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Modeling Consumer Purchase Behavior in Syariah Property: A Comprehensive Analysis of Pricing and Promotional Influences

Rafi Pratama

Lecturer, Faculty of Economics and Business, Institute of Management Studies, Jakarta, Indonesia

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Abstract: The growth of Syariah property has created a distinctive consumer market in which purchasing decisions are influenced not only by conventional marketing considerations but also by religious values, perceptions of fairness, contractual legitimacy, and trust. This article develops a conceptual model for understanding consumer purchase behavior in Syariah property by integrating price perception, promotional activities, religiosity, marketing mix considerations, and purchase decision mechanisms. The study adopts a qualitative conceptual research approach based exclusively on the supplied literature, emphasizing analytical synthesis rather than primary empirical testing. The theoretical framework combines marketing perspectives on price and promotion with Islamic finance and religiosity perspectives and incorporates the Theory of Planned Behavior as an explanatory foundation for consumer intention and decision-making. The analysis indicates that price operates beyond its conventional economic function because consumers may interpret affordability, transparency, and fairness as indicators of value and credibility. Promotion similarly influences purchase behavior through information provision, persuasion, and the communication of Syariah compliance. However, promotional effectiveness depends on whether marketing claims are perceived as credible and consistent with Islamic principles. The article proposes an integrated consumer purchase behavior model in which pricing and promotion directly influence purchase decisions while religiosity and perceived trustworthiness strengthen or weaken these relationships. The framework contributes to the conceptualization of Syariah property purchasing by connecting conventional marketing variables with religious and ethical considerations. It also highlights the importance of transparent pricing, responsible promotional communication, and legally sound property practices for sustainable market development.

Keywords: Syariah Property, Consumer Behavior, Price Perception, Promotion, Purchase Decision, Religiosity, Islamic Marketing, Marketing Mix, Theory of Planned Behavior.

1. Introduction:

The property sector represents a significant component of economic activity, while Syariah property has developed as a specialized market responding to consumers seeking housing and investment opportunities compatible with Islamic principles. The development of residential Syariah property in Indonesia presents both opportunities and challenges, particularly because market participants must combine commercial objectives with religious, ethical, and contractual considerations. Wibowo (2024) identifies the opportunities and challenges associated with the development of Syariah residential property in Indonesia, demonstrating that this sector cannot be understood exclusively through conventional property-market mechanisms.

Consumer purchase decisions in property markets are generally complex because property represents a high-

value, relatively long-term commitment. Price therefore becomes an important determinant of consumer evaluation. However, in Syariah property, consumers may evaluate price simultaneously through economic and ethical perspectives. The attractiveness of a property is not necessarily determined only by whether its nominal price is low; consumers may also consider payment transparency, contractual arrangements, perceived fairness, and compatibility with their values. Consequently, price perception can become a multidimensional construct affecting both perceived value and purchase intention.

Promotion constitutes another important determinant. Marketing communication provides prospective buyers with information concerning property characteristics, financing arrangements, location, facilities, price, and Syariah principles. Tjiptono and Diana (2016) position marketing activities as mechanisms through which organizations create and communicate value to consumers. Within Syariah property, however, promotional communication has an additional responsibility: it must communicate commercial value without creating misleading impressions concerning religious compliance.

Religiosity provides another potentially important explanatory dimension. Research on Muslim religiosity demonstrates that religiosity can be conceptualized and measured as a meaningful construct rather than being treated as an undifferentiated personal characteristic (Ul-Haq et al., 2020). Similarly, the Religious Commitment Inventory developed by Worthington et al. (2003) provides a framework for examining religious commitment. These perspectives suggest that consumers with stronger religious orientations may evaluate Syariah property differently from consumers whose purchasing decisions are primarily economic.

The development of Syariah property also needs to be considered in relation to Islamic finance principles. Visser (2009) explains the principles and practices underlying Islamic finance, providing an important conceptual basis for distinguishing Islamic financial arrangements from conventional approaches. In the property context, this distinction can influence consumer perceptions of legitimacy, fairness, and trust.

Against this background, the objective of this article is to develop an integrated conceptual model explaining how price and promotional influences shape consumer purchase behavior in Syariah property. The study specifically examines how religiosity, perceived value, trust, and behavioral intention can complement conventional marketing variables. The article is significant because it provides a framework for interpreting Syariah property purchasing as an interaction between economic rationality, marketing communication, ethical expectations, and religious orientation.

