

Commodification of Religion in Marketing Communication for Sharia-Compliant Properties

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ABSTRACT

This study explores the influence of integrating religious values and the use of religious symbols in marketing Sharia-compliant properties on consumer purchase decisions. Employing a netnographic method, this analysis observes consumer interactions on the Instagram account @shariagreenland, revealing how spiritual resonance and the commodification of religious symbols affect consumer preferences and behavior in the property sector. The findings reveal that religious symbols are strategically used in the marketing of Sharia-compliant properties, not only to support religious identity but also as a tool to create added value in consumer perception. These symbols are integrated into various marketing aspects, from property branding using the term "Islamic Housing", to payment systems and facilities that comply with Islamic law, indicating the occurrence of religious commodification. Furthermore, this research identifies marketing strategies that commodify religious symbols as a major differentiating factor influencing consumer interest. The results of this study provide important insights for property developers in formulating effective marketing strategies, emphasizing the need for an authentic and transparent approach in integrating religious values into their product offerings. These findings contribute to the literature on consumer behavior in the context of Sharia-compliant properties and highlight broader social and cultural dynamics surrounding the commodification of religion in contemporary marketing.

Keywords: commodification, marketing communication, sharia properties

INTRODUCTION

The relationship between religion and economics is a complex dynamic that reflects the interplay between beliefs, spiritual values, and economic activities. On the one hand, religious teachings and institutions often provide an ethical framework for economic behavior, as reflected in concepts such as Islamic finance, which prohibits interest (riba) and emphasizes justice in economic transactions (Alamad, 2019; Iqbal & Mirakhor, 2017), and in the Protestant work ethic associated by Max Weber with the spirit of capitalism (Weber, 2005). On the other hand, global economic growth frequently demands flexibility and adaptation of religious values to market practices. For example, the global economy has seen rapid growth in the Islamic finance sector, which reached USD 3.96 trillion in 2021 (Otoritas Jasa Keuangan, 2022), illustrating how religious principles can be integrated into the structure of modern capitalism. Meanwhile, religious charitable and philanthropic activities, such as zakat in Islam, tithing in Christianity, and tzedakah in Judaism, contribute significantly to wealth redistribution and poverty alleviation. Overall, religion plays a role in shaping economic norms and influencing consumption and resource distribution patterns worldwide.

Beyond the traditional aspects of the relationship between religion and the economy, there is a relatively new phenomenon known as the commodification of religion, which refers to the process by which religious elements such as symbols, rites, or even sanctity are transformed into goods or services that can be traded in the market (Baradaran-Robison, Scharffs, & Sewell, 2006; Darmawan, 2023). In this context, religious practices and sacred symbols are often exploited as a means of marketing or branding to attract consumer attention. For instance, many hotels and restaurants provide special facilities for worship (Olsen, 2003), or products are packaged with halal labels to target Muslim consumers (Katuk et al., 2021; Shah, Azhar, & Bhutto, 2019). According to a report by Future Market Insight (2023), the religious tourism sector is estimated to be worth around 15 billion US dollars in 2023, affirming the significant economic value contained within the commodification of religious practices. Although the commodification of religion offers economic benefits, such as job creation and local economic growth, it also raises ethical questions about the essence and integrity of the true religious experience, often sparking debate and discussion in contemporary social studies.

The phenomenon of religious commodification has also extended into the real estate marketing sector, where religious aspects are promoted as an added value in property promotion and transactions. The commodification of religion is evident from the prominence of religious symbols as part of the sales strategy. Social media serves as an effective promotional tool to quickly and efficiently reach targeted communities. Digital marketing through platforms like Instagram allows marketers to create engaging and interactive content, often with captivating visualizations, customer testimonials, and informative content that educates consumers about the advantages of living in environments that support their religious practices. Through social media, developers can build narratives that link modern life with traditional values, encouraging buyers to feel that they are investing in property and a lifestyle that aligns with their religious beliefs.

have extensively conducted research Scholars related to the commodification of religion. Based on the literature review, this theme has three main categories of research. Firstly, studies on the utilization of religious symbols in business and marketing contexts have revealed various relevant findings. For instance, Zehra and Minton (2020) conducted two studies to understand the motivations behind using religious symbols in advertising and its impact on brand evaluation. Their findings indicated that consumers perceive the business motivations behind using religious symbols as an effort to reach specific target markets and as a form of reverence towards God. Additionally, Žitkienė and Kriaučiūnaitė-Lazauskienė (2019) analyzed the use of religious symbols in advertising and its impact on consumer cultural values. Taylor, Halstead, and Haynes (2010) researched consumer reactions to the use of Christian symbols in advertisements, discovering variations in responses based on the level of religiosity. Lastly, Kalliny, Ghanem, Shaner, Boyle, and Mueller (2020) conducted a cross-cultural study to understand the attitudes of Christian and Muslim consumers in Egypt and the United States towards religious symbols in advertising. Their findings highlighted that religion, country, the level of religious engagement, and the level of explicitness of symbolism in ads influence attitudes towards the use of religious symbols in advertising. These studies provide essential insights into how the use of religious symbols in marketing affects consumer perceptions of brands and advertisements.

