

Beyond Sharia Compliance: How Islamic Economics and Trust Shape Purchase Intention in the Era of Hijrah Lifestyle

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Abstract

This study examines the influence of Islamic economics on consumer purchase intention toward sharia housing, emphasizing the mediating role of trust and the influence of the hijrah lifestyle. Data from 137 respondents were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that Islamic economics significantly strengthens both trust and purchase intention. Trust acts as a crucial mediator, demonstrating that consumer confidence in developers' sharia compliance, transparency, and ethical integrity is essential for converting religious economic values into behavioral intentions. Furthermore, the hijrah lifestyle—reflecting religious identity and spiritual motivation—exerts a strong direct effect on purchase intention, though it does not moderate the relationship between Islamic economics and trust or purchase intention. Integrating the Theory of Planned Behavior (TPB) and Islamic Sustainability Theory, this study highlights that intentions are shaped by value-driven attitudes, perceived behavioral control through trust, and spiritual identity. These results underscore the importance of ethical transparency and riba-free financial systems in fostering the growth of the sharia housing market.

Keywords: Hijrah lifestyle; Islamic economics; Purchase intention; Sharia housing; Trust.

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INTRODUCTION

Demand for sharia-compliant and sustainable products has continued to rise globally in recent years. Muslim consumer spending reached USD 2.29 trillion in 2022, reflecting a strong halal lifestyle trend that extends to the property sector (DinarStandard, 2023b). The principles of Islamic economics form the foundation of trust in halal transactions (Al-Okaily & Alsmadi, 2024). Islamic economic dimensions—such as riba-free contractual structures, transparency, and social impact through mechanisms like zakat—serve as key elements in strengthening consumer confidence (Hassan & Lewis, 2021; Bank Indonesia, 2023a; REI, 2023).

In Indonesia, the sharia property market is expanding at an annual rate of 11.23%, with transaction values reaching IDR 25 trillion in 2022 (Bank Indonesia, 2023b). Survey data also indicate that 87% of Muslim consumers prefer halal-certified products (BPJH, 2025). However, this rapid growth is overshadowed by serious

trust-related challenges. Cases of “fake but original” developers who claim to offer sharia housing without legitimate contracts have caused hesitation among 62% of prospective buyers (DinarStandard, 2023a). These issues reinforce the centrality of trust within the sharia property ecosystem.

Simultaneously, the emergence of the hijrah lifestyle is reshaping Muslim consumer behavior toward choices grounded in religious identity. Hijrah lifestyle has become a prominent element of modern Muslim preferences, representing a broader transformation toward heightened religiosity that influences consumption patterns and product preferences (Pusparini et al., 2024). As a lifestyle orientation, hijrah reflects the adoption of Islamic values in a more comprehensive manner, including decisions related to consumption and housing (Alserhan, 2010). This shift enhances perceptions of authenticity and strengthens purchase intention for Islamic products (Anwar, 2025). Hijrah communities further reinforce these tendencies by serving as social proof in decision-making (Fachrurazi et al., 2023; Ashraf et al., 2023; DinarStandard, 2023b; Ali et al., 2017). Despite these developments, the influence of hijrah community networks on property purchasing remains insufficiently explored in quantitative research (Wilson & Liu, 2010).

Although Hijrah lifestyle has significantly reshaped consumer preferences, existing studies have not comprehensively examined how hijrah lifestyle, trust, and Islamic economic principles interact to influence purchase intention in the sharia housing sector. Prior research has often examined these constructs in isolation—focusing on sharia compliance without considering spiritual lifestyle shifts or emphasizing trust without evaluating the institutional and religious-economic context that shapes it (Abdullah et al., 2022). Moreover, limited attention has been given to how spiritual capital (such as hijrah lifestyle) and institutional trust (derived from Islamic economics) integrate into a unified behavioral framework capable of explaining Muslim consumers’ decisions in high-involvement purchases like housing. Recent critiques highlight the minimal integration between spiritual values and systemic market mechanisms in sharia property marketing strategies (Muhamad & Mizerski, 2020), despite emerging evidence that combining these two dimensions enhances purchase intention more effectively than conventional approaches (Real Estate Indonesia, 2023).

Thus, a clear gap exists in understanding the combined influence of Islamic economics, trust, and hijrah lifestyle within a single, comprehensive behavioral model. Addressing this gap is crucial for developing a more accurate theoretical explanation and more effective marketing strategies for sharia-compliant housing in today’s digitally connected, spiritually motivated Muslim society.

LITERATURE REVIEW

Islamic Economics and Trust as an Integrated Value System

Islamic economics serves not only as a religiously aligned financial framework but also as a value-based system that shapes consumer perceptions, trust, and behavioral intentions. Prior research demonstrates that Muslim consumers are influenced not merely by utilitarian motives but also by religiosity-based perceptions and ethical business compliance (Ibrahim & Mohd Sopian, 2023). When commercial practices clearly adhere to the core principles of Islamic law—such as the prohibition of *riba*, *gharar*, and *maysir*, alongside commitments to justice, transparency, and mutual benefit—consumers tend to develop stronger trust and exhibit higher purchase intentions.