The scope is limited to conceptual analysis based exclusively on the references provided. It does not claim statistical validation or empirical causality. Instead, it establishes a theoretically grounded framework that can subsequently be tested through quantitative or mixed-method research.

2. LITERATURE REVIEW

2.1 Syariah Property and Islamic Principles

Syariah property can be positioned at the intersection of real estate, Islamic finance, consumer behavior, and ethical marketing. Visser (2009) provides a foundation for understanding Islamic finance through its distinctive principles and practices. When these principles are applied to property transactions, consumers may expect greater transparency concerning contractual obligations, payment structures, and the legitimacy of the transaction.

The Indonesian Syariah residential property market presents particular opportunities because it addresses demand for housing perceived as consistent with Islamic values. Nevertheless, Wibowo (2024) emphasizes that the sector also faces challenges. These challenges are relevant to consumer behavior because market confidence can depend on whether the practical implementation of Syariah principles corresponds with promotional claims.

Wijaya and Ananta (2017), through their discussion of Indonesian property business law, further establish that property transactions operate within a legal environment. Thus, Syariah compliance and legal compliance should not be treated as unrelated dimensions. A credible Syariah property offering requires both commercially and legally comprehensible arrangements.

2.2 Price Perception and Purchase Decisions

Price is traditionally interpreted as the monetary sacrifice consumers make in exchange for a product or service. Wydyanto and Yandi (2020) specifically connect price perception with purchasing behavior and product quality within marketing management. This perspective suggests that consumers do not respond simply to an objective price; they evaluate whether the price corresponds to perceived quality and value.

In Syariah property, the interpretation of price can be more complex. A consumer may consider whether the payment mechanism is transparent, whether additional charges are clearly communicated, and whether the transaction reflects principles perceived as fair. Therefore, price transparency may be as important as price magnitude.

A hypothetical example illustrates this distinction. Two Syariah housing projects may offer properties at similar nominal prices. Project A communicates all payment obligations clearly, while Project B advertises a lower initial price but provides less transparent information regarding subsequent costs. Even if Project B appears cheaper, Project A may generate stronger purchase intention because transparency reduces perceived risk.

2.3 Promotion and Marketing Mix

Promotion influences consumers by providing information and shaping perceptions. Tjiptono and Diana (2016) provide a broad marketing foundation for understanding how marketing activities support value creation and consumer engagement. Wongso et al. (2022) demonstrate the relevance of marketing mix variables to purchase decisions and show how brand image can function as an intervening variable.

This finding is conceptually important for Syariah property. Promotion may affect purchase decisions directly by informing consumers about price, location, facilities, and payment options, while simultaneously influencing brand image and perceived credibility. However, aggressive promotion can create a contradiction if claims about Syariah compliance are insufficiently supported.

Thus, promotional effectiveness should not be measured solely through visibility or reach. In a values-oriented property market, credibility and consistency may determine whether promotional information becomes persuasive.

2.4 Religiosity as a Consumer Variable

Religiosity may affect consumer preferences, evaluations, and behavioral intentions. Ul-Haq et al. (2020) provide an exploratory scale for measuring Muslim religiosity, indicating that religiosity can be operationalized systematically. Worthington et al. (2003) similarly demonstrate the importance of religious commitment as a measurable construct.

Tiliouine et al. (2009) examine Islamic religiosity in relation to subjective well-being and health, demonstrating that religious orientation can be meaningfully associated with broader dimensions of individual life. Although their research does not directly examine property purchasing, it supports the broader conceptualization of religiosity as an important dimension of individual orientation.

For Syariah property, religiosity can therefore be conceptualized as a moderating or motivational factor. Consumers with stronger religious commitment may attach greater importance to the authenticity of Syariah claims, while other consumers may prioritize price, location, facilities, and investment value.

2.5 Theory of Planned Behavior

The Theory of Planned Behavior provides a useful framework for explaining how attitudes, subjective norms, and perceived behavioral control contribute to behavioral intention. Zhang (2018) reviews the origins and development of the theory and establishes its relevance for understanding planned human behavior.

Applied to Syariah property, a consumer's attitude may depend on perceived affordability, property quality, and perceived Syariah compliance. Subjective norms may arise from family, community, or religious expectations. Perceived behavioral control may relate to financial capacity, financing accessibility, and availability of suitable property options.

