

MODELING THE DECISION-MAKING PROCESS FOR SHARIA-COMPLIANT PROPERTY PURCHASE AT PANGLIMA PROPERTINDO PROJECT SAMARINDA: A QUALITATIVE APPROACH

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Abstract

The necessity of housing stands as a fundamental requirement, offering shelter, family nurturing, and social interaction. In the contemporary era, Islamic properties emerge as a solution for Muslims seeking Sharia-compliant housing ownership devoid of interest and conventional mortgages. Panglima Propertindo as a pioneer in Sharia property development in Samarinda introduces Sharia-based ownership schemes. This research delves into analyzing the decision-making framework for Sharia-compliant property purchases at the Panglima Propertindo project in Samarinda, East Kalimantan Province. Challenges include public acceptance issues and developer commitments to Sharia principles. The study identifies supporting factors like Sharia-compliant ownership and Islamic environmental concepts while inhibiting factors consist of incomplete information dissemination and confusion regarding Sharia property schemes. Analyzing via the Analytic Hierarchy Process (AHP) underscores Panglima Propertindo's pivotal role in being the preferred choice for Sharia-based property investments in Samarinda.

Keywords: Decision Making, Sharia Property.

BACKGROUND

Indonesia, as an archipelagic nation, faces unique challenges in terms of equitable development, with development being one of the mandates of the 1945 Constitution. The country's goal is to protect all Indonesians and advance the welfare of the people while fostering national intelligence and contributing to global order. To achieve this objective, Indonesia focuses on national development that encompasses all aspects of life. In line with efforts towards equitable development, the Indonesian government officially designated the Nusantara Capital City (IKN) by issuing Law Number 3 of 2022 on the National Capital City (UU IKN), which was ratified by President Joko Widodo on February 15, 2022, as the foundation for developing the new capital city in East Kalimantan Province.

The development of the Nusantara Capital City (IKN) is a government initiative aimed at promoting inclusive economic growth beyond Java Island. The project signifies the government's commitment to national identity, green economy, smart transportation, and efficient governance. It is hoped that the IKN will serve as a new economic hub that accelerates poverty reduction, job creation, and becomes the focal point for economic growth that spreads to regions outside Java.

Panglima Propertindo has set criteria for potential buyers - Muslims so that in its marketing activities it refers to the behavior of Muslim consumers. At the property purchase stage, an assessment is carried out by a verification team from the developer to assess the abilities and personality of potential consumers - including their willingness and commitment to jointly realize the concept of an Islamic environment. This is in line with the theory regarding Muslim consumer behavior factors, namely in consumption theory, a Muslim's decision in determining purchasing decisions depends on the consumption principles regulated in Islam, among others. According to Misanam (2004), Muslim consumer behavior is influenced by the issue of God's blessings that come from the earth in the form of prosperity received by society.

Furthermore, regarding the concept of social consumption, Muflih (2006) states that the fundamental difference in Muslim consumer behavior is the existence of a balancing channel from the individual needs channel, which is called the social consumption channel. Research by Candy & Renato (2021) regarding Purchasing Decisions of Property in Batam City highlights property investment as a stable long-term option with low risk and protection against inflation. Ansori's (2019) Problem Research regarding Sharia housing development in Jambi Province explains the concept and pattern of Sharia housing development as well as the obstacles faced.

Based on this context, the urgency of this research is to develop a Sharia-compliant property purchasing decision-making model capable of competing with conventional property. The goal of this study is to identify the challenges, supporting, and inhibiting factors in making Sharia-compliant property purchasing decisions to present a Sharia-compliant property purchasing decision-making model that Panglima Propertindo in Samarinda City can use. The type of qualitative research and research objects used in this study are new to the field. Based on the research setting, this study will focus on the Sharia-based property purchasing decision-making model in the Panglima Propertindo project.

The problem statement is as follows:

1. What are the challenges with executing Sharia-compliant property purchases in the Panglima Propertindo project?
2. What are the elements that influence Sharia-compliant property purchases at the Panglima Propertindo project?
3. What is the Sharia-compliant property purchase decision-making strategy for Panglima Propertindo project?