The dimensions of Islamic economics, including *riba*-free contractual agreements, transparency in transactions, and social impact mechanisms such as *zakat*, have been shown to reinforce consumer trust (Hassan & Lewis, 2021; Bank Indonesia, 2023a; REI, 2023). Recent evidence further indicates that explicit articulation of sharia compliance—through labels, certifications, and product narratives—significantly enhances trust and purchase intention, particularly in sectors like Islamic housing and halal finance (Ismail et al., 2025). These findings position Islamic economics not only as a religious alignment tool but also as a powerful psychological and relational mechanism that boosts brand credibility and drives consumer loyalty.

Trust develops through dual pathways: cognitive trust, grounded in rational evaluation of sharia compliance, and affective trust, rooted in shared religious identity and values. This dual trust mechanism is increasingly central to contemporary Muslim consumer behavior, where identity and spirituality deeply intertwine with market decisions (Tlaiss, 2015; Wilson & Liu, 2011). As such, Islamic economics emerges as a foundational structure that nurtures a long-term, trust-based economic ecosystem between consumers and ethically positioned brands.

Conventional marketing theories such as the Commitment–Trust Theory (Morgan & Hunt, 1994) and Technology Acceptance frameworks (Gefen, 2000) acknowledge trust as a core antecedent of consumer decision-making. However, within high-involvement purchases like real estate—especially those embedded in Islamic norms—trust functions less as a motivator and more as a minimum requirement for behavioral intention. Delgado-Ballester and Munuera-Alemán (2005) argue that although trust reduces perceived uncertainty, it is insufficient to drive purchase intention without alignment with broader contextual and personal factors. In Islamic housing, these contextual factors include perceived sharia compliance in contract structures, financial capability, and the influence of family or religious advisors. As Singh and Sirdeshmukh (2000) explain, complex purchase decisions involve an “integrated evaluation” of cognitive, affective, and normative cues. In majority-Muslim markets,

institutional assurance mechanisms (Cheng, 2019; Tandon et al., 2021), halal certifications, and perceptions of justice in Islamic contract structures often carry more weight than generalized trust. Therefore, Islamic economics and trust together form an integrated value system: Islamic economics provides the structural foundation for sharia authenticity, while trust acts as the psychological mechanism that translates those values into behavioral intention.

Hijrah Lifestyle as a Reinforcement of Religious Identity

The rise of the hijrah lifestyle represents a significant socio-religious transformation among modern Muslim consumers. According to the Theory of Planned Behavior (Ajzen, 1991), intentions are strongly influenced by attitudes aligned with personal values and belief systems. The alignment of Islamic housing offerings with hijrah values can therefore strengthen consumers' attitudinal readiness to purchase sharia-compliant properties.

Hijrah lifestyle reflects a holistic adoption of Islamic values in everyday life—including consumption, financial behavior, and residential preference (Alserhan, 2010). This lifestyle shift enhances perceptions of authenticity and stimulates greater interest in Islamic products (Anwar, 2025). Social proof from hijrah communities further influences decision-making, as group norms reinforce religiously motivated choices (Fachrurazi et al., 2023; Ashraf et al., 2023; DinarStandard, 2023b; Ali et al., 2017). These communities often function as spiritual reference groups that guide members toward consumption aligned with Islamic principles.

Despite the growing prominence of hijrah movements, the quantitative examination of how hijrah community networks shape property purchase behavior remains limited (Wilson & Liu, 2010). Existing studies rarely integrate the spiritual identity dimension with economic rationality and institutional trust. Thus, hijrah lifestyle can be conceptualized as spiritual capital—a resource that reinforces religious identity and strengthens acceptance of sharia-based property offerings.

In this framework, hijrah lifestyle potentially enhances the psychological meaningfulness of Islamic housing, increases sensitivity to sharia compliance cues, and aligns consumer identity with Islamic economic practices. The intersection of spiritual identity, ethical economics, and trust provides a new behavioral finance perspective that enriches our understanding of Muslim consumer decision-making within the sharia property market.

Islamic Economics and Purchase Intention

Islamic economics provides a normative–ethical foundation that shapes how Muslim consumers evaluate sharia-compliant housing. As a value system grounded in Shariah principles, Islamic economics emphasizes riba-free transactions, contractual transparency, fairness, and social responsibility. These values strongly influence consumers' assessment of whether a housing product aligns with their religious beliefs and ethical expectations. When consumers perceive that a property developer implements Islamic contracts (*akad syariah*), avoids *riba*, and integrates social justice components such as zakat distribution, they tend to form more favorable attitudes toward the purchase decision.

Prior studies show that explicit articulation of sharia compliance—through labeling, certification, or transparent disclosure—encourages higher willingness to engage with Islamic financial and property products (Ismail et al., 2025; Hassan & Lewis, 2021). In high-involvement decisions such as housing, the assurance of Islamic economic conformity not only reduces perceived risk but also strengthens the psychological connection between consumers' ethical–religious motivations and actual purchasing behavior. As a result, Islamic economic values can act as strong attitudinal drivers within the Theory of Planned Behavior (Ajzen, 1991), reinforcing moral congruence between consumer identity and product attributes.