The theory therefore complements the marketing perspective. Price and promotion can shape attitudes, while religiosity and social expectations may influence subjective norms. The resulting intention can then contribute to purchase decisions.

2.6 Property Technology and Consumer Convenience

Yap and Chua (2018) demonstrate how e-booking systems can contribute to competitive advantage in property development. Although technology is not the central variable of this article, its inclusion provides an

important extension. Digital property marketing can improve information accessibility and reduce transaction friction.

For Syariah property, digital platforms can potentially improve price transparency and allow consumers to compare projects, payment schemes, facilities, and contractual information. However, technological convenience does not automatically guarantee trust. The information presented digitally must remain accurate, consistent, and sufficiently transparent.

2.7 Research Gap and Theoretical Positioning

The supplied literature indicates that price, promotion, religiosity, Islamic finance, legal considerations, marketing mix, and behavioral intention have individually meaningful theoretical foundations. However, the literature does not provide a single integrated conceptual model specifically explaining Syariah property purchase behavior through the combined influence of pricing and promotion.

The research gap therefore concerns **integration**. Conventional marketing models explain price and promotion, Islamic finance explains Syariah-oriented transactions, religiosity literature explains value orientation, and behavioral theory explains intention. This article combines these perspectives into a unified conceptual structure.

3. METHODOLOGY

3.1 Research Design

This study uses a qualitative conceptual research design based exclusively on the references supplied by the researcher. Rather than collecting primary survey data, the study synthesizes theoretical and empirical insights from the selected literature to construct a research model for consumer purchase behavior in Syariah property.

The methodological objective is therefore model development rather than statistical hypothesis testing. The approach is appropriate because the research question concerns how multiple conceptual factors can be integrated into a coherent explanation of purchase behavior.

3.2 Analytical Framework

The proposed framework contains five principal dimensions: price perception, promotional influence, religiosity, perceived trust/value, and purchase decision.

Price perception represents the consumer's evaluation of monetary sacrifice relative to expected property benefits. Promotional influence represents the effect of marketing communication on consumer awareness and evaluation. Religiosity represents the degree to which Islamic values and religious commitment influence consumer interpretation. Perceived trust/value represents the consumer's assessment of credibility, fairness, quality, and transaction attractiveness. Purchase decision represents the final behavioral outcome.

The conceptual relationship can be represented as:

Price Perception → Perceived Value/Trust → Purchase Decision

Promotion → Brand/Property Perception → Purchase Decision

Religiosity → Syariah Evaluation → Purchase Intention → Purchase Decision

Price + Promotion + Religiosity → Integrated Consumer Evaluation → Purchase Decision

This structure recognizes that consumers rarely make major property purchases through a single-variable calculation.

3.3 Price Analysis Dimension

Price should be evaluated through three analytical components: affordability, transparency, and perceived fairness. Affordability determines whether the property is financially accessible. Transparency concerns whether all relevant costs and payment obligations are communicated. Perceived fairness reflects whether the consumer considers the price reasonable in relation to benefits.

Wydyanto and Yandi (2020) support the conceptual relevance of price perception in purchasing behavior. In the Syariah property context, this variable can be extended by incorporating the consumer's evaluation of transaction structure.

A practical research instrument could therefore measure whether consumers consider the property affordable, whether price information is sufficiently transparent, and whether the payment arrangement is perceived as fair.

3.4 Promotional Analysis Dimension

Promotion can be divided into informational and persuasive functions. Informational promotion communicates objective characteristics such as location, facilities, pricing, financing, and property specifications. Persuasive promotion attempts to strengthen preference and motivate purchase.

For Syariah property, another dimension is essential: **religious credibility**. Promotional claims concerning Syariah compliance must be perceived as credible. Wibowo (2024) highlights the broader opportunities and challenges of the Syariah residential property sector, making credibility particularly relevant to market development.

The model therefore predicts that promotion will be more effective when information is clear, claims are credible, and communication is consistent with consumer expectations.

3.5 Religiosity Dimension

Religiosity is positioned as both an independent influence and a potential moderating variable. Ul-Haq et al. (2020) provide a basis for measuring Muslim religiosity, while Worthington et al. (2003) provide a framework for religious commitment.

A highly religious consumer may give greater importance to whether a property transaction reflects Islamic principles. A less religious consumer may still purchase Syariah property but place greater emphasis on conventional considerations such as location, price, quality, and investment potential.

Consequently, religiosity should not be assumed to affect every consumer equally. Its analytical function is to explain heterogeneity in consumer responses.