Theoretical Foundation

Islamic property transactions are defined as real estate dealings, schemes, and contracts that adhere to Islamic law (Kumala & Anwar, 2020). Fauzi (2020) describes Islamic property as a business model where developers and consumers directly engage in house sales without the involvement of banks. Even when banks are part of the process, they function solely as intermediaries for installment payments directed to the developer's account, especially for buyers opting for installment payment plans. The term "property" is frequently linked with

Sharia-compliant Home Ownership Loans (KPR), widely utilized by Islamic financial institutions and banks (Fauzi, 2020). Developers of Islamic properties conduct their transactions guided by religious principles, often referencing Quranic verses such as al-Baqarah verse 278, which prohibits usury.

Housing loans offered by Islamic developers enable clients to buy homes directly on credit from developers, negating the necessity of finance institution intermediaries (Anwar, 2017). Ratnasari (2020) outlines five key concepts employed by Islamic property developers, including interest-free transactions, direct sale contracts between developers and buyers without third-party involvement like banks, fixed selling prices from the outset, absence of insurance, and prevention of forced seizures. In essence, Islamic property embodies real estate transactions structured around Islamic principles, notably Sharia-compliant Home Ownership Loans utilizing contracts aligned with Islamic law.

Sharia Property Houses integrate Islamic principles into architectural designs, forming comprehensive living spaces reflecting the Muslim way of life. These homes are tailored specifically to cater to family functions, social roles, and cultural nuances while considering comfort standards, economic situations, building materials, and available technology. Budi (1996) highlights the importance of an "Ideal Islamic Residential Space," encompassing safety, cleanliness, academic and worship support, modesty, privacy, guest accommodations, and facilitating religious practices within the home. The Sharia Home Financing Scheme is believed to be more straightforward and adaptable due to the absence of banking intermediaries or financial organizations. Notaries play a crucial role in ensuring legal compliance in these transactions, emphasizing mutual consent and adherence to Sharia principles (Fauzi, 2020; Adityawarman, 2019). Despite the lack of official regulations, Sharia Home Financing transactions maintain a foundation rooted in Islamic values and principles.

The definition of marketing provided by the American Marketing Association, as cited by Kotler and Keller (2016), portrays marketing as a vital function within an organization that goes beyond mere creation, communication, and delivery of value to customers. It emphasizes the importance of managing profitable relationships with customers and stakeholders. Despite the array of marketing definitions proposed by experts in the field, two commonly referenced formal definitions include marketing as a set of activities creating, communicating, delivering, and exchanging valuable offerings to various parties, and marketing as an efficient management process aimed at identifying, anticipating, and providing what customers desire. These approaches underscore the significance of gaining an in-depth understanding of customer preferences, needs, and expectations to ensure companies offer products or services that resonate effectively.

Moreover, Kotler and Keller (2012:5) assert that marketing does not solely revolve around identifying and fulfilling human needs but also social needs. This brief definition of marketing highlights how marketing activities should not only focus on commercial aspects but also the social contributions brought about by marketing practices. The concept of marketing management is often seen as a blend of art and science in selecting the right target markets and in efforts to acquire, retain, and grow customers through the delivery of superior value.

Marketing is regarded as a social process where individuals and groups obtain what they need and want through the exchange of products and value with others. These definitions, anchored in concepts such as needs, wants, value, products, satisfaction, exchange, transactions, market, and marketer roles, provide a solid foundation for understanding the essence and complexity of modern marketing. Ultimately, the primary goal of marketing is to better meet the needs and wants of target consumers compared to competitors. Marketers must have a deep understanding of how consumers think, feel, and act to offer clear value propositions and build enduring relationships with their target consumers. Thus, marketing management is tasked with influencing demand in ways that help organizations achieve their goals through mutually beneficial relationships with target markets.

