



Purchase decision patterns of non-bank sharia housing in Bandar Lampung City during Covid-19: Price exploration and digital marketing

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ABSTRACT

Introduction

The housing sector, including sharia housing, has been affected by Covid-19. Many studies have analyzed the impact of Covid-19 on the sharia housing industry, but research focusing on non-bank financing is still limited.

Objectives

This study aims to analyze how consumer purchasing decisions for housing during Covid-19 are influenced by price and digital marketing.

Method

This study can be categorized as quantitative study by collecting data from 500 consumers selected through purposive sampling in Bandar Lampung City. The obtained data was then analyzed using SmartPLS software.

Results

The result shows that price and digital marketing have significant impact on consumers' purchase decision of non-bank Sharia housing during Covid-19.

Implications

Sharia housing developers should effectively utilize digital marketing content and pricing strategy to attract potential consumers in Bandar Lampung City.

Originality/Novelty

This study highlights unique pricing and digital marketing strategies by Sharia housing developers during Covid-19. This study is also unique for its approach to non-bank Sharia housing as mode of financing.

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INTRODUCTION

The Covid-19 pandemic, declared a global pandemic by the World Health Organization (WHO) in December 2019 (United Nations Sustainable Development Group, 2020), poses a significant challenge to the Indonesian and global economies. The impact of the Covid-19 virus outbreak extends beyond health concerns and negatively affects the economy as well (Tanrivermiş, 2020). Various sectors, including the property sector, such as housing, have experienced weakening. While house buying and selling activities still occur, buyer activity trends have fluctuated (Mohammed et al., 2021).

On the other hand, there is a growing interest in sharia-based properties amidst the Covid-19 era, attributed to the emerging trend of halal lifestyles and increased public demand for property, including sharia housing (Fauzi & Rahadi, 2021). Sharia housing refers to a type of property transaction system carried out in accordance with Islamic principles. The term "sharia" denotes that ownership follows Islamic teachings (Umam, 2021). Transactions related to sharia housing are based on Islamic law, where muamalah transactions can be conducted as long as they are consensual and compliant with sharia regulations. However, the involvement of a notary in sharia housing transactions without a bank is crucial, as it ensures the legality of the transaction (Dewi & Suryaningsih, 2020).

Non-bank sharia housing is characterized by high flexibility, offering features such as no Indonesian Bank Checking, no requirement for pay slips, making it suitable for non-formal entrepreneurs, and avoiding confiscations, fines, and usury (Rahadi et al., 2021). Its implementation follows the Isthisna Contract, where the sale and purchase agreement revolves around ordering the manufacture of specific goods with agreed-upon criteria and conditions between the buyer (*mustashni'*) and the seller (*shani'*) (Indraswara et al., 2022). When purchasing sharia housing products, there are key factors influencing consumer decisions, such as price and digital marketing. Price is a flexible element of the marketing mix, subject to quick adjustments. The affordability of consumer prices becomes a key consideration before making a purchase (Fajana, 2018; Squires et al., 2021).

Mardani et al. (2020) show that price strongly influences housing purchase decisions. However, there are contradictory findings from Rozikin et al (2021), indicating no significant relationship between price and purchasing decisions. Another significant factor affecting consumer decisions in buying sharia housing is digital marketing. The limited mobility during the Covid-19 era has shifted property marketing from predominantly direct exhibitions to virtual platforms (Sylvana et al., 2020). Digital marketing entails branding activities through various web-based media, such as blogs, websites, emails, and social networks (Yunita & Dunan, 2021). Sharia housing developers utilize digital media channels to promote their products on the internet, aiming to attract and influence customers for purchase transactions. Given that most consumers today own and utilize digital media, including computers, mobile devices, and social media, these channels offer opportunities to streamline spending and establish

customer relationships, ultimately boosting sales (Dolega et al., 2021; Khabibah et al., 2021).

Previous research indicates that digital marketing has a strong influence on property purchasing decisions (Taufik & Febrianto, 2022). Furthermore, effective digital marketing enhances purchasing decisions (Oktaviani et al., 2022). However, contradictory findings suggest that digital marketing does not significantly impact housing sales outcomes (Armanto & Gunarto, 2022).

Previous studies have identified price and digital marketing as key determining factors in housing purchase decisions. However, there remains a research gap in exploring consumer decisions regarding non-bank sharia-based housing during the Covid-19 shock. Therefore, this study focuses on investigating the purchasing decision patterns for non-bank sharia housing, specifically examining the influence of price and digital marketing. Additionally, this research is significant for understanding changes in consumer behavior concerning sharia properties, encompassing price trends and shifts in marketing strategies during the Covid-19 pandemic. The findings of this research will inform stakeholders and contribute to optimizing marketing strategies and the recovery of the sharia property market in the post-pandemic era.