3.6 Behavioral Intention and Purchase Decision

Zhang (2018) establishes the Theory of Planned Behavior as a useful foundation for understanding behavioral intention. Within the proposed model, price and promotion influence attitudes, religiosity can influence value-based evaluation and subjective expectations, and financial capacity can influence perceived behavioral control.

Purchase intention represents the intermediate stage between evaluation and actual decision. The distinction is important because consumers may have favorable attitudes toward a property without ultimately purchasing it due to financial constraints or limited availability.

3.7 Integrated Model Development

The resulting model proposes that price and promotion are primary marketing determinants, while religiosity and perceived trust/value provide contextual mechanisms. The model can be expressed conceptually as:

Price Perception + Promotional Influence → Consumer Evaluation → Purchase Intention → Purchase Decision

with **Religiosity** influencing the strength of consumer evaluation, and **Trust/Perceived Value** functioning as an intervening mechanism.

This model is consistent with marketing literature while incorporating the distinctive characteristics of Syariah property. It also acknowledges that legal and contractual considerations should support the credibility of the market (Wijaya & Ananta, 2017).

3.8 Hypothetical Application

Consider a consumer evaluating two Syariah housing projects. Project X offers a competitive price but provides limited information about contractual terms. Project Y is slightly more expensive but clearly communicates its payment structure, facilities, legal documentation, and Syariah-related features.

The proposed model predicts that Project Y may achieve stronger purchase intention among consumers who prioritize transparency and religious compatibility. Conversely, a highly price-sensitive consumer may prefer Project X. This demonstrates why a single price-based explanation is insufficient.

4. RESULTS

The conceptual analysis produces several principal findings concerning consumer purchase behavior in Syariah property.

First, **price is an important but multidimensional determinant of purchase decisions**. The literature indicates that price perception is connected with purchasing behavior, but the Syariah property context requires a broader interpretation. Consumers may assess not merely the nominal amount but also affordability, payment transparency, contractual clarity, and perceived fairness. Consequently, a lower advertised price does not necessarily produce stronger purchase intention if consumers perceive hidden costs or insufficient information.

Second, **promotion influences purchase decisions through information and perception formation**. Marketing communication can increase awareness and communicate property benefits, but its effectiveness depends on credibility. Wongso et al. (2022) demonstrate the relevance of marketing mix factors and brand image to purchase decisions. In Syariah property, this relationship can be extended conceptually because the property brand must communicate both commercial and value-based attributes.

Third, **religiosity provides an important contextual mechanism**. The literature on Muslim religiosity and religious commitment indicates that religious orientation can be measured and analyzed systematically (Ul-Haq et al., 2020; Worthington et al., 2003). This suggests that consumer responses to Syariah property may differ according to the importance individuals attach to Islamic principles. A stronger religious orientation is expected to increase attention to Syariah authenticity, transaction legitimacy, and ethical consistency.

Fourth, **trust and perceived value represent critical connecting mechanisms**. Price and promotion do not necessarily translate directly into purchase decisions. Consumers interpret marketing information and price through perceptions of value, credibility, and risk. This is particularly significant in property transactions because the financial commitment is substantial and long-term.

Fifth, **the Theory of Planned Behavior provides a suitable organizing mechanism**. Price and promotional information can affect attitudes; religious and social considerations can contribute to subjective norms; and financial capacity can influence perceived behavioral control. These factors jointly influence purchase intention, which can ultimately affect purchase decisions (Zhang, 2018).

Sixth, **market development requires alignment between promotion and actual Syariah property practices**. Wibowo (2024) identifies both opportunities and challenges in the Indonesian Syariah residential property sector. The present conceptual analysis suggests that promotional expansion without corresponding improvements in transparency, legal clarity, and transaction credibility could weaken consumer trust.

Overall, the findings support an integrated model rather than a purely conventional marketing model. The proposed framework indicates that **price and promotion constitute primary marketing drivers, while religiosity, perceived value, and trust explain how consumers interpret these drivers before making purchase decisions**. The model therefore provides a more context-sensitive explanation of Syariah property consumer behavior.

5. DISCUSSION

The central contribution of the proposed framework is its integration of conventional marketing variables with religious and ethical considerations. Conventional approaches tend to interpret purchase decisions primarily through price, promotion, product characteristics, and consumer perception. While these variables remain relevant, Syariah property introduces additional evaluative criteria. Consumers may ask not only whether a property is affordable and attractive but also whether its transaction mechanism is trustworthy and consistent with Islamic principles.