The second category concerns how mass media and entertainment industries incorporate religious elements into their productions, revealing various important findings. For example, John (2019) explored how secular entertainment can contain Christian themes and messages, while Berger and Ezzy (2009) examined the influence of visual media in forming religious identities, focusing on youth groups identifying as witches. Additionally, a study by Qadri and Mufti (2016) analyzed the Bollywood film "PK," which critiques religious practices in India's multireligious society. These findings illustrate the complexity of the relationship between mass media, the entertainment industry, and religious elements in shaping religious perceptions and identities in modern society.

The third category addresses the impact of religion commodification in political and social realms, offering significant insights. For example, Handoko et

al. (2021) analyzed the relationship between teachers and followers of the Naqsabandiyah Order in local political actions and their relationships with local political elites in Rokan Hulu District. Their findings indicate that these relationships tend to be accommodating to authorities, and the group has transitioned from traditional political actions to rational political actions with their own political choices. Moreover, Akmaliah and Nadzir (2021) revealed the impact of the unusual alliance between Islamic populism and political entrepreneurs in the Jakarta election, threatening both Indonesian democracy and the existence of moderate Islam. This research portrays the complexities of religious commodification in political and social contexts, which can influence a society's political and social dynamics.

Although the existing literature provides an extensive understanding of religion commodification across various aspects, there is a significant research gap in the context of digitalization and social media. Few studies specifically explore the commodification of religion on social media related to property marketing. This marks a new, underexplored area where the dynamics of digital marketing, the influence of social media, and the specific context of Sharia property are crucial factors requiring further academic exploration.

This study aims to fill the gap in the existing literature by exploring how religious commodification is manifested in property marketing on social media, with a special focus on Sharia property. The research will investigate various digital marketing strategies that property developers and marketing agents adopt to attract value-oriented and religious consumers. The primary objective is to identify and analyze the narratives, symbolism, and messages used in marketing Sharia property on social media, and to understand how these elements resonate with the religious values of consumers. Additionally, this study aims to map the impact of this religious commodification on consumer purchasing decisions and how this interaction is transforming the landscape of contemporary property marketing. Thus, this research contributes to theoretical insights on religion commodification in the new context of digitalization and social media and provides practical implications for property industry practitioners in devising ethical and effective marketing strategies.

This study's chosen object is the Instagram account @shariagreenland, a channel specifically promoting Sharia-compliant properties. This account was selected for its representative nature in demonstrating how religion is utilized as a tool of commodification in digital marketing. By observing this account, the study aims to understand the impact of Sharia narratives and aesthetics on consumer behavior and how these elements interact with the religious identity of Instagram users.

The research design employs netnography, adapting the framework of traditional ethnography to a digital context. This study is conducted by observing

interactions within the online community on the @shariagreenland account, encompassing activities, discussions, and business methodologies. The researcher will engage in "lurking" or passive observation in this community to gather text, audio, images, and graphics data, creating an authentic hypertext compilation. This multilinear and unstructured approach enables analysis across different formats of symbols, revealing the internet culture created within the community. Through netnography, the researcher aims to understand and describe complex social phenomena from the community members' perspective (Kozinets, 2010).

RESULTS AND DISCUSSION

Utilization of Religious Symbols: The Term "Hunian Islami" (Islamic Housing)

The use of religious symbols in marketing strategies is not a new phenomenon, especially within the burgeoning Sharia-compliant property industry. A prominent trend is the highlighting of the term "Islamic Housing" as a means to attract consumers seeking an environment that supports not only a modern lifestyle but also reinforces their spiritual values. Islamic Housing, as promoted by @shariagreenland on its social media platforms, attempts to redefine the concept of a home as more than just a dwelling place; it is envisioned as a sanctuary of blessing, tranquillity, and goodness that resonates with the deep-seated values of Islam. This illustrates how the marketing of Sharia-compliant properties focuses not only on the property's physical characteristics but also on a holistic experience that resonates with its consumers' religious beliefs and practices.

The images below demonstrate how social media is used as a marketing communication strategy. The use of specific phrases for titles on Instagram, along with various descriptions explaining the images of the properties offered, are sourced from the @shariagreenland Instagram account. All these elements showcase differentiation as a reconstruction of meaning performed by the shariagreenland marketing team regarding Islamic residential properties. This section of the study underlines how the commodification of religion in property marketing transcends mere commercial transactions, embedding itself deeply in the socio-cultural fabric that these properties intend to weave.





