pertaining to each variable as intended, and no instances of participant uncertainty about the content of the questionnaire were seen.

Table. 5
Results of Reliability Test Implementation

Variable	Cronbach's Alpha	Composite Reliability
Price (X1)	0.948	0.957
Digital Marketing (X2)	0.787	0.862
Purchase Decision (Y)	0.784	0.861
Halal Friendly Environment (Z)	0.757	0.858

X1*Z	1.00	1.00
X2*Z	1.00	1.00

Source: Data Processing Results, 2023

Reliability tests are 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 carrying out reliability tests, researchers can ensure that the instruments used provide stable results and do not vary randomly. Reliability testing helps ensure that the measurement results obtained from research instruments or tools are accurate. High reliability indicates that the measurements taken are consistently close to the actual value or the value that should be, thus providing confidence in the interpretation of the results. The reliability test results presented in Table 5 indicate that the price variable (X1) achieved a Cronbach's Alpha coefficient of 0.948 and a Composite Reliability coefficient of 0.957. Similarly, the digital marketing variable (X2) obtained a Cronbach's Alpha coefficient of 0.787 and a Composite Reliability coefficient of 0.862. The variable representing a halal-friendly environment (Z) achieved a Cronbach's Alpha coefficient of 0.757 and a Composite Reliability score of 0.858. Similarly, the variable representing purchase decision (Y) obtained a Cronbach's Alpha coefficient of 0.784 and a Composite Reliability score of 0.861. The moderation variable X1*Z achieved a perfect Cronbach's Alpha coefficient of 1.00 and a perfect Composite Reliability score of 1.00. The findings provide empirical support for the high level of reliability and consistency of the questionnaire. The responses obtained from the questionnaire consistently align with the questions posed.

Table. 6
Structural Model Test Results

Hypothesis	Original Sample	T – Statistics	P - Value
Price (X1) -> Purchase Decision (Y)	3.180	4.738	0.000
Digital Marketing (X2) -> Purchase Decision (Y)	2.159	5.140	0.000
Halal Friendly Environment (Z) -> Purchase Decision (Y)	2.719	2.018	0.000
X1*Z -> Purchase Decision (Y)	2.716	3.814	0.000
X2*Z -> Purchase Decision (Y)	2.133	2.915	0.000

Source: Data Processing Results, 2023

The results of the structural model testing, as shown in Table 6, indicate that the construction price (X1) exhibits a significant positive relationship with the purchase decision (Y). The numerical coefficient for the construction price is 3.180, with a t-statistic value of 4.738. This t-statistic value exceeds the critical value of 1.96, indicating a

statistically significant relationship. Furthermore, the p-value associated with this relationship is 0.000, which is below the significance level of 0.05. Therefore, it can be concluded that the construction price strongly influences the decision to purchase sharia-based non-bank sharia housing in the city of Bandar Lampung during the COVID-19 era.

The findings indicate that the value factor of digital marketing (X2) exhibits a significant positive relationship with the purchase decision (Y) for sharia-based non-bank sharia housing in the city of Bandar Lampung during the COVID-19 era. The original sample coefficient of 2.159 suggests that for every unit increase in the value factor of digital marketing, the purchase decision increases by 2.159 units on average. The t-statistic value of 5.140, which exceeds the critical value of 1.96, further supports the significance of this relationship. Additionally, the p-value of 0.000, which is below the significance level of 0.05, confirms the statistical significance of the relationship. Therefore, it can be concluded that digital marketing has a strong influence on the decision to purchase sharia-based non-bank sharia housing in the specified context.

The findings demonstrate that the moderating variable, halal friendly environment (Z), significantly influences the value factors in the construct of purchase decision (Y). The original sample coefficients for the interaction term X1*Z yielded a numerical result of 2.716. The t-statistic value associated with this coefficient was found to be 3.814, which is above the critical value of 1.96. Additionally, the p-value was determined to be 0.000, indicating a statistically significant relationship. Consequently, it can be confidently stated that the halal friendly environment effectively reinforces the value factors in the construct of purchase decision. This study examines the impact of pricing on house purchase choices in Bandar Lampung City during the COVID-19 period, with a specific focus on non-bank sharia-based housing.