H1: Islamic economics has a positive effect on purchase intention toward sharia housing.

Islamic Economics and Trust

Trust is one of the most critical components in high-risk, high-value transactions such as property purchases. Islamic economics serves as an institutional mechanism for building both cognitive and affective trust. Cognitively, adherence to sharia principles—such as fairness, transparency, and absence of speculative elements—reduces uncertainty and increases confidence in the structural integrity of financial and contractual arrangements. Affectively, shared religious identity and ethical alignment foster emotional assurance that the developer operates with integrity and moral responsibility (Tlaiss, 2015; Wilson & Liu, 2011).

Institutional mechanisms in Islamic economics—such as sharia certification, formal akad processes, and halal guarantees—function as signals that reinforce credibility (Cheng, 2019; Tandon et al., 2021). When consumers observe that a developer consistently applies sharia-compliant practices, their trust strengthens through the dual pathway of rational evaluation and value-based identification. Thus, Islamic economics acts as both a rational and normative enabler of trust in the sharia property market.

H2: Islamic economics has a positive effect on trust in sharia housing developers.

Trust and Purchase Intention

Trust significantly reduces perceived risk in complex purchasing processes and builds confidence in the reliability and ethical quality of products and service providers. In the context of Islamic housing, consumers rely

on developers to ensure full compliance with sharia contractual rules, accurate information disclosure, and fair implementation of financial obligations. Trust becomes a form of psychological assurance that the property transaction will be executed in accordance with Islamic principles.

While some scholars suggest that trust alone may not be sufficient to trigger purchase intention (Delgado-Ballester & Munuera-Alemán, 2005), trust remains a powerful antecedent in complex decision environments where consumers face uncertainty, information asymmetry, and long-term obligations. Trust aligns with the consumer's perceived behavioral control in the TPB framework, reducing barriers to action and increasing intention clarity. In Islamic housing, where faith-based authenticity is crucial, trust becomes even more central to behavioral intention.

H3: Trust has a positive effect on purchase intention toward sharia housing.

Mediating Role of Trust

The relationship between Islamic economics and purchase intention is often indirect because Islamic values shape consumer attitudes, but do not automatically translate into behavioral commitment. Trust operates as the critical mechanism through which Islamic economic principles are converted into actual purchase intention. When consumers believe that a developer authentically implements sharia economics—through transparent contracts, ethical dealings, and adherence to riba-free financing—they develop stronger trust, which subsequently drives their intention to purchase.

This logic is supported by prior research demonstrating that trust mediates value-driven behavior, particularly in ethical consumption and Islamic finance settings (Ismail et al., 2025; Morgan & Hunt, 1994). As such, trust acts as the bridge connecting the normative and ethical dimensions of Islamic economics to the consumer's behavioral decision-making process.

H4: Trust mediates the relationship between Islamic economics and purchase intention.

Hijrah Lifestyle and Purchase Intention

Hijrah lifestyle represents a major socio-religious movement influencing modern Muslim consumer behavior. It embodies efforts toward deeper religious commitment, including adherence to Islamic values in consumption, financial choices, and daily practices. As a form of spiritual identity, hijrah lifestyle enhances the psychological and moral relevance of sharia housing, making it a preferred option for individuals seeking religious authenticity (Alserhan, 2010).

Islamic housing fits naturally with the aspirations of consumers undergoing hijrah transformation, reinforcing their desire to choose products aligned with their spiritual goals. Evidence suggests that hijrah-oriented consumers exhibit stronger interest in Islamic products due to enhanced perceptions of authenticity and moral alignment (Anwar, 2025). Additionally, hijrah communities act as reference groups whose social proof influences personal decision-making (Fachrurazi et al., 2023; Ashraf et al., 2023; DinarStandard, 2023b; Ali et al., 2017). Consequently, hijrah lifestyle is expected to exert a direct and positive effect on purchase intention.

H5: Hijrah lifestyle has a positive effect on purchase intention toward sharia housing.

Moderating Role of Hijrah Lifestyle

Hijrah lifestyle represents a transformative religious identity shift in which consumers consciously realign their daily behaviors—including consumption choices and housing preferences—with Islamic values (Alserhan, 2010). Individuals who embrace hijrah typically show heightened sensitivity to sharia cues, aversion to non-halal attributes, and a strong preference for authenticity in Islamic offerings (Anwar, 2025). Because of this identity-driven orientation, hijrah lifestyle is expected to strengthen the influence of Islamic economics on purchase intention, as such consumers are more responsive to riba-free contracts, transparent akad, and value-based marketing. Hijrah communities also act as powerful reference groups that provide social proof and reinforce norms of Islamic living (Fachrurazi et al., 2023; Ashraf et al., 2023; DinarStandard, 2023b). This collective reinforcement amplifies the internalization of Islamic values (A. Ali et al., 2017; Wilson & Liu, 2011), thereby magnifying consumer responsiveness to sharia-compliant housing schemes.