Sumber: Instagram @shariagreenland

Figure 1 Promotional Post Featuring the Symbol of Islamic Housing

Figure 1 presents a promotional post from the @shariagreenland Instagram account, emphasizing the urban environment with a hilly backdrop, signifying a special home full of blessings. The post highlights several distinctive features: a serene, well-maintained, and clean atmosphere; comfort and familiarity with the sounds of the Qur'an; a birthplace for seeds of goodness; adorned with greetings, fragrant and filled with piety. These characteristics are not just architectural details but are presented as integral elements of the property, aligning with Islamic values. This marketing communication strategy is crafted to attract consumers by emphasizing the property's unique spiritual and physical qualities, presenting it not just as a living space but as a realm of spiritual enrichment and community values.



Sumber: Instagram @shariagreenland

Figure 2 Promotional Post Offering the Symbol of Islamic Housing

Figure 2 depicts a promotional post from the @shariagreenland Instagram account, which invites viewers to own a home in an Islamic community characterized by mutual trust among neighbors and an environment conducive to shaping the Islamic character of children. The developer, @shariagreenland, promises an ideal yet easily accessible living environment. The promotional strategy is robust, utilizing quotations from the Prophet on the characteristics of an ideal home, suggesting that such homes are available at @shariagreenland. This marketing message reinforces the unique benefits and features of the properties offered, particularly highlighting the residential area's role in supporting the development of Islamic character.

The differentiation strategy visible in images 1 and 2 from @shariagreenland demonstrates the marketing team's effort to distinguish their property products from typical residential offerings. @shariagreenland provides housing that is not only comfortable and compliant with Islamic practices but also designed to facilitate peaceful worship. The unique design and concept of Islamic housing reflect not just a response to industry demands for differentiation but also a cultural influence shaping the development of these properties.

Currently, differentiation has become an integral part of the Islamic lifestyle concept. This is evident from the choice of middle-class Muslim Islamic housing, which seeks distinction and redefines the concept of a home—not merely as a comfortable dwelling but as one that forms the character of its inhabitants and fosters an environment conducive to practicing Islamic Sharia.

Housing is a collective means to achieve common goals for families or groups. As a shelter, it extends the warmth among family members, possessing mechanisms to manage the primary needs of each member because every family member requires a place to recharge from the day's exhausting activities and a space to share messages and feelings within the family's embrace (McLuhan, 1994).

Islamic housing acts as a medium of communication that spreads Islamic meanings and images to the public, ensuring that the development and transactions conform to Islamic Sharia, thus giving Muslims no hesitation in choosing it as their dream residence. The mass culture propagated through Instagram has shifted the public's choice from conventional housing with bank loans to Sharia-compliant housing without bank loans, adhering to Islamic procedures.

Each post by @shariagreenland strives to present more than just a property developer building houses; they focus on creating an Islamic environment that supports collective piety among all residents, equipped with various supports needed for inhabitants to live peacefully, comfortably, and religiously side by side with their neighbors.

The marketing strategy employed in creating Islamic housing is not only targeted at Muslims but is also accessible to people of different faiths. The term "Sharia property" with its housing concept is not exclusively for followers of Islam, although in reality, the buyers of these Sharia properties are predominantly upper-middle-class Muslims. One of the fundamental characteristics of Shariabased property business is that transactions refer to the rules and principles of Islamic Sharia teachings.

The incorporation of religious teachings and values in the business world signifies that in modern times, religion is no longer just a theoretical or ideological doctrine but has expanded into practical realms and commodities. Religion undergoes symbolic changes and shifts in character and religious identity, which can lead to contradictions. Many believe that religion can be modified for mass consumption, fulfilling human desires that ultimately result in the adoration of objects, icons, and symbols of modernity (Ibrahim, 2017).

In the context of the property business, religion encompasses three significant elements: religion as sacred belief, religion involving rituals that are

customary among its followers, and religious activities that occur within a global community (Durkheim, 1995). Being religious involves not merely believing in God and adhering to religious norms, but also implementing these beliefs through the practice of rituals as manifestations of the faith. Furthermore, being religious means committing to a global social community according to one's faith. Therefore, it is not surprising that when traveling, an individual feels a sense of belonging and recognition within a religious community, despite not knowing each other personally.

In the context of the information society, the practice of rituals and social interactions as manifestations of religion take on new forms, particularly as part of a global community. Religious communities also face challenges or even new opportunities to affirm their religious identity globally through online networks, thereby generating a mass culture from behaviors expressed on the internet (Durkheim, 1995).

The Use of Religious Symbols in Payment Systems

Religion, having become a mass culture industry, has accelerated its spread with the aid of capitalism. Yasraf Amir Pilliang describes this condition as an effort in differentiation, a process of crafting identities tailored to product differences and lifestyle choices. This differentiation becomes a necessity in capitalism (Ibrahim, 2011b). By creating distinctiveness, a product signifies superior or unique value compared to others, making it attractive in the competitive market..