The study examined the impact of a moderating variable, namely the halal friendly environment (Z), on the relationship between value factors (X2) and purchase decision (Y). The original sample coefficients indicated that the interaction term X2*Z had a numerical value of 2.133. The t-statistic value for this coefficient was found to be 2.915, which exceeded the critical value of 1.96. Additionally, the p-value associated with this coefficient was determined to be 0.000, indicating statistical significance. As the resulting value is below the significance level of 0.05, it can be concluded that the halal friendly environment significantly strengthens the relationship between value factors and purchase decision. The Impact of Digital Marketing on Housing Purchase Decisions in the Non-Bank Sharia Sector in Bandar Lampung during the COVID-19 Pandemic.

Table. 7
Test Results From R-Square Value on Endogenous Variables

Variable	R Square	Adjusted R Square
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Purchase Decision (Y)	0.76.3	0.728
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Source: Data Processing Results, 2023

The results of the test indicate that the variable's R-square value, as shown in Table 7, exhibits a gain of 76.3% or 0.763. This indicates that there is a correlation of 76.3% between the variables, suggesting a significant association among the independent variable (X), the moderating variable (Z), and the dependent variable (Y). This study reveals that the variables price (X1), digital marketing (X2), and halal friendly environment (Z) significantly impact and strengthen the decision to purchase sharia-based non-bank sharia housing in Bandar Lampung City during the COVID-19 era, accounting for 76.3% of the total influence. The remaining 23.7% can be attributed to other variables not considered in this research.

Non-Bank Sharia-Based Housing Prices and Purchase Decisions in the COVID-19 Era

In the current economic landscape of Indonesia, there is a notable disruption caused by the repercussions of the COVID-19 outbreak. There is a growing trend among Indonesian individuals to reallocate their financial resources towards matters they see as more urgent or pressing. Given the prevailing circumstances of the COVID-19 pandemic, it is evident that there has been a notable decline in individuals' earnings or income acquired. Concurrently, there has been a notable rise in costs that need charging, mostly attributed to shifts in individuals' consuming behaviors during the ongoing COVID-19 epidemic ([Rahadi et al., 2022](#)). Conversely, property firm proprietors also contend that the property industry is confronted with intricate challenges stemming from a waning public inclination towards the consumption of diverse sharia-compliant property offerings. The sharia-compliant real estate sector, namely the market for sharia house transactions, has had notable repercussions due to the ongoing COVID-19 epidemic ([Azizah, 2022](#)).

The research results provide the fact that price has a positive influence on non-bank sharia-based housing purchase decisions in Bandar Lampung City in the COVID-19 era. This is because sharia housing refers to selecting residential properties that are affordable for customers based on their income level. Despite the formidable obstacles presented by the COVID-19 pandemic, those who had earlier expressed an intention to purchase a sharia-compliant residence continue to demonstrate unwavering dedication to their choice. In addition to this, the pricing structure for sharia-compliant housing in the metropolitan region of Bandar Lampung demonstrates the capacity to provide residential units and structures that meet the standards of satisfaction and quality, as per sharia principles. These homes also demonstrate the ability to sustain attractive resale prices for customers, especially in the face of challenging conditions brought about by the COVID-19 epidemic.

In addition to this, consumers see the property costs in Bandar Lampung City that adhere to sharia principles as being proportionate to the advantages they get from such properties. These advantages include a serene living environment and enhanced opportunities for religious practices. This aspect warrants particular attention, particularly in light of the ongoing COVID-19 epidemic, whereby rules pertaining to social restrictions and community engagement necessitate individuals to allocate a greater portion of their time inside their residences. Nevertheless, the implementation of sharia housing has shown to be effective in providing a satisfactory living experience for individuals. The analysis of the disparity in housing costs between sharia-compliant properties and non-sharia properties has a notable impact on the buying capacity of consumers. In the urban area of Bandar Lampung, the availability of sharia-compliant housing is a more financially feasible option, hence offering significant support to persons facing housing inadequacy. Furthermore, the responsibility for overseeing non-bank sharia housing funds is delegated directly to the developer, therefore eliminating the involvement of third-party fund managers. The administrative procedure is streamlined as it eliminates the need for verifying BI, pay slips, or decision letters. Hence, this particular approach is very compatible with informal businesses, such as dealers, as it effectively mitigates the risks associated with asset seizure, penalties, and exploitative lending practices.