In parallel, hijrah lifestyle may intensify the effect of trust on purchase intention. Hijrah-oriented consumers place higher importance on religious authenticity, moral credibility, and institutional assurance, meaning their trust judgments are influenced not only by cognitive evaluations of contract fairness but also by affective and identity-based considerations (Tlaiss, 2015). For these individuals, trust serves as a spiritual and relational assurance that developers uphold Islamic ethics, making trust more instrumental in shaping their intention to purchase. Consequently, hijrah lifestyle functions as a boundary condition that amplifies the extent to which Islamic economic cues and trust translate into behavioral intention. Thus, the following hypotheses are proposed:

H6: Hijrah lifestyle moderates the relationship between Islamic economics and purchase intention.

H7: Hijrah lifestyle moderates the relationship between trust and purchase intention.

METHOD

This study employs an explanatory quantitative approach supported by a mixed-method design, using a cross-sectional survey to examine the relationships among Islamic economics, trust, hijrah lifestyle, and purchase intention toward sharia-compliant housing. The target population consists of Muslim consumers aged 25–45 years who are active digital users and have an interest in Islamic property products. A total of 137 respondents were obtained using purposive sampling to target individuals familiar with sharia housing, complemented by snowball sampling to reach members of hijrah communities who often rely on peer networks for information dissemination.

The study consists of four key variables measured using established operational definitions. Islamic economics reflects the application of sharia principles in property development, including riba-free financing, transactional justice, partnership orientation, and perceived blessing (Haniffa & Hudaib, 2007; M. Ali et al., 2017; Alfarizi & Ngatindriatun, 2022; Wajdi Dusuki, 2008). Trust captures consumers' perceptions of developer credibility through indicators of integrity, competence, reliability, sharia compliance, benevolence, and transparency (Wulandari & Ubaidillah, 2025; Roberts-Lombard & Petzer, 2024; Estiri et al., 2011). Hijrah lifestyle is conceptualized as a religious value-driven transformation that shapes Islamic consumption practices, reflected through Islamic lifestyle orientation, value shifts, religious motivation, and hijrah community engagement (Hikmayanti & Rahmat, 2023; Jati, 2023; 'Abdul-Wahhāb, 2022). Purchase intention toward sharia housing is measured through indicators of willingness to buy, product preference, commitment, and readiness to engage in transactions (Chanda et al., 2025; S. H. Hassan, 2014; Al Hadi et al., 2024). All indicators were measured using a 7-point Likert scale to capture respondents' intensity of agreement.

Data were collected through an online questionnaire distributed via Google Forms to Islamic property communities and hijrah groups across digital platforms. To strengthen construct validity and clarify conceptual relationships, expert interviews were conducted with five practitioners, including sharia property developers, Islamic economics scholars, and metaverse-based marketing specialists. Secondary data from Bank Indonesia and the Real Estate Indonesia (REI) reports were also reviewed to contextualize market trends and triangulate findings.

For data analysis, the study applied Structural Equation Modeling using Partial Least Squares (SEM-PLS) through SmartPLS 4.0. The analysis included tests of direct effects between independent, moderating, and dependent variables, mediation analysis using bootstrapping with 5,000 subsamples, and moderation assessment via multi-group analysis. Measurement model evaluation involved convergent validity ($AVE > 0.5$), discriminant validity based on the Fornell-Larcker criterion or HTMT ratio, and reliability assessment using composite reliability ($CR > 0.7$). Overall, this methodological design provides a robust framework for examining the integrated effects of Islamic economics, trust, and hijrah lifestyle on purchase intention in the sharia housing context.

RESULT

Respondent

Table 1. Respondent Profile

Variable	Category	Frequency (n)	Percentage (%)
Age	23–30 years	34	24.8%
	31–37 years	37	27.0%
	38–43 years	34	24.8%
	44–62 years	32	23.4%
Gender	Male	54	39.4%
	Female	83	60.6%
Education	Junior High School or below	4	2.9%
	Senior High School	37	27.0%
	Diploma	13	9.5%
	Undergraduate's Degree	68	49.6%
	Graduate's Degree	15	10.9%

The demographic profile demonstrates that respondents represent a broad age distribution, ranging from 23 to 62 years old ($M = 36.98$). The largest proportion falls within the 31–37 age group (27.0%), followed by those aged 23–30 years and 38–43 years (24.8% each), indicating that the sample is dominated by consumers in their early and mid-adulthood—an age group commonly associated with active housing search and financial planning. Older respondents aged 44–62 years make up 23.4%, reflecting continued interest in sharia-compliant housing among mature buyers. In terms of gender, the sample consists of 60.6% females ($n = 83$) and 39.4% males ($n = 54$). This distribution suggests that female Muslim consumers—who often play influential roles in family

decision-making—are highly engaged in evaluating sharia-based housing options in digital platforms and hijrah communities.