Lifestyles wrapped in Sharia symbols and messages, which have now evolved, require property entrepreneurs to be creative and skilled in offering a variety of property choices. One such example is Sharia-based property designed to meet community needs. Once the market demand is satisfied, conventional bank home loans (Kredit Pemilikan Rumah -KPR) begin to see a decline in their customer base due to religious doctrinal conflicts, such as usury (riba). Moreover, the Sharia property business often introduces itself with Sharia home loans, schemes for acquiring homes using contracts that comply with Islamic law. The marketing of apartments and houses claiming to be based on Islamic concepts and Sharia principles has become prevalent online and offline.

Usury (riba) has several negative impacts not only on the community and the economy as a whole but also on individual financial stability and ethical conduct. 1) Usury often benefits more capable lenders at the expense of weaker borrowers. For instance, in riba nasi'ah, which occurs in transactions involving delayed payments for commodities like gold, silver, wheat, dates, and salt, the surplus value exchanged due to deferment is considered usury. In riba qardh, usury arises in money or commodity lending transactions when the lender demands additional payment or interest over the principal loaned. Borrowers often pay significantly more than the amount borrowed, burdening and trapping them in a debt cycle. 2) Usury disrupts economic stability. High interest rates from usury can cause inflation and price instability, and may even trigger economic crises, as evidenced by the 2008 global financial crisis. 3) It inhibits economic growth. Usury stifles economic growth by promoting consumptive and speculative behaviors rather than productive investments. For example, with high loan interests, individuals are more likely to spend their money immediately rather than save or invest for future gains. 4) It encourages unethical behavior. Usury fosters unethical practices such as fraud, manipulation, and exploitation; lenders might impose unfair interest rates or exploit borrowers' challenging circumstances. 5) It causes social conflict. Usury can also lead to social conflicts and discord, as it often causes dissatisfaction and disputes between lenders and borrowers, further exacerbating tensions within communities (Source: @shariagreenland).

In addition to avoiding usury, Sharia-compliant property businesses, specifically designed for Muslim consumers, also introduce other differences as benefits when purchasing Sharia properties, such as fixed installment amounts that do not change. Sharia banking principles prohibit four things: 1) Riba, which is the illegitimate gain in transactions involving the exchange of similar goods differing in quality, quantity, and delivery time (fadhl) or in lending transactions that impose additional charges on the borrower as time progresses (nasi'ah). 2) Maisir refers to transactions dependent on uncertain outcomes and akin to gambling. 3) Gharar, which involves transactions with unclear, nonexistent, or undeliverable objects unless otherwise regulated in Sharia. 4) Haram, which refers to transactions that cause harm to others.

As explained on the Greenland developer's Instagram and its website (www.shariagreenland.co.id), there are distinctive features in Sharia property business practices:

First, the emphasis on direct ownership. In the Sharia property business, consumers can buy houses directly from developers without intermediaries, and developers do not involve banks in financing their housing projects. Second, the implementation of the isthisna contract. Developers use the 'isthisna' contract or indent system (www.ojk.go.id). Isthisna is a sales contract for ordering the manufacture of goods, with criteria and conditions agreed upon between the buyer and the seller, in this case, the ordering and construction of Sharia-compliant houses.

During the contract agreement for purchasing a house, the developer displays the prices of Sharia-compliant housing according to the land size and type of house, with the price fixed or the value of the house not changing, aligned with the rupiah exchange rate or the cost of building materials. This can be seen in several posts on the Instagram account @shariagreenland discussing the riba-free transaction process.

The marketing team at Shariagreenland explains to its followers about payment challenges by offering a riba-free loan solution, emphasizing that Sharia Greenland is easy and practical in conducting transactions, and flexible in determining the amount of light and Sharia-compliant installments. The promotion is launched to encourage buyers to be more selective in choosing a place to live as an investment for the future in this world and the hereafter.

Shariagreenland guarantees that all transactions made in property purchases are in accordance with religious teachings and rules that are accountable both in this world and the hereafter. Mortgage loans in conventional banks will burden consumers with high interest, hence the alternative of a riba-free loan facilitated by the property party with the hope of a more blessed life.



Source: Instagram @shariagreenland

Figure 3 Shariagreenland offers riba-free transactions

Figure 3 is part of Shariagreenland's marketing communication strategy, enabling consumers to decide to purchase property at Shariagreenland that is free from *riba* (usury). The benefits of riba-free transactions offer peace and happiness due to the absence of burdensome bank interest. The marketing communications team reinforces and assures consumers that by choosing to buy property at Shariagreenland, they will lead a more blessed life than before.

Third, there are no additions or deductions in the buying and selling of homes. The price of the Sharia-compliant property remains the same as initially agreed, whether purchased outright or through installments. No additional costs are involved in purchasing homes at Greenland Sharia, including the installment payments, which are tailored to the buyer's financial capacity, thus easing the buyer's burden.

Fourth, the Sharia property developers strictly adhere to religious rules concerning sales or business, particularly regarding riba. As mentioned earlier, properties at Greenland do not recognize riba and do not seize properties for missed installments, unlike typical property businesses familiar with conventional bank credits. Greenland does not impose interest, penalties, or seizures on consumers who default on payments, steadfastly upholding the principle that profiting from riba contradicts Islamic law. If a buyer can no longer afford their installments, the developer assists in reselling their home to another party. Once sold, the proceeds are shared with settling the installments according to the agreement.