The research findings are reinforced by the purchasing decision theory put forth by Philip Kotler and Gary Armstrong. This theory elucidates the sequential steps that consumers undertake in their decision-making process when contemplating the purchase of a product or service. This process is commonly perceived as a rational behavior, wherein consumers opt for the alternative that offers them the highest level of satisfaction or utility ([John et al., 2020](#)). Relationship The purchasing decision theory put forward by Philip Kotler and Gary Armstrong in this research is that the pandemic can influence needs and priorities, making consumers pay more attention to prices in the context of housing that is in accordance with sharia principles. Because of the importance of price, consumers will be more likely to look for price comparisons and features of non-bank sharia housing ([de Palma et al., 2022](#)). The findings in this research have a similar direction study ([Al Qorni & Juliana, 2020](#)) provide factst Price levels influence sharia property purchasing decisions. Apart from that, explanation ([Shi, 2020](#)) supports that price influences sharia-based housing purchasing decisions.

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

The COVID-19 epidemic presents a significant obstacle to the economic trajectory of both Indonesia and the global community. Several industries saw a decline in performance, with the property industry, particularly housing, being among them. The

COVID-19 pandemic has had a significant influence on the property sector in Indonesia. During the time of enforced social constraints, there was a notable deceleration in housing industry activity, leading to significant financial losses for many commercial entities, including developers ([Igamo et al., 2023](#)). The property industry is now facing a discrepancy between its high operating expenses and revenue, which may be attributed to a decline in sales. The aforementioned circumstance has undeniably resulted in a significant downturn within the Indonesian property sector. Within the framework of limitations imposed on communal activities as a consequence of the COVID-19 pandemic, housing developers are using technological means to facilitate digital transactions as a strategy to enhance competitiveness in the commercial realm and promote the sale of housing goods. During the ongoing Covid-19 epidemic, marketers are compelled to develop their marketing strategies due to the need of implementing remote work arrangements, often referred to as working from home (WFH), which has resulted in the limitation of various activities ([Kirikkaleli et al., 2021](#)).

The research results provide the fact that digital marketing has a positive influence on non-bank sharia-based housing purchase decisions in Bandar Lampung City in the COVID-19 era. This is because the use of digital marketing by sharia housing developers in the city of Bandar Lampung makes it easier to access information on sharia housing products that consumers want. The developers efficiently use marketing material, information distribution, and social media platforms to successfully capture the attention and involvement of the intended audience. Consequently, this influences their decision-making process in terms of acquiring sharia residential homes in Bandar Lampung, eventually resulting in a notable rise in sales. The use of social media platforms in the realm of digital marketing plays a significant role in fostering an increased level of consumer awareness pertaining to sharia-compliant housing goods within the city of Bandar Lampung. Consequently, this heightened level of familiarity contributes to an augmented inclination towards making purchases and an expanded range of buying options. Furthermore, the use of digital marketing facilitates the widespread distribution of information on sharia housing in Bandar Lampung City to a diverse range of geographic locations, so engendering consumer engagement and eventually impacting their patterns of consumption. Furthermore, the use of digital marketing enables a heightened level of interactivity and dynamism in the interaction between sharia housing developers and buyers, primarily via the utilization of various social media platforms. This feature enables developers to engage in extensive engagement with customers, facilitating effective information dissemination, persuasive techniques, and the ability to convince consumers to accept, purchase, and maintain loyalty towards the sharia housing goods provided by

the developer. As a result, individuals are enabled to make well-informed choices about the procurement of sharia-compliant homes.

The research results presented in this study are reinforced by the digital marketing theory proposed by Dave Chaffey and Fiona Ellis Chadwick, which elucidates the ways in which organizations may effectively use diverse digital marketing tools and strategies to attain their desired business objectives ([Yang & Che, 2020](#)). The present study establishes a correlation between Digital Marketing Theory and its application in the realm of non-bank sharia housing. Specifically, it posits that the implementation of digital marketing methods has the potential to enhance consumer knowledge of non-bank sharia housing options, thereby exerting an impact on their subsequent purchase choices. Through digital content, potential buyers can be informed about the advantages and sharia compliance of housing. By utilizing this digital marketing theory, non-bank sharia housing developers have the opportunity to more effectively influence consumer purchasing decisions, especially in a context that is heavily influenced by digital factors and the COVID-19 pandemic situation (Lin et al., 2022). The findings in this research have a similar direction study ([Dash & Chakraborty, 2021](#)) the impact of digital marketing initiatives during the COVID-19 pandemic period has the potential to significantly influence consumer decision-making processes and enhance overall customer satisfaction. Apart from that, explanation ([Rabiei-Dastjerdi et al., 2021](#)) supports that digitalization is able to influence consumers in making purchasing decisions.

