Uncovering the Secrets of Brand Image and Sharia Property Purchasing Decisions in Indonesia

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Abstract: - This study aims to evaluate how brand image and decisions to purchase sharia property in Indonesia are influenced by factors such as cost, marketing, religion, and customer satisfaction. 400 respondents who purchase sharia-compliant real estate were surveyed using a quantitative technique and a structured questionnaire. The hypotheses were tested by data analysis using a structural model. The results of the study demonstrate that price, promotion, religion, and customer happiness all have a major impact on brand image and purchasing decisions. Additionally, it has been shown that brand image significantly mediates the relationship between these factors and purchasing decisions. Additionally, purchase decisions are significantly positively impacted by customer satisfaction. The practical implications of these findings indicate the importance of Sharia property developers to focus on competitive price offerings, effective promotional activities, and fulfilling the religious values expected by consumers. Customer satisfaction should also be a top priority in marketing strategies to improve purchasing decisions. For Islamic real estate developers, this survey offers insightful information that can help in a range of factors and research techniques. They create more successful marketing plans and new products. Additional research is recommended to expand the scope of components and research methodologies to enhance the validity and generalizability of the findings.

Key-Words: - Sharia Property, Brand Image, Customer Satisfaction, Purchasing Decision, Religiosity, Marketing.
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1 Introduction

The concept of sharia property offers an alternative for consumers who want transactions that are free from riba, gharar, and maisir, in accordance with Islamic teachings [1]. A transaction that is free from riba means that there is no interest charged in the transaction process, while gharar refers to uncertainty or fraud in a contract, and maisir refers to elements of gambling or speculation [2].

Sharia property provides a solution for consumers who want to ensure that every aspect of their lives is in line with Islamic teachings, including in terms of property ownership and transactions [3]. Economic factors such as increasing purchasing power, economic stability, and government policies that support the sharia property sector play an important role in driving demand [4]. On the other hand, social factors such as demographic changes, urbanization, and increasing public education also contribute to this growth. [5]. Effective promotion can provide relevant information to consumers and persuade them to choose Sharia property [6].

Customers who are pleased with the caliber of goods and services offered by Sharia real estate developers typically have a favorable opinion of the company and are more likely to refer others to the property [7]. A consumer's opinion of a brand is mirrored in the different connotations they have with it. This is known as brand image. A favorable brand image may boost customer confidence and motivate people to buy [8].

Prior studies offer important insights into the variables influencing Islamic real estate buying decisions and how these factors affect brand image. [9] examined the impact of pricing, marketing, and religion on Indonesian sharia real estate buyers' choices. The findings demonstrated that Sharia property buying decisions were significantly influenced by price, advertising, and religion. [10] assessed how customer satisfaction and brand image affected the loyalty of Sharia property buyers in Indonesia. The findings demonstrated that customer loyalty was significantly impacted by brand perception and customer happiness. Research by [11] examined the mediating role of brand image in the relationship between promotion and Sharia property purchasing decisions in Indonesia. The results showed that brand image acted as a significant mediator in the relationship between promotion and purchasing decisions. Research by [12] investigated how customer satisfaction affected Indonesian sharia property repurchase intentions. The findings demonstrated that customer satisfaction had a favorable and substantial influence on repurchase intentions. A study conducted in 2022 by [13] assessed how social and economic factors affected Indonesian sharia property buyers' choices. The findings demonstrated that decisions to buy sharia-compliant real estate were significantly influenced by social and economic variables.

This study aims to evaluate how the brand image is impacted by religion, pricing, marketing, and consumer satisfaction and decisions to buy Sharia property in Indonesia. Understanding how brand image acts as a mediator in the link between exogenous factors is another goal of this study (price, promotion, religiosity, and customer satisfaction) and purchasing decisions is another goal of this study. Knowing the factors that influence purchasing decisions, Sharia property developers can design more effective strategies to increase customer appeal and satisfaction.