Fifth, Sharia properties do not involve insurance services. Unlike other developers, the purchased homes are not insured, which relates to the unclear rules of insurance agencies that do not align with Islamic law. According to Islamic views, insurance involves elements of gambling, where the insurance company stands to profit if the consumer does not make a claim. However, in certain conditions, the insurer may incur losses if the consumer faces accidents or disasters, leading to significant payouts as part of the insurance entitlement. Thus, this type of insurance does not benefit both parties equitably.

Sixth, there is no interest system as part of the profit-making from home sales. For consumers purchasing homes on installment, the installment amount remains constant each month, and it does not decrease even if the interest rates from Bank Indonesia fall. As stipulated in the agreement, there is a clause referring to the *istishna*' contract or build-to-order scheme, with a maximum tenure of 15 years, without BI Checking, which often complicates loan applications for informal workers at banks. No insurance covers the condition of the house (in case of incidents), and it does not discriminate against anyone based on their occupation or age. Everyone is eligible to buy or finance the homes. Maintenance costs are higher, and construction and handover occur within 6-12 months.

The Greenland Sharia property developer has several conditions that must be agreed upon by both parties, the developer and the consumer, as outlined on their website (www.shariagreenland.co.id). The transaction scheme employed by the Sharia property developer is the *murabahah* scheme, which does not involve external parties, particularly banking institutions. However, consumers are able to make installment payments. Every sale transaction through the Sharia developer is recorded in a written agreement in the Home Purchase Order Form (Surat Pemesanan Pembelian Rumah-SPPR).

After paying the booking fee for the desired Sharia-compliant home, the next step is the down payment, which can be made in cash or in installments. The sales contract between the consumer and the developer will also be witnessed by a notary who acts as both a witness and the drafter of the agreement. Subsequently, the handover of the house keys from the Sharia property developer to the consumer depends on the consumer's installment payments. Therefore, the installments or payments to the property must be secure to obtain the house keys

as quickly as possible.

The use of religious symbols in Sharia-compliant property facilities

Religious symbols in Sharia-compliant property facilities are becoming a distinctive and popular characteristic in the housing industry. As demand for housing continues to rise annually, developers are compelled to innovate and provide homes that truly meet consumer needs and respond to market demands. To address these challenges, developers tailor their projects to fit the characteristics and beliefs of the Indonesian Muslim majority, by offering Sharia-compliant properties. This strategy has proven successful, transforming the business into a promising trend with increasing market demand and higher capital gains, making it highly beneficial for long-term property investments—whether for residential use, office spaces, base camps, or for leasing.

The growing market for Sharia-compliant properties carries a deep symbolic meaning of piety, faith, and devotion. Patrons on the @shariagreenland account express their pride in securing a plot in a Sharia-compliant housing development, despite knowing that the installments paid to the developer are typically higher than those to conventional banks or through conventional mortgage loans. Others express their desire to live in a Sharia-compliant housing environment that supports the development of their children's Islamic character. Some suggest starting installments while young and unmarried is better, highlighting the deep-seated desire for Islamic living spaces among the community. Those living near Sharia-compliant housing projects often visit the sites in person to reassure themselves and their families of the housing's adherence to Islamic principles.



Source: Instagram @shariagreenland

Figure 4 Posts offering religious facilities

Figure 4 of the posting showcases the various amenities offered as part of an Islamic housing or property. These facilities provide additional value to consumers and include a One Gate System, a Mosque, Quran Garden, Playground, Archery Area, and a Reading Park. This property offers a one-stop living concept that is ideal for those seeking a harmonious Islamic lifestyle. With comprehensive facilities within the compound, it aims to enhance the quality of life for its residents.

The facilities in Sharia-compliant housing utilize a one-stop living concept in every development, integrating all necessary amenities within a single area, aligned with Islamic principles. The One Gate System ensures comfort and security for residents. This security system, developed by Sharia Greenland within the residential complex, uses a single entry gate that controls all access in and out of the complex.

The One Gate System is equipped with various modern security features, such as barbed wire on high boundary walls. It also includes a guardhouse for security personnel to rest and shelter during their 24-hour shifts, strategically located at the entrance and exit gates to facilitate monitoring of all individuals entering and leaving the premises, including visibility of everyone within the complex area. To aid the security staff in their duties, the One Gate System is outfitted with surveillance cameras (CCTV) covering the entire area. This setup compensates for the limited visibility of security personnel, ensuring comprehensive monitoring with the help of CCTV.

Sharia Greenland enhances security with its One Gate System, setting a standard for the safety and comfort of its residents and adding significant appeal to this Sharia-compliant housing. There are numerous benefits for consumers purchasing in this development, including crime prevention, avoidance of alternate public transport routes, and ensuring safety and comfort during daily activities.