Non-Bank Sharia-Based Housing Prices and Purchase Decisions Moderated by a Halal Friendly Environment in the COVID-19 Era

The COVID-19 epidemic has prompted non-bank home developers operating on sharia principles to adjust their strategies in response to the evolving circumstances. The pricing of non-bank homes based on sharia principles are undergoing modifications. This phenomenon may arise as a result of a decline in demand or the endeavors of developers to cater to price-conscious customers. Apart from that, developers can also integrate halal-friendly environmental concepts into housing facilities ([Nik Kamariah Nik Mat, 2020](#)). The concept of a halal-friendly environment in the context of non-bank sharia housing refers to a housing area that is designed and operated in accordance with halal and sharia principles. Even though this housing is not managed by a sharia bank, it still complies with halal standards and sharia principles in many aspects such as public and private facilities designed to meet individual needs ([Rengga Eka Sarvian Mangun Redjo, Maranatha Wijayaningtyas, 2020](#)).

The research results provide the fact that a halal-friendly environment strengthens the influence of prices on non-bank sharia-based housing purchasing decisions in the city of Bandar Lampung in the COVID-19 era. This is because in the midst of the COVID-19

pandemic, public awareness of health and halal aspects is increasing. A halal-friendly environment can influence consumers to choose non-bank sharia-based housing as an option that suits their religious and ethical values. The existence of an environment that promotes halal and sharia compliance can increase consumer confidence in these housing products. This phenomenon may enhance the impact of pricing on consumer buying choices, as individuals are more inclined to choose items that align with their adherence to sharia ideals. The establishment of a halal-friendly atmosphere might influence the idea that non-bank sharia-based housing has elevated intrinsic worth, encompassing blessings, financial stability, and communal backing. This phenomenon may enhance the impact of price on consumer purchase choices, as individuals are more likely to see price as a strategic investment in acquiring more value. During the ongoing COVID-19 pandemic, characterized by economic instability, the affordability and alignment of non-bank sharia-based property pricing with consumer demands are expected to have a substantial impact on purchase choices. The provision of a halal-friendly atmosphere has the potential to enhance the perception of costs that align with sharia values, so incentivizing customers to choose housing items that adhere to these principles. Affordable non-bank home prices according to sharia principles are expected to have a substantial impact on consumer buying choices. The provision of a halal-friendly atmosphere has the potential to enhance the perception of housing costs that align with sharia principles, hence incentivizing customers to choose for these particular housing goods. Affordable non-bank home prices according to Sharia principles are expected to have a substantial impact on consumer buying behavior. The provision of a halal-friendly atmosphere has the potential to enhance the perception of costs that align with sharia norms, hence incentivizing customers to choose for these housing items.

The present study's results align with the theoretical framework of Purchasing choice Theory, as provided by Philip Kotler and Gary Armstrong. This theory comprehensively elucidates the sequential stages that customers through in the course of making a purchasing choice, including pre-purchase, purchase, and post-purchase phases ([Lubowiecki-Vikuk et al., 2021](#)). Relationship The theory of purchasing decisions in the context of non-bank sharia housing is that commitment to religious and moral principles can make consumers more willing to pay according to the price, as long as the housing meets sharia standards. Cleanliness and safety are two aspects that are highly valued in Islamic culture and religion. Therefore, housing that offers a high level of cleanliness and safety can attract consumers and is worth the price offered ([Akkaya, 2021](#)). The research results are in line with the findings of ([Selim, 2020](#)), although the initial costs may be slightly higher, investing in housing that has halal environmentally friendly values can help consumers and provide real benefits. Apart from that, the explanation ([Mohammad](#)

[Masukujjaman, Cheng-Kun Wang, 2023](#)) according to the author, it is crucial to strike a balance between cost-effectiveness and adherence to Islamic principles when considering the acquisition of sharia-compliant housing. The prioritization of reasonable pricing and the creation of a halal-friendly atmosphere are key factors in this decision-making process.