Educational background indicates that nearly half of the respondents hold a Undergraduate’s degree (49.6%), making it the largest group, followed by Senior High School graduates (27.0%), Graduates (10.9%), and diploma holders (9.5%). A small minority (2.9%) had a Junior High School–level education or below. These figures show that the respondent base is predominantly well-educated, digitally active, and capable of understanding the financial and contractual aspects of Islamic property schemes.

Measurement Model Evaluation

The assessment of the measurement model demonstrates that all constructs satisfy the reliability and validity criteria required in PLS-SEM. As shown in Table 4.1, the Cronbach’s Alpha and Composite Reliability (CR) values for all latent variables—Hijrah Lifestyle (HL), Purchase Intention (PI), Islamic Economics (SE), and Trust (TR)—range from 0.924 to 0.987, which exceeds the recommended threshold of 0.70 (Hair et al., 2019). These results indicate excellent internal consistency and stable measurement across indicators. The Average Variance Extracted (AVE) also meets the minimum requirement of 0.50, ranging from 0.672 to 0.910, confirming strong convergent validity, meaning that each construct explains a significant proportion of variance in its indicators.

Furthermore, discriminant validity is confirmed through both the Fornell–Larcker criterion and the HTMT ratio (< 0.90). This indicates that all constructs are empirically distinct and measure different conceptual domains within the model. The model fit evaluation also reveals an acceptable SRMR value of 0.072, which is below the 0.08 threshold, suggesting that the proposed structural relationships adequately represent the empirical data. Overall, these findings confirm that the measurement instruments are statistically sound and suitable for further structural analysis.

Table 2. Reliability and Validity

Construct	Cronbach’s Alpha	Composite Reliability	AVE
Hijrah Lifestyle (HL)	0,6417	0,6556	0,4931
Islamic Economics (SE)	0,6771	0,6826	0,6319
Trust (TR)	0,6854	0,6875	0,5868
Purchase Intention (PI)	0,6639	0,6715	0,5194

Structural Model Results

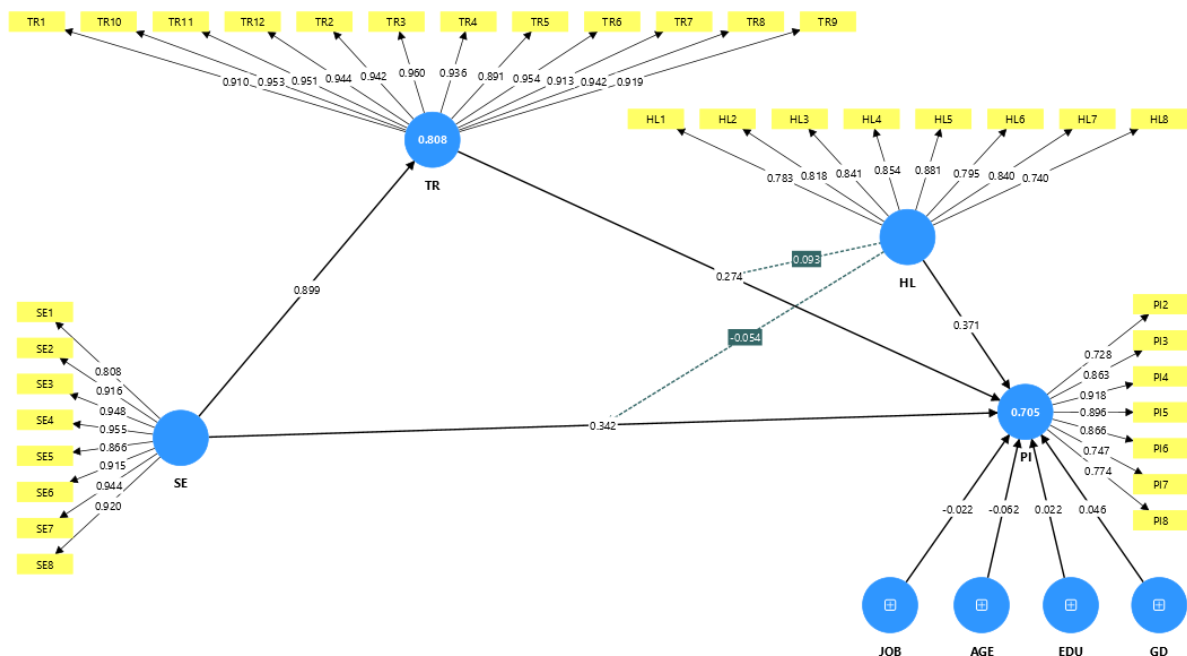


Figure 1. Result of PLS-Algorithm

The structural model demonstrates strong predictive capability, as shown by the coefficient of determination values. The R² value for Purchase Intention (PI) is 0.705, indicating that Islamic economics, trust, and hijrah lifestyle together account for 70.5% of the variance in consumers’ intention to purchase sharia-compliant housing.