In addition to the One Gate System, the Sharia housing complex is equipped with sports facilities (basketball court, jogging track), a playground, a grand mosque, an integrated Islamic school, a house of Quran memorization (*tahfidz*), an archery area, a thematic garden, and commercial spaces. All these amenities are provided to ensure that residents can fulfill their needs without having to travel far. The Islamic education for the residents' children is also carefully considered to integrate divine values into their daily lives. The Islamic environment significantly influences the growth and development of children; what they observe externally is internalized within their subconscious and becomes a model of good values.

Figure 4 displays interactions and comments among Instagram followers, showing potential consumers' interest in what the Sharia Greenland marketing

team offers through videos, reels, and flyers distributed via social media. This indicates that consumers accessing information on Sharia Greenland's Instagram respond positively to promotional posts about Sharia-compliant housing and the concept of an Islamic living environment.



Sumber: Instagram @shariagreenland Figure 5 Posts that offer educational facilities and an Islamic environment

In Figure 5, the message in the marketing communication emphasizes the importance of consumers paying attention to the Islamic environment, which impacts the growth and development of children living among their peers in Sharia housing. The implementation of Islamic education in each family strengthens the Islamic character of the children because they reside in an Islamic environment, thus enabling them to maintain their religious behavior.

Beyond the conducive and Islamic environment, another positive aspect that consumers can gain from buying property here is the enhancement of worship with others, particularly neighbors, which is described in Figure 12. Kuntowijoyo states that there are two ways the public can address the massification of Sharia culture, as shown in posts from Figures 1-12, especially concerning symbolic behavior: privatization and spirituality. Privatization refers to activities that emphasize unique and exclusive personal ownership, making private settings popular due to their exclusivity. Sharia housing adopts privatization with its concept of Sharia homes (Ibrahim, 2011a).

Spirituality involves adopting a spiritual culture, either within groups or personally. Attributes symbolizing piety are scattered across the virtual realm and real life, particularly in major cities and among the upper-middle-class with access to mass culture. Spiritual culture finds fertile ground, reducing religious values to symbolic movements culturally, as long as they do not violate the faith and laws of Islam, allowing them to coexist with mass culture.

The phenomenon of Sharia housing, spread across major cities, is not only a complex structure of organizational control and business regulation behind the visible Sharia culture but also introduces a core theme. Sharia housing does not only build comfortable homes but also shapes individuals accustomed to halal products and Sharia-compliant services. It's not merely about creating halal food and drink or Sharia-compliant products and services, but about cultivating a culture. This transcends primary needs and becomes a lifestyle.

All facilities provided showcase the contestation of Islamic lifestyle in public spaces, thus firmly attaching the Muslim identity of its residents by adopting Islamic concepts in Sharia housing, regardless of whether they are devout Muslims or newcomers to the faith. This allows everyone to perceive Sharia housing as an exclusive Islamic residence, distinct from other housing options.

Developers' use of social media to promote their products, as demonstrated through the Instagram account @shariagreenland, is an effective and modern strategy. In this case, the internet does more than just mediate our interactions; it has become the environment in which we live. Unbeknownst to many, the presence of the internet has shaped new habits, values, and lifestyles. People spend most of their lives online, with the remainder in the physical world. This change has occurred gradually, with patterns of actions and behaviors evolving significantly due to the advent of the internet. For instance, activities on social media platforms like Instagram, which are highly popular today, facilitate interactions not just through text messages but also through photos and videos that can attract the attention of property consumers. All posts are published in real-time, presenting various information about attractively designed properties and containing religious messages aimed at persuading the audience of the closeness of their living space to the presence of religious values in their daily lives.

The sharia property developer has commodified the messages and content on its Instagram account. According to Vincent Mosco, commodification refers to the process of transforming goods or services that have utility into commodities that are marketable when offered for sale. Referring to Mosco's statement (2009), the commodification on the Sharia Greenland property Instagram involves transforming the messages on Instagram into marketable products. The products offered are symbols that can shape consumer awareness. It is this awareness that capital owners utilize to sustain their businesses.

Adam Smith, a classical political economist, posited that there are two types of products: those that satisfy human desires and specific needs. These are products based on use value, and those based on exchange or exchange value (Mosco, 2009). This is apparent on the Greenland Instagram account, where both use value and exchange value are present. Instagram serves useful and beneficial messages for public consumption, while also positioning this information as a product to enhance property sales.

Advancements in technology, information, urbanization, and economic growth drive the commodification by Sharia Greenland's developer. Yet, in this Sharia-based property, commodification manifests as an expression of faith through various commodities branded with Islamic labels and religious symbols

embedded in the development of housing with Islamic and Sharia-compliant concepts.

Greenland developers employ marketing strategies that include textual or visual information that is as engaging as possible for virtual consumers. Influencers on social media are inundated with jobs to market products, including those labeled with religious significance (halal and Sharia-compliant), which enliven the global market. This represents the practice of commodifying religious values in the property business.