Digital Marketing and Non-Bank Sharia-Based Housing Purchase Decisions Moderated by a Halal Friendly Environment in the COVID-19 Era

A halal-friendly environment is a concept that emphasizes the importance of creating an environment that is in harmony with Islamic principles and sharia laws. This concept can summarize various aspects, namely housing such as housing. Many prospective sharia housing buyers are currently looking for properties that not only meet sharia requirements, but are also environmentally friendly. Many prospective sharia housing buyers are currently looking for properties that not only meet sharia requirements, but are also environmentally friendly ([Wicaksono et al., 2022](#)). This trend reflects consumers' desire to integrate sharia principles and environmental sustainability in their purchasing decisions. Many teachings in Islam emphasize the importance of protecting the earth. Therefore, choosing sharia housing that is also environmentally friendly can be considered an expression of the sustainability values taught in Islam. For some people, choosing environmentally friendly sharia housing can become part of their identity and spirituality. In addition, the younger generation is more likely to prioritize sustainability, including in home buying decisions ([Arli et al., 2023](#)).

The research results provide the fact that a halal-friendly environment strengthens the influence of digital marketing on non-bank sharia-based housing purchasing decisions in the city of Bandar Lampung in the COVID-19 era. This is because digital marketing helps non-bank sharia-based housing to reach the right target audience, namely those who care about halal aspects and sharia compliance. A halal-friendly environment will focus digital marketing efforts more on audiences who already have an interest in religious values and sharia. Through digital marketing, information regarding the halal and sharia compliance of housing can be conveyed more accurately and in detail to prospective buyers. A halal-friendly environment helps ensure that these messages match consumer expectations and beliefs, which in turn influences purchasing decisions. An environment that promotes halalness can increase consumer confidence in the messages conveyed through digital marketing. Consumers tend to trust information and promotions that come from sources that comply with sharia principles. Digital marketing can be used to provide further outreach and education to potential buyers regarding the halal and sharia compliance of non-bank sharia-based housing. A halal-friendly environment will provide a deep understanding of the importance of this, strengthening the influence of digital marketing in guiding purchasing decisions. Digital marketing enables two-way interaction between non-bank sharia-based housing and potential buyers. A halal-friendly environment will

encourage better engagement, where potential buyers can discuss, ask questions, and get answers related to halal via digital platforms, which can influence their attitudes and purchasing decisions. In the COVID-19 era, where many activities have shifted digitally, the influence of appropriate digital marketing, especially considering halal aspects, can be very significant in guiding consumers in making non-bank sharia-based housing purchase decisions. A halal-friendly environment is an important factor that strengthens the positive influence of digital marketing. where many activities have shifted digitally, the influence of appropriate digital marketing, especially considering halal aspects, can be very significant in guiding consumers in making non-bank sharia-based housing purchase decisions. The establishment of a halal-friendly atmosphere is a crucial element that enhances the beneficial impact of digital marketing. In the current digital landscape, the use of digital platforms for various activities has become prevalent. In this context, the impact of suitable digital marketing strategies, particularly with regard to halal considerations, has substantial potential in assisting consumers in their decision-making process when it comes to non-bank sharia-compliant property purchases. The establishment of a halal-friendly atmosphere plays a pivotal role in enhancing the favorable impact of digital marketing.

The study results are bolstered by the digital marketing theory proposed by Chaffey and Ellis Chadwick, which emphasizes the use of diverse digital technologies and social media platforms to attain marketing objectives. The significance of excellent strategy and planning, along with the execution and assessment of digital initiatives, was underscored by the individuals ([Arrigo et al., 2021](#)). The relationship between digital marketing theory and this research is that by utilizing social media, property developers can emphasize the advantages of a halal-friendly environment in the sharia housing offered, thereby attracting more potential buyers who appreciate these principles ([Ding & Li, 2021](#)). The findings in this research have a similar direction research ([Bourema Sissoko, Abdoulaye M'begniga, 2021](#)) that digital marketing helps prospective buyers to interact with housing developers and communities who already live in the housing complex via online platforms. This interaction can provide direct insight and perspective about the experience of living in housing that focuses on a halal-friendly environment. Apart from that, the explanation ([Jannah & Al-Banna, 2021](#)) explains that purchasing decisions such as housing that prioritizes a halal-friendly environment, digital marketing can be an effective tool for informing, educating and interacting 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 in accordance with their values and preferences regarding a halal-friendly environment.