2 Literature review

Along with growing public awareness of the significance of sharia principles in daily life, sharia property has grown significantly in Indonesia in recent years [14]. Price is one of the main determinants of whether or not to purchase Islamic real estate [15]. According to [16], the price of a product or service is the amount of value that customers must pay to possess or utilize it. Price includes not only the amount of money spent by consumers, but also all efforts and other sacrifices made to obtain a product or service. Another significant element that may affect decisions to buy sharia-compliant real estate is promotion [17]. [18] declare that marketing campaigns are a set of actions used by marketers to spread knowledge about a product and encourage customers to purchase it. An effective promotion may boost a company's reputation and affect consumers' decisions to buy. [19] The idea of religiosity describes the extent and breadth of a person's engagement and dedication to a particular religion. [20] state that religiosity includes aspects of an individual's beliefs, practices, experiences, and religious commitments. High-religious consumers are more likely to adhere to Sharia norms in all facets of their lives. [21] define customer satisfaction as the feeling a person gets when they contrast their expectations with the performance (results) of a product they are evaluating.

Increased customer satisfaction may boost a brand's reputation, motivate repeat business, and inspire people to refer others to Sharia property [22]. A consumer's impression of a brand is reflected in the different connotations they have with it [23]. [24] state that brand image includes product attributes, benefits, values, emotions, and user characteristics and usage situations. Purchasing decisions are a basic psychological process that is very important to understand how consumers make purchasing decisions [25]. Making a purchase involves a number of phases, according to [26], including determining a need, gathering information, considering possibilities, making a decision, and taking action after the purchase. Pricing theory includes the basic notion that price is the amount of value that consumers exchange for an item or service [27].

Promotion theory encompasses various strategies and tactics used to educate customers about a product and convince them to buy it [21]. Religiosity theory encompasses concepts that explain how an individual's religious beliefs, practices, experiences, and commitments influence their behavior [13]. Customer satisfaction contentment arises when the given good or service meets or exceeds the expectations of the customer [2]. In the context of Islamic property, brand image theory helps explain how a positive brand image can increase consumer trust and encourage them to make a purchase [5]. In the context of Islamic property, purchase decision theory helps explain how various internal and external factors influence consumer preferences and choices in purchasing Islamic property [26]. Consumers tend to compare the prices of Sharia property with conventional properties to determine the value they get [7]. Based on the literature review, we develop the following hypotheses:

H1: In Indonesia, the brand image of sharia property is positively and significantly impacted by price, promotion, religiosity, and customer satisfaction.

H2: In Indonesia, price, advertising, religion, and customer happiness all have a favorable and substantial influence on sharia property purchasing choices.

H3: In Indonesia, brand image significantly and favorably influences the choice to buy Islamic real estate.

H4: Price, advertising, religion, and customer happiness via brand image all have a positive and important influence on Sharia property purchasing choices in Indonesia.

H5: Price, advertising, and religion all have a favorable and large influence on Sharia property consumer satisfaction in Indonesia.

H6: In Indonesia, customer satisfaction with sharia property purchases is strongly and favorably influenced by religion, pricing, and marketing.

3 Research Methodology

This study employs a quantitative approach using survey methods to collect data from consumers of sharia-compliant property in Indonesia. It is both descriptive and explanatory, aiming to outline the characteristics of the studied variables and analyze their interrelationships. The population consists of Sharia property buyers across Indonesia. Due to the country's vast geography and large population, a random sampling technique was used to ensure representativeness. A total of 400 respondents were randomly selected from various regions. The sample size was determined using the Slovin formula with a 5% margin of error and 95% confidence level. Respondents were drawn from diverse demographic backgrounds, including age, gender, income, and education.

Data collection was conducted through a structured questionnaire based on predefined indicators. The questionnaire includes two sections: one measuring research variables and another capturing demographic information. A pre-test involving 30 respondents confirmed the instrument's validity and reliability. Variables were measured using a 5-point Likert scale to assess respondents' attitudes and perceptions. The price variable (X1) includes four indicators: affordability, quality compatibility, competitiveness, and benefit alignment. The promotion variable (X2) is measured by media, message content, and frequency. Religiosity (X3) includes basic belief, core obligations, religious experience, knowledge, and orthopraxis. Figure 1 presents the PLS model we tested.