Understanding consumer behavior offers a foundation for organizations to develop effective marketing tactics. Marketers must comprehend the diversity and similarities of consumer behavior in order to build effective tactics, taking into account the social, cultural, personal, and psychological elements that influence purchasing decisions. Marketers with a thorough understanding of consumer behavior can identify competitive advantages and develop strategies that meet market demands. Consumer behavior is a scientific subject that investigates how individuals, communities, and organizations choose, use, and assess products, services, or ideas to suit their needs and desires. Consumer behavior studies primarily focus on stages such as need identification, product search, and post-purchase evaluation.

The American Marketing Association defines consumer behavior as thoughts, feelings, actions, and dynamic interactions between persons and their surroundings in order to carry out life transactions. This approach leads to the realization that consumer behavior is dynamic, with interactions and trade processes. Recognizing the elements that influence consumer behavior, such as social, cultural, personal, and psychological, will assist marketers in developing effective marketing strategies to get a competitive advantage in the market. Experts such as Engel et al. (1995), Mowen and Minor (2002), and Kotler (2005) define consumer behavior in detail, providing in-depth insights into the study of purchasing units and consumer choice processes.

Muslim consumer behavior is affected by Islamic teachings, with important elements affecting purchasing decisions. One key part is the consideration of blessings (barakah) in purchasing decisions. As Misanam (2004) points out, the concept of barakah has a tremendous impact on Muslim customers by stressing Allah's promised blessings as outlined in the Quran. Kurniati (2016) emphasizes this point by claiming that if city dwellers believe and are devout, they will receive favors from the heavens and earth. Consumers who emphasize barakah report higher levels of well-being than those who do not consider this factor. According to the Ministry of Religious Affairs of the Republic of Indonesia (2014), Muslim purchasing behavior is mainly based on the presence of blessings within a product rather than just on price. Thus, adding the concept of barakah into product features can have a favorable impact on demand functions.

Additionally, social consumption channels have a significant impact on Muslim consumer behavior. Muflih (2006) distinguishes between individual demands and social consumption channels like zakat and shadaqah. Furthermore, Karim (2016) discusses the inverse relationship

between usury (riba) and charitable donations. The higher the riba, the lower the amount set aside for giving (shadaqah/infaq/zakat), and vice versa.

Sharia restrictions further restrict Muslim consumer behavior, requiring a firm awareness of halal and haram in consumption activities. Hosen (2008) emphasizes the need to distinguish between allowed and prohibited products based on both their substance and how they are obtained under Islamic law. Understanding these principles enables marketers to design methods that resonate with Muslim consumers' deeply held values, resulting in stronger relationships with a market sensitive to Islamic values.

Consumer decision-making is a multifaceted process influenced by numerous factors. Schiffman and Kanuk (2007) underscore the importance of having many options while making judgments. Adriza (2015: 101) adds that consumers approach decision-making with personal considerations, modifying their options before making a final choice. Despite efforts to examine customer behavior, Gajjar (2013: 2) observes that consumer actions are inherently unpredictable, even among industry specialists.

The stages of the consumer decision-making process are critical for understanding purchase behavior. According to Berkowitz (2002), purchasers go through several processes before deciding on a product or service to buy. As stated by Kotler & Keller (2009), consumer purchasing decisions differ depending on individual requirements, actions, and behaviors. Kotler & Keller (2009) identified five stages: problem or need recognition, information search, alternative appraisal, purchase choice, and post-purchase behavior. These steps emphasize the complexity of customer decisions and the importance of communication between marketers and consumers in influencing decision-making processes.

RESEARCH METHODS

This qualitative study took a phenomenological approach to studying individual experiences in a specific situation. Phenomenology, as an inquiry design, describes individuals' lived experiences with a certain phenomenon through the participants' viewpoints. Researchers use organized ways to acquire data relevant to the subject and object of the study. The primary purpose of this strategy is to discover and comprehend the underlying meanings of individual actions. Data collecting entails observation and in-depth interviews to elucidate the meaning of phenomena encountered by informants. Data collecting procedures involve important activities such as entering the research site, properly interacting with informants, and gathering useful data for subsequent analysis.