LITERATURE REVIEW

Purchasing Decision Theory

The purchasing decision theory, proposed by Armstrong & Kotler (2019), explains that purchasing decisions are individuals' attitudes towards buying or using products, whether goods or services, that they believe will satisfy their needs, and that they are willing to take associated risks (Ahmed et al., 2020; Qazzafi, 2020). Purchasing decisions involve various parties, including role takers, idea generators, influencers, decision-makers, buyers, and users (Bao et al., 2021). This is closely related to marketing and how marketers strategize based on actual situations. Consumer decisions are influenced by economic, financial, technological, political, cultural, product, price, location, promotion, physical evidence, people and processes. These factors shape consumers' attitudes as they process information and draw conclusions, ultimately determining the products they will purchase (Liu et al., 2020). In this study, the relationship between purchasing decision theory and Sharia housing in the city of Bandar Lampung lies in financial-economic factors, including price, and technological factors, such as digital marketing, which hold significant value to consumers when deciding to purchase.

Purchasing decisions involve consumers' understanding of their desires and needs for a product by assessing available sources, setting purchase goals, identifying alternatives, and subsequently making a purchase accompanied by post-purchase behavior (Alipour et al., 2020). The purchase decision is the evaluative stage, in which buyers choose among various brands in their consideration set and form an intention to buy (Akly et al., 2020). Purchasing decisions reflect how consumers make choices based on their needs, desires, and expectations and can lead to satisfaction or dissatisfaction with the product. These decisions are influenced by family, price, digital marketing, and product quality (Maslova & King, 2020). Purchasing decisions are the

outcomes of individuals' responses to specific situations and alternatives to meet their needs. Consumer behavior plays a crucial role in decision-making during the purchasing process (Chandra, 2016; Ullah, Sepasgozar, Shirowzhan, et al., 2021). Consumer decision-making is an integrative process that combines knowledge to evaluate multiple alternative behaviors and select one of them. The result of this integration process is a choice, which is cognitively manifested as a desire to act (Yunaida & Nurlaila Hanum, 2020).

Digital Marketing Theory

The Digital Marketing theory, presented by Chaffey & Ellis-Chadwick (2022), explains the practice of promoting products and services in innovative ways, utilizing database-based distribution channels to reach consumers and customers in a timely, relevant, and cost-effective manner (Ullah, Sepasgozar, Thaheem, Wang, et al., 2021). Digital marketing employs innovative methods to utilize databases and reach individual consumers in a cost-effective and timely manner. It aims to target, measure, and interactively market goods or services using digital technology to reach, convert, and retain prospects as customers (Ullah, Sepasgozar, Thaheem, & Al-Turjman, 2021). The primary objective is to promote brands, shape preferences, and increase sales using various digital marketing techniques. The digital revolution has spurred digital-based activities, which are becoming increasingly widespread and have resulted in an influx of information and data (Dumitriu & Popescu, 2020). In the context of this research, the relationship between digital theory and this study lies in the fact that information messages delivered through digital marketing contribute to the sharing of stimuli in the form of information messages, thereby enhancing the quality of information and influencing decision-making processes for prospective Islamic housing consumers in Bandar Lampung City.

Sharia Housing

Sharia housing is a property that operates in accordance with Islamic Sharia principles. The term 'sharia' refers to the idea that the ownership system adheres to Islamic teachings. In other words, the purchase of Sharia housing is conducted without involving a bank, interest, fines, insurance, confiscation, or problematic contracts (Amin, 2020). The availability of Sharia housing is undoubtedly an answer for Muslims who aspire to own a home free from usury. Sharia housing refers to housing with a transaction system aligned with Islamic Sharia. The emphasis of Sharia housing lies in its ownership structure, which adheres to Sharia principles (Utama, 2021). Sharia housing entails a residential ownership scheme that uses contracts in accordance with Islamic Sharia. Throughout the buying and selling process, Sharia developers do not engage the services of any financial institution, whether banking or non-banking (Juliana et al., 2020). The process involves two parties: the seller (Sharia property developer) and buyer (consumer). The advantages offered by Sharia developers, which distinguish them from other forms of Sharia housing, particularly those involving financial institutions, include the absence of usury or interest, fines, confiscations, Indonesian Bank checking processes, etc. (Daud et al., 2021).