Following Chin's (1998) guideline, this percentage reflects substantial explanatory power and confirms that the model captures the primary psychological and value-driven determinants influencing sharia housing decisions.

Trust (TR) also exhibits a high R^2 value of 0.808, meaning that Islamic economics alone explains 80.8% of the variance in trust. This strong effect underscores the central role of sharia-compliant economic principles—such as fairness, transparency, prohibition of *riba*, and ethical contract structures—in cultivating consumer trust, consistent with foundational insights from Islamic finance literature (Hassan & Lewis, 2021; Ismail et al., 2025).

The hypothesis testing further reveals how each construct operates within the decision-making pathway. Islamic economics exerts a highly significant and substantial impact on trust ($\beta = 0.899$, $t = 18.513$, $p < 0.001$). This result aligns with prior research showing that compliance with Islamic principles enhances both cognitive and affective trust, as consumers perceive ethical transparency, justice, and religiosity embedded in the offering (Tlaiss, 2015; Wilson & Liu, 2011). Islamic economics also positively affects purchase intention ($\beta = 0.342$, $t = 2.465$, $p = 0.014$), confirming that consumers are more motivated to purchase properties when economic transactions clearly align with Islamic values—an outcome consistent with earlier findings in Islamic consumer behavior (Hassan & Lewis, 2021). Trust similarly shows a significant direct effect on purchase intention ($\beta = 0.274$, $t = 2.179$, $p = 0.029$). This supports the Commitment–Trust Theory of Morgan and Hunt (1994), which posits trust as a foundational driver in high-involvement consumer decisions, especially when assessments of competence, integrity, and transparency are crucial.

Table 3. Hypotheses Testing Result

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
HL -> PI	0.371	0.393	0.116	3.213	0.001
SE -> PI	0.342	0.310	0.139	2.465	0.014
SE -> TR	0.899	0.888	0.049	18.513	0.000
TR -> PI	0.274	0.270	0.126	2.179	0.029
HL x SE -> PI	-0.054	-0.019	0.139	0.391	0.696
HL x TR -> PI	0.093	0.053	0.140	0.661	0.509
SE -> TR -> PI	0.247	0.241	0.117	2.115	0.034
AGE -> PI	-0.062	-0.063	0.040	1.554	0.120
EDU -> PI	0.022	0.024	0.046	0.470	0.639
GD -> PI	0.046	0.035	0.102	0.446	0.656

The hijrah lifestyle also emerges as a strong predictor of purchase intention ($\beta = 0.371$, $t = 3.213$, $p = 0.001$). This result is in line with the Theory of Planned Behavior (Ajzen, 1991), which argues that personal values and internalized beliefs strongly shape behavioral intention. Individuals undergoing hijrah tend to adopt a lifestyle more aligned with Islamic principles, making sharia housing not only a financial decision but also an expression of spiritual identity. The influence of hijrah communities—serving as sources of social proof and reinforcement—further strengthens this tendency, as documented by Fachrurazi et al. (2023), Ashraf et al. (2023), and Ali et al. (2017).

The mediation analysis shows that trust partially mediates the relationship between Islamic economics and purchase intention ($\beta = 0.247$, $t = 2.115$, $p = 0.034$). This finding suggests that while Islamic economic principles directly motivate consumers, their influence becomes more meaningful and actionable when consumers believe that developers genuinely uphold these principles. In other words, trust functions as a psychological mechanism that transforms perceived sharia compliance into behavioral commitment, a process also highlighted in contemporary Islamic consumer studies (Ismail et al., 2025; Mohamad et al., 2023).

However, the moderation tests reveal that hijrah lifestyle does not significantly alter the strength of the effect of Islamic economics on purchase intention ($\beta = -0.054$, $t = 0.391$, $p = 0.696$) nor the effect of trust on purchase intention ($\beta = 0.093$, $t = 0.661$, $p = 0.509$). Despite the high descriptive scores for hijrah lifestyle, its role appears to function independently rather than interactively. This means that consumers who identify with hijrah values already possess strong motivations to purchase sharia housing, but these motivations do not necessarily amplify or weaken how they process economic principles or trust signals. Such a pattern resonates with the explanations of Ali et al. (2017) and Wilson and Liu (2011), who argue that Islamic identity often acts as a direct predictor of behavior rather than as a moderator in structural pathways.

The inclusion of demographic control variables—age, education, and gender—provides additional insight into the stability of the model predicting purchase intention toward sharia housing. The results show that age has a negative but statistically insignificant effect on purchase intention ($\beta = -0.062$, $t = 1.554$, $p = 0.120$). This suggests that older or younger Muslim consumers do not significantly differ in their intention to purchase sharia-compliant housing. Although age often influences financial readiness and risk preferences, its non-significance

indicates that the appeal of Islamic housing transcends generational differences, consistent with studies showing that sharia-based consumption is driven more by values and trust than by demographic factors (Ajzen, 1991; Tlaiss, 2015). Similarly, education does not significantly affect purchase intention ($\beta = 0.022$, $t = 0.470$, $p = 0.639$). This implies that consumers across different education levels—ranging from secondary school to postgraduate—demonstrate comparable levels of interest in sharia housing. The ethical, identity-driven, and religious dimensions of Islamic property appear to exert a stronger influence than cognitive or literacy-based differences typically associated with education.