When establishing the number of informants to use as a benchmark, it is critical to ensure that the required information is sufficient. The informants are chosen depending on the respondents' level of understanding and experience, whether based on theory or presumption, rather than at random.

For example, informants from the relevant community are chosen for study on the decision-making model for Sharia-based property acquisitions in Samarinda City, East Kalimantan Province.

Researchers are regarded as vital instruments since they are responsive and may stress holistic aspects, knowledge-based development, process freshness, and provide opportunities for explanation and summaries, as well as explore into novel replies. Data validity is important in qualitative research and is measured using criteria such as credibility, transferability, dependability, and confirmability.

This study's participants/informants are ten people: three agents and seven occupants. These informants were chosen based on certain criteria, specifically direct knowledge of Panglima Propertindo's Sharia-compliant homes.

For example, Andie Yulianto is a Customer Success Agent at the Elfida Mulia project, as is Yusuf. Consumers include public servants Mr. Husran, Mr. Dodi, and Mr. Heri, as well as Mr. Sandi, Mr. Dede, Mr. Kholil, Mr. Yaman, Mrs. Desy, Mr. Khairul, and Mrs. Lilik, all of whom come from different backgrounds and have varied property purchasing plans.

Following that, the research findings will be presented through semi-structured interviews with the selected informants using the criteria. The interview data will then be coded, processed, and analyzed descriptively qualitatively to answer questions on the decision-making model for Sharia-compliant property purchases in Panglima Propertindo projects in Samarinda City, East Kalimantan.

RESULTS

Challenges in Making Sharia-Based Property Purchase Decisions at the Panglima Propertindo Project

Purchasing Sharia-compliant houses presents its own set of obstacles, particularly when it comes to determining the best option based on Islamic guidelines that must be followed. Sharia-compliant homes provide a solution for property ownership in accordance with Sharia principles, yet many individuals still do not completely understand the concept or information surrounding Sharia-compliant properties. This lack of awareness creates a hurdle to the public's adoption of Sharia-based properties.

Ms. DS, Mr. Dede, Mr. Hairul, Mr. Heri, Mr. Husran, Mr. Kholil, Mr. Sandi, Mr. Yaman, and Customer Success Agents (CSAs) all give favorable feedback on Sharia-compliant properties. Despite early reservations, their faith builds after learning about transaction procedures and carefully selecting property developers who adhere to Sharia norms.

The key problem is to disseminate accurate information while also creating trust, so that the public can better understand and embrace the concept of Sharia-compliant homes.

When purchasing Sharia-compliant properties, it is critical to adhere to the terms of the contract as well as the physical and spiritual quality of the property. Consumer education on interest-free plans, mortgage loans, and other Sharia-compliant components is critical.

Property developers are also expected to effectively implement Sharia-compliant property schemes in order to preserve consumer trust and promote Sharia-compliant properties' standing as the best option based on Islamic teachings.

Supporting and Inhibiting Factors in Making Sharia-Based Property Purchase Decisions in the Panglima Propertindo Project

There are both positive and negative things to consider while purchasing Sharia-compliant houses. The key supporting component is ownership plans that adhere to Sharia rules without charging interest, giving consumers comfort and sustainability. However, a barrier remains due to insufficient transmission of information about Sharia homes, necessitating considerable education efforts from property developers.

According to Mr. Dede, Mr. Dodi, Mr. Hairul, Mr. Andi, and Mr. Ramadhan, Sharia-compliant interest-free ownership schemes and Islamic environmental concepts are important supporting factors in property purchases at the Panglima Propertindo project in Samarinda, East Kalimantan. Nonetheless, the fundamental difficulty is to preserve building quality while upholding the Sharia Property brand and ensuring that clients receive correct information.

Trust in property developers, as underlined by Mr. Dede, is an important factor in the decision-making process for Sharia property acquisitions. This emphasizes the importance of developers' reputations and commercial links with the community as crucial elements. Furthermore, prospective Sharia-based property buyers place a high value on having a clear understanding of the developer's identity.