In the context of Sharia principles, if a dispute arises, the first course of action seeks a resolution through deliberation. If deliberation fails to resolve the dispute, legal channels are pursued as outlined in the agreement signed by both parties. The concept of sharia-based housing is a transaction model that aims to avoid disputes, as both parties have good intentions and mutually benefit from the agreement, thus avoiding exploitative practices (Sholikah et al., 2020). The development of sharia-based housing greatly benefits individuals without homes, especially those who cannot afford them. This practice prevents both parties from engaging in usurious transactions, thereby avoiding sinful practices. In *ribawi* transactions, where interest and late fees accumulate, consumers often find themselves unable to pay, resulting in significant financial losses and forfeiture of purchased properties. Unfortunately, this scenario is common in many housing projects operating under *ribawi* concepts, in which houses are subject to confiscation by banks (De Macedo et al., 2022).

Price

Price is an element of the marketing mix that generates revenue, whereas other elements generate costs. In addition, prices communicate the intended value positioning of a company's product or brand in the market (Sarjana et al., 2019). Price is the exchange rate that equates to the monetary value of goods derived from an item or service for individuals or groups at a specific time and place (Azahraty & Kadir MS, 2020). Nowadays, consumers are becoming more discernible in their product and service choices, which directly impacts their ability to make informed decisions about prices that align with their expectations and affordability (Rehm & Yang, 2021). Consequently, many companies are now paying greater attention to pricing strategies, particularly in aligning them with the needs of their target markets. It is important to note that low prices are not always the primary consideration of consumers when selecting a product (Farhat & Marnas, 2022).

The current focus is not solely on low or high prices but rather on how prices can be perceived by consumers as offering greater value for both buyers and companies. Final pricing is a strategy that is widely implemented by companies (McCord et al., 2020). Price is a crucial variable used by consumers for various reasons. Economically, low prices and competitive pricing are indicators of the importance of improving marketing performance. Psychologically, price is often considered to be an indicator of quality. Consequently, pricing is often utilized as a sales instrument and competitive determinant (Sivadasan et al., 2020). In line with these findings, Chen et al. (2020) also show that price is a significant factor influencing purchase decisions in the housing market. The identification results highlight the important role of prices in housing purchase decisions (BuHamdan et al., 2021).

Price plays a vital role in influencing consumer purchasing decisions, including for Sharia housing during the Covid-19 era (Heruwanto et al., 2020). Pricing success is a key element in the marketing mix. As stated by Ciamas et al. (2021), price is an important variable for consumers for economic reasons, indicating that low prices or competitive pricing is crucial for improving marketing performance. Additionally, price is often

perceived as an indicator of quality, making it a sales instrument and competitive determinant. Al Qorni & Juliana (2020) demonstrate that price is a determining factor in purchasing housing units, while Kumala & Anwar (2020) provide evidence of the impact of price on housing purchase decisions. These findings can help explain why housing purchases are influenced by prices. Moreover, the results provide evidence that price levels influence the decision to purchase sharia properties (Doan & Ali, 2021). Based on this study, the following hypothesis was formulated:

H1: Prices influence purchasing decisions for Sharia housing during the COVID-19 era.

Digital Marketing

Digital marketing involves promoting products or brands through various forms of electronic media. This is often referred to as online marketing, Internet marketing, or web marketing (Liang et al., 2020). However, promotions through radio, television, and digital print, such as billboards or banners, do not fall under digital marketing because they lack instant feedback and reporting capabilities. Digital marketing utilizes the Internet and mobile devices, such as cellphones and tablets (tablet PCs), for advertising and promotion through web pages, email campaigns, video streaming, and communication on social media platforms, such as Facebook, Twitter, Instagram, and Line (Safitri, 2022). Digital marketing is an effort to promote brands using digital media to reach consumers in a timely, personalized, and relevant manner (Sopiyan, 2022). A study by Low et al. (2020) shows that emerging marketing technologies in the housing industry can improve the decision-making process for residential purchases. Similarly, the identification results of Chylinski et al. (2020) provide evidence that adopting a digital marketing model has a significant impact on consumer decisions when buying housing.