Gender also shows no significant effect on purchase intention ($\beta = 0.046$, $t = 0.446$, $p = 0.656$), indicating that both male and female Muslim consumers display similar likelihoods of engaging in sharia-compliant housing. This aligns with recent Islamic marketing research suggesting that when consumption decisions are tied to shared religious identity and values, gender-based behavioral differences tend to diminish (Wilson & Liu, 2011; Ashraf et al., 2023). The non-significant coefficients of all three control variables collectively demonstrate that demographic characteristics do not meaningfully alter consumers' likelihood of choosing sharia housing. This reinforces the theoretical contribution of the model: purchase intention is shaped primarily by Islamic economic principles, trust, and hijrah lifestyle, rather than by socio-demographic profiles. Thus, the findings underscore that the demand for sharia property is value-driven and identity-driven, rather than demographically segmented.

Overall, the structural results paint a coherent picture: Islamic economics acts as the foundational driver that shapes trust, trust partially channels these values into intention, and hijrah lifestyle independently strengthens motivation without altering the other psychological mechanisms.

DISCUSSION

The findings of this study provide comprehensive insights into how Islamic economics, trust, and hijrah lifestyle jointly influence consumers' purchase intention toward sharia-compliant housing. These results reinforce and extend the arguments presented in the introduction and literature review, particularly regarding the increasing desire among modern Muslim consumers for products and services that are halal, ethical, and spiritually aligned with Islamic values. As previously emphasized, the surge in demand for sharia-compliant products (DinarStandard, 2023b) and the rapid expansion of Indonesia's sharia property market (Bank Indonesia, 2023b) underscore the significance of identifying the psychological, spiritual, and economic drivers that shape consumer decisions in this sector.

The empirical evidence in this study confirms that Islamic economic principles—such as fairness, transparency, and avoidance of *gharar*—substantially contribute to consumers' confidence in sharia housing products. Trust is also shown to be a pivotal determinant, functioning as a bridge between consumers and developers by reducing perceived risks and reinforcing the credibility of sharia-based offerings. Furthermore, the hijrah lifestyle emerges as a powerful direct motivator, illustrating how spiritual transformation and the pursuit of a more Islamic way of life influence purchasing preferences beyond conventional economic considerations. Altogether, these findings highlight the multidimensional nature of consumer intention and suggest that sharia-compliant housing decisions are shaped not only by economic rationality but also by spiritual identity and value-driven motivations.

From a theoretical perspective, the strong effect of Islamic economics on trust and purchase intention reinforces earlier propositions in the literature that ethical transparency, *riba*-free financing, and fairness serve not only as religious obligations but also as cognitive and affective signals that build consumer confidence (Hassan & Lewis, 2021; Ismail et al., 2025). This aligns with the dual-trust pathway posited by Wilson and Liu (2011), where religious identity and institutional assurance work together to influence consumer judgments. The significant mediating effect of trust further confirms the centrality of trust formation in Islamic markets, echoing the logic of the Commitment–Trust Theory (Morgan & Hunt, 1994) and extending it to the Islamic housing context, where transactions are complex, high-value, and high-risk. Through this mechanism, the study affirms that trust acts as a psychological bridge converting Islamic ethical values into behavioral intention.

The strong direct influence of hijrah lifestyle on purchase intention supports the Theory of Planned Behavior (Ajzen, 1991), which suggests that personal values and internalized beliefs significantly shape behavioral intentions. Individuals who identify with the hijrah movement prioritize religiosity, Islamic ethics, and moral authenticity in their consumption, making sharia housing a natural expression of their lifestyle transformation (Alserhan, 2010; Anwar, 2025). This finding also validates the role of hijrah communities as reference groups, where social proof and collective reinforcement amplify desire for Islamic products (Fachrurazi et al., 2023; Ali et al., 2017). However, the nonsignificant moderation effects indicate that hijrah lifestyle operates independently rather than interactively with other predictors, suggesting that religiosity-driven identity shapes intention directly but does not necessarily intensify the impact of Islamic economics or trust. This nuance contributes to the literature by clarifying that hijrah lifestyle acts more as a personal motivator than a conditional amplifier within behavioral models.

From a managerial standpoint, the results highlight several practical implications for sharia housing developers. First, developers must prioritize transparent and verifiable implementation of Islamic economic

principles, including clear akad, riba-free mechanisms, fair pricing, and partnership-based governance. These elements significantly build consumer trust—a key determinant of purchasing behavior. Second, marketing strategies should emphasize authenticity, reliability, and compliance with Islamic ethical standards, as these attributes directly influence both trust and purchase intention. Third, developers should actively engage hijrah communities and digital Islamic influencers, who serve as important channels for social endorsement and dissemination of value-based messages. Messaging that aligns with hijrah ideals—such as spiritual fulfillment, ethical consumption, and community belonging—will resonate strongly with the target market.