The distinction between Sharia and conventional properties, especially in credit systems, is also a barrier that must be addressed. Effective educational and awareness efforts are required to explain Sharia concepts, transaction methods, and the benefits of Islamic settings provided, hence increasing public comprehension of the advantages and distinguishing features of Sharia-compliant properties.

Sharia-based Property Purchase Decision Making Model in the Panglima Propertindo Project

The process of making property purchase decisions, particularly those based on Sharia principles in the Panglima Propertindo project in Samarinda, East Kalimantan, consists of numerous critical steps. The first stage is input, in which consumers identify their product-related wants and aspirations, including pricing, brand image, and external social environment. The second stage, the process, examines how customers make decisions impacted by psychological aspects like as motivation, perception, knowledge, personality, and attitude. The third stage, alternative evaluation, entails analyzing several possibilities before making a purchase that meets their requirements.

In the framework of Sharia properties at Panglima Propertindo, the decision-making process prioritizes Sharia-compliant plans and Islamic environmental themes. Consumers regard these elements as primary factors.

Consumers like Mr. Husran, Mr. Hairul, and Mr. Heri choose these properties for a variety of reasons, including interest-free programs and an Islamic environment that supports religious living. Their recommendations to family and acquaintances demonstrate their happiness with Sharia properties.

The emphasis on religious principles, transparency in purchase agreements, and the high level of comfort provided by Sharia schemes are all important considerations in the decision-making process for Sharia properties. Clarity in purchase agreements, the absence of interest charges and penalties, and support from family and friends when picking properties all contribute to consumer trust in Sharia-compliant properties. The model for purchasing Sharia properties, while unique, is consistent with the general decision-making process, which includes steps such as recognizing needs, gathering information, assessing alternatives, making a purchase choice, and post-purchase behavior.

DISCUSSION

Challenges in Making Sharia-Based Property Purchase Decisions at the Panglima Propertindo Project

Panglima Propertindo, the first property developer to offer Sharia-compliant plans in Samarinda City, faces a variety of internal and external problems. Internal problems include the requirement for a thorough understanding of Sharia Properties before communicating it to consumers, as well as the preparation of Sharia Property-competent human resources, whether non-technical or technical. Meanwhile, external hurdles include communicating information to the general public and consumers about Sharia Properties.

The interview results demonstrate a strong link between supporting and inhibiting elements in the decision-making process for purchasing Sharia-compliant homes and Consumer Behavior Theory. Consumers such as Mrs. DS, Mr. Dede, Mr. Dodi, Mr. Hairul, Mr. Andi, and Mr. Ramadhan base their purchasing decisions on personal preferences, values, religious beliefs, and available information. Consumers are drawn to interest-free Sharia plans, Islamic environmental ideals, and adherence to Sharia norms.

Consumer behavior is influenced by a knowledge of the necessity of interest-free Sharia schemes, religious compliance, and the need for Islamic settings, indicating that consumers base their purchases on their beliefs. The diversity of respondents' perspectives on the elements driving Sharia-based property purchasing decisions highlights the complexities of consumer behavior in picking products or services that match their particular preferences and beliefs.

Inhibiting factors such as doubts from close friends or inadequate facts demonstrate how consumer perceptions and judgments can influence the purchasing decision. This is consistent with customer Behavior Theory, which states that customer behavior is impacted by both internal and external variables. As a result, while purchasing Sharia-compliant properties, it is critical to have a thorough awareness of individual tastes, beliefs, and viewpoints on a product or service. Providing consumers with accurate information and adequate education can assist them overcome any barriers in the property acquisition process.

Massive and targeted information marketing raises awareness of Sharia Properties' presence in the community, whether through direct or indirect promotion. The information gathered regarding Sharia Properties will be critical to effectively introducing Sharia Properties. Educating the public is a successful method and excellent promotion has a favorable and

significant impact on buying decisions. In the context of the Perceived worth Theory, informants describe how they as customers assess the benefits and worth of Sharia-compliant properties provided by the Panglima Propertindo project. Supporting variables include interest-free Sharia programs, Islamic environmental ideals, and effective trust management, all of which contribute to a unique value proposition for consumers. Consumers see Sharia-based properties as investments that meet their necessities while also providing added value by complying with Sharia standards.