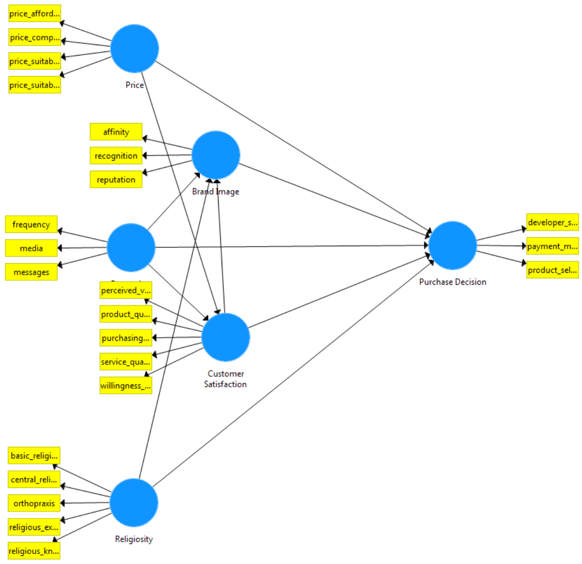

Fig. 1: The PLS Model.
Source: created by the authors

SEM PLS, or structural equation modeling with partial least squares, is the data analysis method employed in this investigation. Due to its ability to examine the link between intricate latent variables, SEM PLS was selected and can be used to evaluate models with relatively small samples. SEM PLS allows researchers to test structural models involving many variables and indicators, and identify direct and indirect relationships between these variables.

4 Results and Discussion

This study gathers data from respondents who purchase sharia property in Indonesia using a quantitative technique and survey method. This descriptive and explanatory method seeks to characterize the traits of the variables under investigation and assess how these variables relate to one another. Customers of sharia-compliant real estate across Indonesia make up the research population, and to guarantee sample representativeness, a random sampling approach is employed. The findings showed that the questionnaire's validity and reliability were sufficient for this investigation. Characteristic Statistics are shown in Table 1.

Table 1. Descriptive Statistics

Respondent Characteristics	Mean	Standard Deviation	Minimum	Maximum
Age (years)	35.4	8.2	21	60
Gender (%)				
Male	55			
Female	45			
Level of education (%)				
High School/Equivalent	30			
Bachelor's Degree	50			
Master's Degree/ Doctorate	20			
Revenue (million IDR)	10.5	2.3	5	20
Research Variables	Mean	Standard Deviation	Minimum	Maximum
Price	4.2	0.8	2.0	5.0
Promotion	3.9	0.7	2.5	5.0
Religiosity	4.5	0.6	3.0	5.0
Customer Satisfaction	4.3	0.9	2.0	5.0
Brand Image	4.0	0.8	2.5	5.0
Purchase Decision	4.1	0.7	2.8	5.0

Source: created by the authors

The study's respondents' features include a range of demographic profiles that give a general picture of Indonesia's sharia property market. Table 2 in the Appendix presents the Outer Model (Measurement Model). Table 2 in the Appendix presents the loading coefficients between the indicators and the latent variables measured in this study. The significant loading coefficients indicate that these indicators are valid in measuring the relevant latent variables, although there are several indicators with low or negative loading coefficients that need to be further evaluated. Construct Validity and Reliability are shown in Table 3.

Table 3. Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Brand Image	-0,021	-0,042	0,391	0,326
Customer Satisfaction	0,558	0,710	0,737	0,410
Price	0,562	0,725	0,751	0,455
Promotion	0,489	0,531	0,739	0,491
Purchase Decision	0,160	0,169	0,219	0,354
Religiosity	0,621	0,679	0,730	0,368

Source: created by the authors

The reliability and construct validity of the latent variables examined in this investigation are displayed in Table 3. Using Cronbach's Alpha, the internal consistency of each variable was evaluated. The results indicate that the internal reliability of some constructs has to be improved because the majority of variables' Cronbach's Alpha values are below the recommended cutoff threshold of 0.7. In Table 4 in the appendix, the Discriminant Validity is shown.

The findings of the discriminant validity test, which uses the Fornell-Larcker Criterion value to make sure the measured latent variables are indeed distinct from one another, are shown in Table 4 in the Appendix. By comparing the square root of each construct's Average Variance Extracted (AVE) with the correlation between the construct and other constructs, discriminant validity is determined. Table 5 in the Appendix presents the Inner Model (Structural Model). The interpretation of Table 5, which includes the Inner Model (Structural Model), shows the relationship between the latent variables in the study model. The outcomes of the PLS model testing are shown in Figure 2.