The commodification of religion results from a complex construction of history and culture (Kittiarsa, 2007). However, this commodification does not aim to create or promote a new religious movement that contradicts existing religious beliefs and practices. Instead, it positions religion as a product that includes a spiritual essence, turning it into a commodity that society can utilise.

The religious commodification conducted by Greenland developers on Instagram does not inherently imply negativity; it can have positive impacts in certain aspects. It introduces Islamic business-related values to the public, enhancing understanding and acceptance. Rather than diminishing religious integrity, the process of commodifying religion in the property business shows an increase in the spirit of Islam in society. Advancements in communication and information technology have led to an escalation of religious commodification in the property business space. Mosco (2009), also noted that communication technology has facilitated the process of commodification in the economy as a whole.

The positive aspects of Islamic commodification can be leveraged as a nonconventional marketing strategy that maximizes social media and digital realms, making it more attractive and trend-aligned. It facilitates consumer access to product information, enabling them to make informed decisions without physically visiting locations, instead using videos and reels shared on Instagram.

Social media's role in marketing also includes the process of mass culture production. Various constructions of meaning occur within the virtual space, including constructions from symbols affiliated with the following virtual community. Thus, marketing strategies and message delivery using social media can be said to create close emotional bonds with the audience. Mosco (2009) notes that commodification in society can assist the communication processes of an organization or company overall, thereby enhancing communication efficiency. With information tailored to market needs, public services providing Instagram access can meet public expectations.

Greenland's use of Instagram further emphasizes that the internet, particularly social media, has become involved in cultural production. Social media opens opportunities for anyone to participate in cultural production without coercion (Fakhruroji, 2017; Sarkawi, 2016). The activities on Greenland's

Instagram within the property business form a virtual community that constructs social realities and manifests culture. This is referred to as cyberculture, a result of cultural production that can be understood as daily life activities within an imaginative space, yet it impacts the physical existence of its users. Interactions on the @shariagreenland Instagram account present an imaginative space that influences the mindsets, attitudes, and decision-making processes of its owners and visitors.

The Impact of Religious Commodification on Consumer Interest

In the context of housing development oriented towards religious values, this research examines a specific post from the Instagram account of Sharia Islamic Soreang (https://www.instagram.com/p/Cti0KWjtdQn). This post promotes a quality living experience with various appealing features. The serene location, surrounded by calming mountain scenery, is highlighted as a primary attraction. The quality of life offered is assessed not just by the physical aspects of the dwelling but also by an environment that supports spiritual activities such as the dawn prayer (Salat al-Fajr) and morning exercise.

Facilities like the One Gate System, 24/7 security, Islamic school, mosque, archery area, wifi zone, basketball court, and broad streets enhance the added value of this housing. The ease of payment options, such as low down payments, installment plans, and phased cash payments with a flat-rate scheme, make this an attractive offer for potential buyers. The variety of house types available caters to different family needs and preferences.

The post featuring Sharia Islamic Soreang has garnered significant attention, as is evident from the 257 comments received. A keyword frequency analysis of these comments reveals intense interaction between consumers and the organizers, as presented in Table 1.

Aspect	Description	Keywords
Product and Service Queries	High interest in product and service information, indicating active information-seeking by consumers.	price (51), check (43), verified (79), info (15)
Direct Communication	Preference for direct communication, indicating a desire for quick and personal responses.	DM (111), chat (13), WhatsApp (13), admin (15)
Personal Interaction and Trust	More personal interaction and respect, indicators of trust and personal relationships.	Ms./Mr. (13)
Location and Distribution	Interest in the availability or distribution of products across regions, geographic factors influencing interest.	area (10), location (10)
Specific References	Consumers directly mentioning or referring to the brand, high brand awareness.	shariagreenland (12)

Source: Author's analysis

Table 1 illustrates the patterns of consumer interaction with Shariagreenland via Instagram comments. Five main aspects have been identified: Product and Service Queries, Direct Communication, Personal Interaction and Trust, Location and Distribution, and Specific References. Each aspect is reinforced by frequently occurring keywords followed by their count. This data underscores how the commodification of religious values in property marketing resonates with the consumer base, affecting their engagement and interest levels, thus shaping contemporary marketing landscapes in the real estate sector.

The content analysis of comments in Table 1 indicates an active demand from consumers for transparent information about products and services. The frequent appearance of terms such as "price," "check," "verified," and "info" illustrates a scenario where consumers proactively seek specifications, availability, and other related information. This need for information accessibility highlights the importance of transparency in brand communication, which not only supports purchasing decisions but also serves to reinforce trust and credibility of the brand in the eyes of consumers.

Furthermore, this analysis underscores a consumer tendency to opt for direct communication with the brand. The repeated use of "DM," "chat," and "WhatsApp," along with the salutation "admin," reflects a preference for customer service that is not only responsive but also provides a personal touch. This aspect of responsiveness and personalization in direct interactions emphasizes consumer expectations for prompt and quality service, which is key in creating a positive customer experience.