In contrast, restraining factors like uncertainty about building quality, trust in developers, and a lack of adequately provided information demonstrate how consumer perceptions of risk and reliability of Sharia-based homes can influence their perceived value. To overcome these challenges, it is critical to examine effective methods for providing clear information and fostering consumer trust in the products or services offered. Property developers can increase confidence, boost their reputation, and provide a better knowledge of the benefits and merits of Sharia-compliant properties by stressing important components of value propositions based on consumer preferences and demands.

Supporting and Inhibiting Factors in Making Sharia-Based Property Purchase Decisions in the Panglima Propertindo Project

Before making a buying decision, there are several factors to consider. Assessment, needs, culture and social characteristics, pricing, and utility are among factors that consumers evaluate when making purchasing decisions. These numerous elements interact and influence purchasing decisions, including easy access to information, product quality, competitive pricing, testimonials, and customer service.

In the 7Ps marketing mix, the product is the primary focus for consumers, particularly in Sharia-compliant properties like the Panglima Propertindo project in Samarinda, East Kalimantan. Ownership plans that adhere to Sharia norms, without usury, and the concept of an Islamic environment add enormous value to properties. Price is also an essential consideration in property purchases, therefore establishing a fair and clear price is critical to meeting consumer expectations.

The importance of promoting Sharia characteristics resides in providing correct knowledge to the population. Clear information about the distinctions between Sharia and conventional properties, particularly finance schemes, can help potential buyers comprehend the advantages of Sharia homes. Consumer trust in the developer is an important consideration when acquiring Sharia properties, demonstrating the importance of maintaining a positive reputation and commercial relationship.

The process of purchasing Sharia properties in the Panglima Propertindo project is constantly transparent, from the contract to building maintenance, in order to foster consumer trust. Technical features like as simplicity of application, acquisition, payment, and systematic maintenance play a significant role in sustaining the image of Sharia properties. The tangible evidence of these Sharia qualities includes both spiritual values and practical physical evidence, demonstrating the company's adherence to Sharia principles.

According to the research findings, supporting variables in the decision-making model for purchasing Sharia-based properties include Sharia-compliant ownership schemes, however a lack of information regarding Sharia properties remains a hindrance. Knowing these criteria enables Sharia property developers to build the best programs and bring more Sharia properties into compliance with Sharia principles, particularly in Samarinda, East Kalimantan.

Sharia-based Property Purchase Decision Making Model in the Panglima Propertindo Project

Schiffman and Kanuk (2007) define the decision-making model as having three interconnected stages: input, process, and output. The image below depicts a simple decision-making paradigm.