Policy implications also emerge from this study, particularly in ensuring the growth of a trustworthy, transparent, and consumer-protective sharia housing ecosystem. Regulatory bodies such as the OJK, BI, and REI should strengthen certification systems for sharia property to prevent misuse of the “syariah” label and protect consumers from fraudulent developers—a concern highlighted in the introduction, where 62% of prospective buyers expressed distrust due to unclear claims of sharia compliance (DinarStandard, 2023a). Policymakers should also create standardized guidelines for Islamic housing akad, transparency disclosures, and developer accountability. Public education initiatives on sharia financial literacy and housing decision-making can further empower consumers to differentiate genuinely sharia-compliant products from misleading offers. Additionally, partnerships between government agencies, Islamic economic scholars, and community leaders can promote ethical real-estate development aligned with Islamic sustainability principles.

This study deepens the understanding of how religious identity, trust mechanisms, and Islamic ethical structures interact to shape consumer decisions in the sharia housing sector. By linking empirical findings to established theories such as TPB, Islamic consumer behavior models, and trust-based frameworks, the study offers a holistic explanation of purchase intention formation in emerging Islamic lifestyle markets. The results reaffirm the importance of integrating ethical, spiritual, and institutional perspectives to build a robust and credible sharia property ecosystem that meets both the economic and spiritual aspirations of contemporary Muslim consumers.

CONCLUSION

This study investigated the influence of Islamic economics, trust, and hijrah lifestyle on consumers’ purchase intention toward sharia-compliant housing in Indonesia. Using PLS-SEM with data from 137 Muslim respondents, the findings demonstrate that Islamic economic principles and trust play essential roles in shaping consumers’ behavioral intention, while hijrah lifestyle serves as a strong direct predictor of purchase decisions. Islamic economics significantly strengthens trust and directly enhances purchase intention, validating the critical importance of riba-free contracts, fairness, transparency, and ethical dealings in Islamic property offerings. Trust also positively predicts purchase intention, confirming its role as a psychological assurance mechanism in high-involvement transactions such as real estate. Additionally, hijrah lifestyle exerts a substantial direct effect on purchase intention, reflecting the growing importance of spiritual identity, religious transformation, and community influence among contemporary Muslim consumers.

The mediation analysis further reveals that trust partially mediates the relationship between Islamic economics and purchase intention, suggesting that ethical and religious principles translate into stronger behavioral intention when consumers believe that developers uphold genuine sharia compliance. However, hijrah lifestyle does not significantly moderate the relationships between Islamic economics or trust and purchase intention. This indicates that while hijrah values directly shape purchasing behavior, they do not necessarily intensify or weaken the influence of other determinants. Overall, the study highlights the integrated role of ethical economic systems, psychological trust mechanisms, and spiritual identity in shaping consumer decision-making within the growing market for sharia housing.

Despite offering meaningful insights, this study has several limitations that should be acknowledged. First, the research uses a cross-sectional design, which limits the ability to capture changes in consumer attitudes and intentions over time. Purchase intention in the housing sector may evolve as financial conditions, market dynamics, or personal religiosity shifts. Second, the sample size, although sufficient for PLS-SEM, is drawn using purposive and snowball sampling, which may reduce generalizability beyond digitally active Muslim consumers and hijrah communities. Third, the self-reported measures are vulnerable to social desirability bias, particularly in religious contexts where respondents may over-report religiosity or intention to appear more aligned with Islamic norms. Fourth, the study focuses on psychological and lifestyle variables but does not incorporate economic constraints such as affordability, financing access, or property location, all of which could shape real purchasing behavior. Finally, the moderation effect of hijrah lifestyle was insignificant, which may indicate measurement limitations or the need to refine identity-based constructs in future models.

Future studies can expand and refine the insights generated here in several ways. Longitudinal designs would be valuable for examining how trust, religiosity, and purchase intention evolve over time, particularly as consumers navigate the lengthy decision-making process typical of property purchases. Future research should also broaden the sampling frame to include diverse demographic groups, regions, and socioeconomic classes, enabling comparisons between mainstream Muslim consumers, non-hijrah populations, and those with varying

levels of financial literacy. Incorporating objective behavioral data—such as past purchases, loan applications, or digital engagement patterns—would reduce reliance on self-reported measures and improve predictive accuracy.

Additionally, future studies could integrate economic and environmental variables, such as income levels, mortgage accessibility, property location, green housing certification, or sustainable design features, to build a more holistic model of sharia housing decisions. Researchers might also explore alternative moderators, such as Islamic financial literacy, perceived risk, or family influence, which may better capture the complexity of faith-driven consumption. Qualitative or mixed-method approaches could deepen understanding of how hijrah identity shapes housing preferences, providing richer cultural and contextual insights. Finally, comparative studies across countries or between Islamic and conventional housing markets would help establish whether these behavioral mechanisms are culturally specific or universally applicable across Muslim-majority and minority contexts.

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