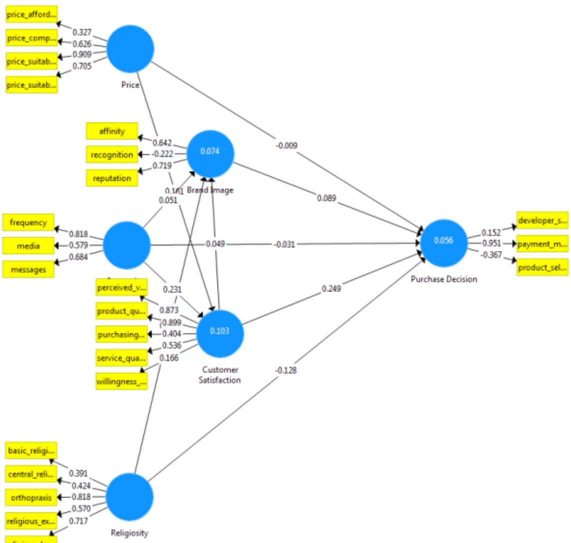

Fig. 2: The Results Of The PLS Model Testing.
Source: created by the authors

Figure 2 suggests that customer satisfaction and promotion are key factors influencing Sharia property purchasing decisions in Indonesia, while other variables, such as price and brand image, have a more limited influence. Table 6 presents the Indirect Effects.

Table 6. Indirect Effects

	Brand Image	Purchase Decision
Brand Image		
Customer Satisfaction		0,004
Price	0,008	0,041
Promotion	0,011	0,063
Purchase Decision		
Religiosity		0,020

Source: created by the authors

The indirect effects coefficients between the latent variables in the study model are shown in Table 6, specifically focusing on how the mediating variables affect the relationship. In order to assess the function of mediation in the structural model, these indirect effects are crucial.

Table 7 presents the Goodness of Fit (GoF)

Table 7. Goodness of Fit (GoF)

	Saturated Model	Estimated Model
SRMR	0,090	0,099
d_ULS	2,254	2,730
d_G	0,620	0,658
Chi-Square	673,186	693,893
NFI	0,390	0,371

Source: created by the authors

Table 7 presents various measures of goodness of fit to evaluate the extent to which the structural model fits the observed data. The average error between the model's anticipated and observed correlations is shown by the Standardized Root Mean Square Residual, or SRMR.

The results of hypothesis testing in this study indicate that several factors have a significant influence on brand image, customer satisfaction, and Sharia property purchasing decisions in Indonesia. The first hypothesis test (H1) revealed that price, promotion, religiosity, and customer satisfaction have a positive and significant influence on brand image. This means that an increase in these factors significantly improves the brand image of Sharia property in the eyes of consumers. Additionally, the findings of the second hypothesis test (H2) demonstrate that factors such as price, promotion, religion, and customer satisfaction all significantly and favorably affect consumers' decisions to buy. This shows that these factors not only improve brand image but also directly influence consumers' decisions to purchase sharia property. Purchase decisions are positively and significantly influenced by brand image, according to the third hypothesis test (H3). Stated differently, a favorable brand image will motivate customers to make purchases. Furthermore, using brand image as a mediating variable, the fourth hypothesis test (H4) results demonstrate that price, promotion, religion, and customer happiness all significantly and favorably affect consumers' decisions to buy. This indicates that the link between these parameters and purchasing decisions is mediated in part by brand image. Pricing has a positive and significant influence on customer satisfaction, promotion, and loyalty, according to the fifth hypothesis test (H5). Customer satisfaction with Sharia property will therefore rise when these features increase. Lastly, using customer satisfaction as a mediating variable, the sixth hypothesis test (H6) results demonstrated that price, promotion, and religion all significantly and favorably influence purchase decisions. This demonstrates that the link between these parameters and purchasing decisions is mediated in part by customer satisfaction. Overall, the results of these hypothesis tests provide important insights into how key factors such as price, promotion, religiosity, and customer satisfaction influence each other in determining brand image and purchase decisions of sharia property in Indonesia. Sharia real estate developers may utilize these insights to create more successful marketing plans that will boost client satisfaction and promote more favorable purchasing decisions.