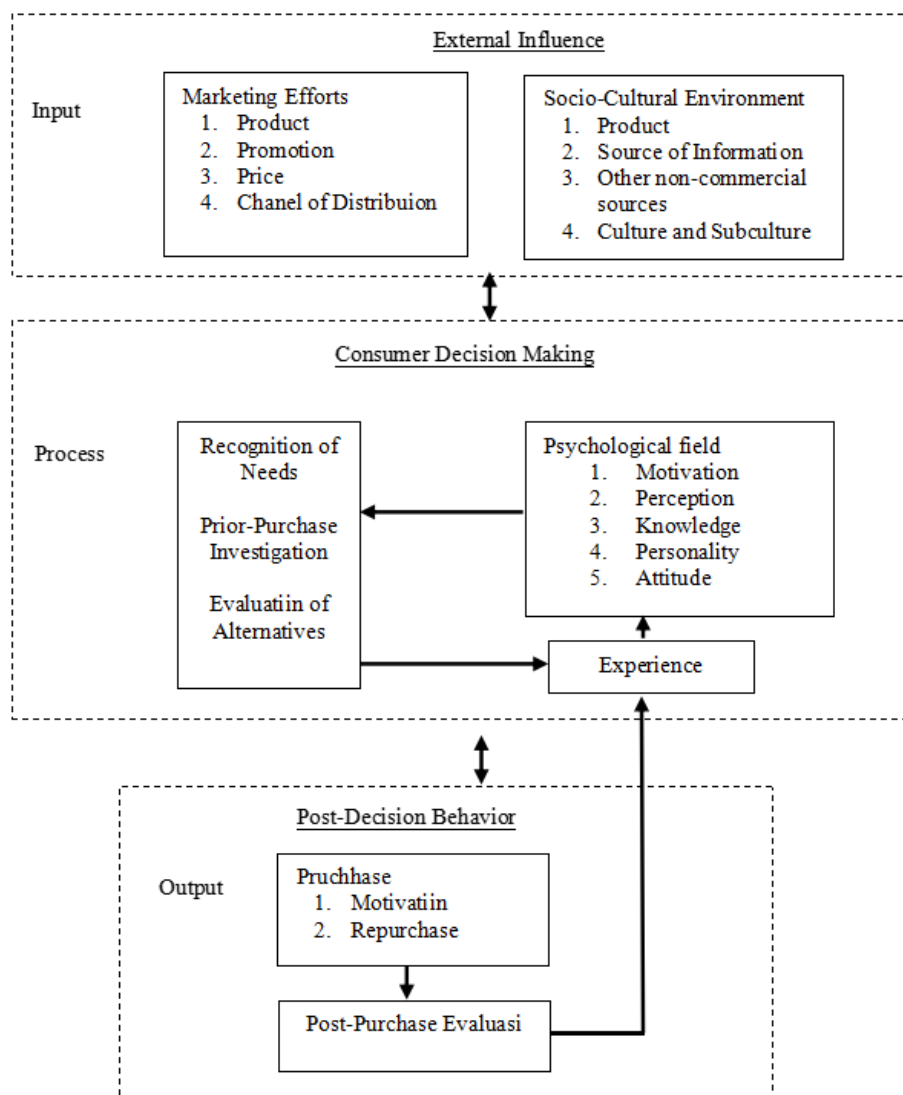


Figure 1: Panglima Propertindo Project Occupants' Decision-Making Model

CONCLUSION

Panglima Propertindo, Samarinda City's pioneering Sharia-compliant property developer, is facing internal issues in understanding Sharia properties and developing competent human resources. External challenges include successfully communicating information regarding Sharia Properties. Consumer behavior is impacted by human choices, attitudes, religious views, and available information, with interest-free plans, Islamic environmental principles, and Sharia norms all playing important roles. Overcoming uncertainties and delivering accurate information are critical steps in the property purchasing process. Marketing initiatives increase awareness about Sharia Properties. Interest-free programs, trust management, and Sharia compliance all influence customers' perceptions of value. Addressing doubts surrounding building quality and trust issues through open information improves the perceived value of Sharia-compliant homes, emphasizing the need to align value propositions with customer preferences to raise their trust and reputation.

Several aspects influence customer purchase decisions, including appraisal, needs, culture, cost, and usefulness. These factors interact to impact decisions, and include things like information accessibility, product quality, cost, testimonials, and customer service. Consumers value the product in the 7Ps marketing mix, which is particularly obvious in Sharia-compliant properties like those sold by Panglima Propertindo in Samarinda. The inclusion of Sharia principles and an Islamic atmosphere increases property value, while transparent pricing is critical for matching consumer expectations. Educating the public about Sharia distinctions helps purchasers comprehend the benefits, and trust in developers is essential for Sharia property transactions. Transparency throughout the purchasing process, technical efficiency, and concrete evidence of Sharia values all demonstrate adherence to Sharia principles. Supporting variables such as Sharia ownership plans influence purchasing decisions, but a lack of information creates obstacles, stressing the importance of educated development strategies in the Sharia property market.

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