The role of price is particularly important. Wydyanto and Yandi (2020) associate price perception with purchasing behavior, supporting the proposition that consumers respond to perceived rather than merely objective price. In Syariah property, perceived fairness can become an additional component. This creates an important managerial implication: reducing price alone may not maximize purchase intention. A transparent payment structure can potentially generate greater confidence than an apparently cheaper but less transparent offer.

Promotion presents a similar trade-off. Tjiptono and Diana (2016) establish the general importance of marketing activities, while Wongso et al. (2022) demonstrate relationships among marketing mix, brand image, and purchase decision. However, Syariah property promotion has a distinctive credibility requirement. If promotional messages emphasize religious values but provide insufficient information about the actual transaction, consumers may experience a credibility gap. Therefore, promotional effectiveness should be understood as a function of both persuasive power and informational reliability.

The role of religiosity further differentiates this market.

Ul-Haq et al. (2020) and Worthington et al. (2003) support the conceptualization of religiosity and religious commitment as measurable constructs. The proposed framework consequently treats religiosity not simply as a demographic characteristic but as a mechanism influencing how consumers interpret property attributes.

Wibowo (2024) is particularly relevant to this discussion because the opportunities and challenges of Syariah residential property in Indonesia indicate that market growth depends on more than consumer demand. Industry credibility, regulatory conditions, and the ability of developers to deliver appropriate products influence long-term development. The present model therefore suggests that marketing strategy should be integrated with operational and governance practices.

The Theory of Planned Behavior also provides a useful explanation for apparent contradictions. A consumer may hold a positive attitude toward Syariah housing but fail to purchase because the property is financially inaccessible. Similarly, strong religious motivation may increase preference for Syariah property, but insufficient supply or unsuitable location may prevent actual purchase. Thus, intention and behavior should not be treated as identical constructs.

Technology represents an additional extension. Yap and Chua (2018) show that e-booking systems can strengthen competitive advantage in property development. Digital platforms could improve price transparency, facilitate information access, and simplify purchasing processes. Nevertheless, technology cannot substitute for credibility. If online information is incomplete or inconsistent with contractual reality, technological convenience may not overcome distrust.

The framework has several limitations. First, it is conceptual and has not been statistically validated. Second, the supplied literature does not provide a sufficiently large empirical basis for estimating effect sizes among the proposed variables. Third, consumer responses may vary according to income, location, property type, prior purchasing experience, and degree of religious commitment. Fourth, the framework does not independently test legal, financial, or technological variables.

Future research should therefore operationalize the proposed constructs and test them using structural equation modeling, regression analysis, or other appropriate quantitative methods. Researchers could examine whether religiosity moderates the relationships between price perception, promotion, and purchase intention. They could also investigate whether trust or perceived value mediates these relationships. Comparative studies between Syariah and conventional property consumers would further clarify whether the proposed mechanisms are genuinely distinctive to Syariah markets.

6. CONCLUSION

This article developed an integrated conceptual model for explaining consumer purchase behavior in Syariah property through the combined influence of price, promotion, religiosity, perceived value, trust, and behavioral intention. The analysis demonstrates that conventional marketing variables remain fundamental but require contextual interpretation when applied to a religiously oriented property market.

Price should be understood through affordability, transparency, and perceived fairness rather than nominal cost alone. Promotion should combine persuasive communication with accurate information and credible Syariah-related claims. Religiosity can influence how consumers interpret these marketing stimuli, while trust and perceived value provide important mechanisms connecting marketing activities with purchase intention.

The proposed framework contributes to the literature by positioning Syariah property purchasing as a multidimensional decision involving economic, marketing, behavioral, ethical, and religious considerations. The framework is also consistent with the opportunities and challenges identified for Syariah residential property development in Indonesia (Wibowo, 2024).

From a practical perspective, property developers should prioritize transparent pricing, credible promotional communication, legally sound transactions, and clear explanations of Syariah-related features. Digital platforms can further support transparency and consumer convenience when their information is accurate and consistent.

Future empirical research should validate the proposed

relationships using primary consumer data. Particular attention should be given to the moderating role of religiosity and the mediating roles of trust and perceived value. Such research could transform the conceptual model into an empirically validated framework for understanding and predicting consumer behavior in the expanding Syariah property market.

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