5 Conclusion

According to this study, brand image and decisions to buy sharia properties in Indonesia are significantly influenced by pricing, advertising, religion, and customer happiness. This finding suggests that these factors not only strengthen consumers' positive perceptions of the brand but also directly drive purchase decisions. The link between price, marketing, religion, and consumer satisfaction with purchase decisions is also demonstrated to be significantly mediated by brand image. Customer satisfaction is also shown to be a key factor influencing purchase decisions, indicating that consumers' positive experiences with products and services are critical in driving better purchase decisions.

Declaration of Generative AI and AI-assisted technologies in the writing process

The author(s) wrote, reviewed and edited the content as needed and has/have not utilised artificial intelligence (AI) tools. The author(s) take full responsibility for the content of the publication

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Contribution of Individual Authors to the Creation of a Scientific Article (Ghostwriting Policy)

The contribution of individual authors to the creation of this scientific article is clearly defined in accordance with the ghostwriting policy, ensuring transparency and accountability in scholarly work. Mila Diana Sari was primarily responsible for conceptualizing the research framework, designing the methodology, and drafting the initial manuscript. Widji Astuti contributed significantly to the data collection process, statistical analysis, and interpretation of findings, while Bambang Supriyadi provided critical revisions, theoretical insights, and refinement of the discussion section to strengthen the academic rigor of the paper. All authors reviewed and approved the final version of the manuscript, affirming that no ghostwriting or external authorship was involved, and each made substantial contributions that justify their inclusion as co-authors.

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Conflict of Interest

The authors have no conflicts of interest to declare that are relevant to the content of this article.

APPENDIX

Table 2. Outer Model (Measurement Model)

	Brand Image	Customer Satisfaction	Price	Promotion	Purchase Decision	Religiosity
affinity	0,642					
basic_religiosity						0,391
central_religious_duties						0,424
developer_selection_decisions					0,152	
frequency				0,818		
media				0,579		
messages				0,684		
orthopraxis						0,818
payment_method_decisions					0,951	
perceived_value		0,873				
price_affordability			0,327			
price_competitiveness			0,626			
price_suitability_with_benefits			0,909			
price_suitability_with_product_quality			0,705			
product_quality		0,899				
product_selection_decisions					-0,367	
purchasing_experience		0,404				
recognition	-0,222					
religious_experience						0,570
religious_knowledge						0,717
reputation	0,719					
service_quality		0,536				
willingness_to_recommend		0,166				

Source: created by the authors

Table 4. Discriminant Validity

	Brand Image	Customer Satisfaction	Price	Promotion	Purchase Decision	Religiosity
Brand Image	0,571					
Customer Satisfaction	0,168	0,640				
Price	0,010	0,235	0,675			
Promotion	0,135	0,283	0,321	0,701		
Purchase Decision	0,093	0,194	-0,001	0,009	0,595	
Religiosity	0,264	0,466	0,324	0,309	-0,001	0,607

Source: created by the authors

Table 5. Inner Model (Structural Model)

Path	Path Coefficient	T-value	P-value	R^2	f^2
Brand Image -> Purchase Decision	0,089	1,45	0,147	0,595	0,024
Customer Satisfaction -> Brand Image	0,049	0,78	0,436	0,571	0,011
Customer Satisfaction -> Price	0,161	2,68	0,008	0,675	0,037
Customer Satisfaction -> Purchase Decision	0,249	4,12	0	0,595	0,094
Price -> Customer Satisfaction	0,161	2,68	0,008	0,64	0,037
Price -> Purchase Decision	-0,009	-0,14	0,889	0,595	0,001
Promotion -> Brand Image	0,051	0,83	0,406	0,571	0,011
Promotion -> Customer Satisfaction	0,231	3,95	0	0,64	0,056
Promotion -> Purchase Decision	-0,031	-0,52	0,601	0,595	0,003
Religiosity -> Brand Image	0,225	3,84	0	0,571	0,052
Religiosity -> Purchase Decision	-0,128	-2,17	0,031	0,595	0,015

Source: created by the authors