Additionally, the use of the term "Ms." or "Mr." indicates a communication style that is warmer and more personal. This shows that the relationships built between consumers and the brand are strongly based on trust and respect. These aspects of personalization and trust are essential for attracting consumers and maintaining long-term loyalty.

Regarding location preferences, the appearance of terms "area" and "location" in discussions suggests that consumers place significant weight on geographic factors when considering a purchase. Awareness of strategic location or accessibility directly impacts consumer decisions, indicating that location remains one of the primary considerations in the selection of real estate products.

The repeated mentions of "shariagreenland" in comments clearly demonstrate that this brand has successfully created a strong awareness among its consumers. The brand's success in positioning itself not only as a provider of living spaces but as a lifestyle concept rooted in specific values is evident from how consumers identify with and interact with the brand in social media.

This research demonstrates that spiritual and belief aspects significantly influence consumer purchasing decisions, aligning with other studies that show the relationship between spirituality, trust, and consumer behavior. While much prior research has emphasized economic factors, these findings broaden our understanding by exploring the integration of religious values into marketing strategies. Related research confirms that both intrinsic and extrinsic religiosity positively impacts the purchase of fast-moving consumer goods promoted by spiritual leaders (Sardana, Gupta, & Sharma, 2018). This indicates how spirituality can enhance product perception and increase trust in companies (Minton, 2019). In the context of shopping for halal-labeled food, spirituality does not directly influence shopping behavior but has an indirect effect through the mediating role of image, trust, and satisfaction (Muflih & Juliana, 2021). These findings underline that consumers seek material satisfaction in their purchases and a spiritual resonance that creates added value.

The commodification of religion in the marketing of Sharia-compliant properties carries broad consequences socially, culturally, and economically, as reflected in various academic studies. Religion is increasingly viewed as a 'brand' that must be recognizable to followers and the general public, impacting religious practices and societal structure (Usunier & Stolz, 2014; Yip & Ainsworth, 2013). For example, in Lombok, the emergence of Muslim housing raises questions about whether it strengthens piety or exploits religious symbols in business, with further implications for social integration (Huda, 2023). Moreover, religious marketing and branding face limitations due to the dilemma between marketing practices and the transcendental claims they carry (Stolz & Usunier, 2019).

This study highlights the significance of religious identity in consumer behavior, affecting product choices, lifestyle, and social interactions. Religious identity plays a role in shaping consumer attitudes and actions, from materialism to ethics and shopping behavior, influenced by beliefs, values, rituals, and their communities (Agarwala, Mishra, & Singh, 2019; Kahle, Minton, Jiuan, & Tambyah, 2016). In India, for instance, consumer demand for perishable goods is driven by religiosity, community normative pressures, and pragmatism (Sardana, Cavusgil, & Gupta, 2021). Further, religious identity affects consumer psychology and behavior, challenging researchers to uncover the underlying psychological mechanisms (Mathras, Cohen, Mandel, & Mick, 2016). These findings illustrate how religion and everyday life are increasingly integrated, reflecting broader social and cultural developments where religion plays a vital role in many aspects of life, including consumption and property choices.

The research findings articulate an emerging trend where consumers increasingly pursue a lifestyle cohesive with their religious beliefs (Izberk-Bilgin & Nakata, 2016). This trend is particularly relevant in Indonesia, a country with a majority Muslim population. This factor reflects the consumer search for the physical quality of properties and highlights their desire for residences that radiate values consistent with religious teachings. Thus, the results of this study emerge

in response to the growing market demand for the integration of religious values into life aspects, including the property sector.

CONCLUSION

The findings of this research reveal that religious symbols are strategically used in the marketing of Sharia-compliant properties, not only to support religious identity but also as a tool to create added value in consumer perception. These symbols are integrated across various marketing aspects, from property branding using terms like "Islamic Residence," to payment systems and facilities that comply with Islamic law, indicating the commodification of religion. Furthermore, the study identifies marketing strategies that commodify religious symbols as a primary differentiation factor influencing consumer interest.

This study makes a significant contribution in the form of the concept of "spiritual resonance in property consumption," which expands our understanding of consumer behavior in the Sharia property sector. Additionally, this research adopts a netnographic approach in analyzing consumer interactions on social media, specifically Instagram, which is a relatively new method and provides deep insights into the dynamics of digital marketing in the context of Sharia properties. This approach allows direct observation of diverse and dynamic consumer behaviors and preferences, providing rich data for analyzing consumer behavior in a religious context.

This research faces limitations in the geographic and demographic representation of Sharia property consumers in Indonesia. Its focus is limited to interactions on a single social media platform, which may not depict the entire marketing communication strategy of Sharia properties. Suggested directions for future research include cross-platform comparative studies to assess different marketing strategies, analysis of the impact of integrating religious values on local communities and development sustainability, and longitudinal studies to uncover the evolution of consumer preferences towards Sharia properties, providing deep insights into the long-term market development of Sharia properties.

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