CONCLUSION

The research study aims to examine the correlation between price and digital marketing, as well as the impact of a halal-friendly atmosphere on the strength of non-bank sharia-based property purchase choices. The research methodology used in this research is quantitative, using SmartPLS 3.0 software. The present research discovered a significant correlation between price and the inclination to acquire non-bank sharia-based housing in Bandar Lampung City during the COVID-19 period. This may be attributed to the fact that sharia housing entails the selection of reasonably priced residential properties that align with consumers' income levels. In the context of the COVID-19 era, the utilization of digital marketing by sharia housing developers in Bandar Lampung has been observed to exert a favorable impact on the decision-making process of non-bank sharia-based housing purchases. This can be attributed to the enhanced accessibility of information pertaining to desired sharia housing products for consumers, facilitated by the implementation of digital marketing strategies. In the context of the COVID-19 era, the presence of a halal-friendly environment in the city of Bandar Lampung has a significant impact on the influence of prices on non-bank sharia-based housing purchasing decisions. This is attributed to the fact that an environment that emphasizes halal and sharia compliance enhances consumer confidence in these housing products. Consequently, the influence of price on purchasing decisions is reinforced, as consumers tend to opt for housing options that align with their sharia values and are offered at reasonable prices. Place trust or have faith in. In the context of the COVID-19 era in Bandar Lampung City, the presence of a halal-friendly environment has a positive impact on the efficacy of digital marketing in influencing non-bank sharia-based housing purchasing decisions. This can be attributed to the ability of digital marketing to effectively reach the intended audience, specifically individuals who prioritize halal considerations and adherence to sharia principles. A halal-compliant setting would prioritize its digital marketing efforts towards consumers that already exhibit an inclination towards religious beliefs and adherence to sharia principles.

Detailed information regarding sharia property prices helps prospective buyers determine the value and price range that suits their budget, thereby contributing to knowledge about non-bank sharia home purchasing options. Markets interested in sharia-compliant real estate may be more effectively reached through digital marketing. Having a property that meets halal standards is a major selling point for Muslim buyers, who can be confident that their money is being invested in a way that is consistent with their beliefs. The implications for policy making include the need for government oversight and oversight of the sharia property market to maintain reasonable prices in accordance with sharia principles and avoid monopolistic behavior or price abuse. Justice and customer trust can be maintained if policies encourage openness in determining property prices

according to sharia. This may involve using open and honest evaluation criteria. To ensure that sharia properties are marketed ethically, with accurate and transparent information, the government must regulate and supervise digital marketing activities.

This study only investigates three specific frameworks, including price, digital marketing, and the creation of a halal-friendly atmosphere. It is advisable for future researchers to include additional frameworks in their investigation of sharia-compliant home purchase decisions during the COVID-19 timeframe. This study just focuses on a single city inside the Lampung Province. It is advisable for prospective researchers to broaden the scope of their study by include other Indonesian towns engaged in the building of housing projects based on sharia principles. Furthermore, it is advisable to do a comparative analysis of perspectives on sharia housing across regions, including Southeast Asian nations like Malaysia and Brunei Darussalam.

ACKNOWLEDGEMENT

The authors express their gratitude to the anonymous reviewers and the editor of the JEBIS for their excellent contributions and insightful remarks, which significantly enhanced the quality of this manuscript and facilitated its publication in JEBIS. The authors would like to express their gratitude for the support provided by Faculty of Islamic Economics and Business, State Islamic University Raden Intan Lampung, Indonesia and Faculty of Economics and Business, University of Lampung, Indonesia in the successful completion of this study.

AUTHOR CONTRIBUTIONS

Erike Anggraeni: research design and conceptualization, data collection (field surveys and initial data analysis), literature and reference management, as well as writing process.

Khavid Normasyhuri: data analysis (investigating the environmental impacts and halal components within the scope of the research), data collection, literature administration, conclusions, editing, and writing procedures.

Tri Atmaja Pramudita Wisnu Kusuma: data management (related to decision-making processes in the non-bank sharia housing sector and digital marketing), data cleaning, and methodology.

Siti Nurohmah: research framework (digital marketing implementation), analyzing research findings, and manuscript editing.

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