The Covid-19 pandemic has transformed the business dynamics of organizations worldwide. Recent technological advancements have led to the application of digital marketing strategies and practices in residential marketing (Behera et al., 2020). According to Papageorgiou et al. (2020), digital marketing is a strategy in which businesses utilize data analysis to deliver personalized marketing messages to existing and potential customers. Digital marketing encompasses various methods to promote products and services, including housing, through digital channels, such as computers, mobile phones, and other digital media. These channels influence purchase decisions and foster customer relationships (Levy et al., 2020). Varadarajan et al. (2022) highlight the positive impact of digital marketing on prompt and exceptional purchasing decisions. Furthermore, according to Terho et al. (2022), digital marketing gains support, and even reverses purchasing decisions. Previous research findings shed light on the influence of digital marketing on housing purchases. Other findings provide evidence that the dimensions of digital marketing strategies during the Covid-19 era play a significant role in consumer decision-making and enhance customer satisfaction (Dash & Chakraborty, 2021). Similarly, Rabiei-Dastjerdi et al. (2021) provide insights into the digitalization of marketing to support purchasing decisions. Based on these findings, the following hypothesis is formulated:

H2: Digital Marketing influences purchasing decisions for Sharia housing in the Covid-19 era.

METHOD

The research adopts a quantitative design as its purpose was to test hypothesis, look at cause and effect, and make predictions (Johnson & Christensen, 2019; Lichtman, 2012). The independent variables (X) in the study are price and digital marketing, while the dependent variable (Y) is purchasing decisions. The data used is primary data obtained directly from research respondents. The research was conducted in Bandar Lampung City, Lampung Province, during the Covid-19 era. The sampling technique employed was purposive sampling, with specific criteria including: consumers who purchased sharia housing both in cash and on credit; consumers who bought sharia housing in the Bandar Lampung City; and consumers who made the purchase during the Covid-19 period between March 2020 to August 2022. The sample size of this study is 500 respondents. Data collection was performed using a questionnaire administered through Google Form, utilizing a Likert scale.

Table. 1 Operational Variables

No.	Variable	Indicator	Scale
1.	Buying decision (Y)	The stability of buying after knowing the product information Decided to buy because of the most preferred brand Buy because it suits your wants and needs Bought because of recommendations from others	Ordinal
2.	Price (X1)	Price affordability Compatibility of price with product quality Price competitiveness Price compatibility with benefits Value Increase Potential	Ordinal
3.	Digital Marketing (X2)	Price comparison with competitive competitors Prices affect consumer purchasing power interactive Incentive Program Site Design cost	Ordinal

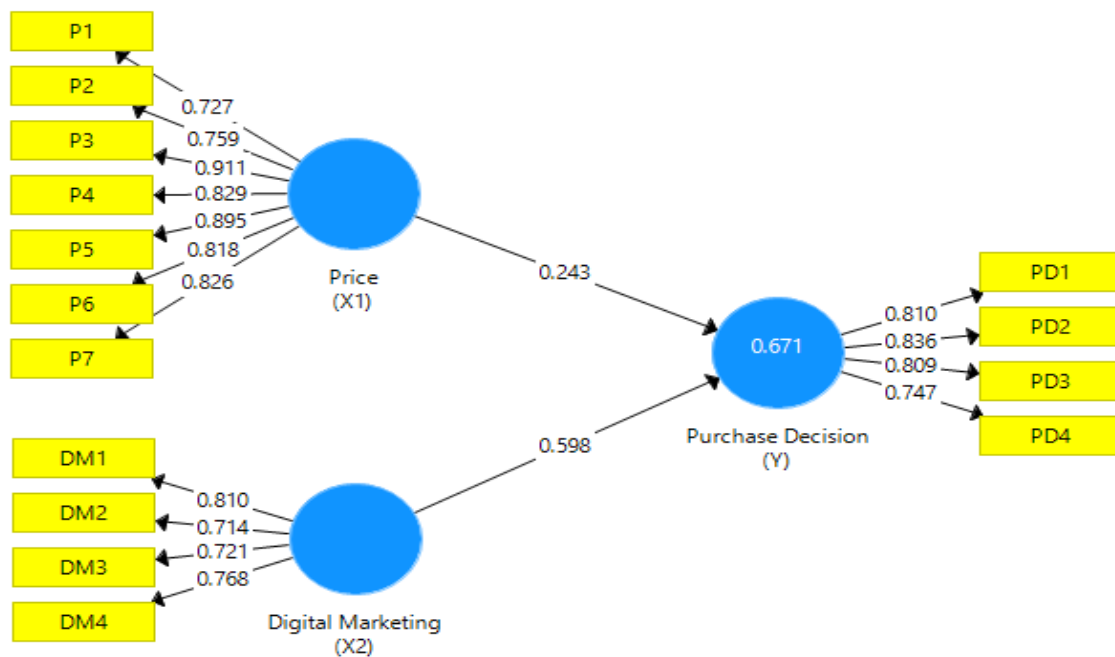
Source: Primary data, 2022

The study employed the statistical software SmartPLS 3.0 (Ringle et al., 2015) for data analysis. Statistical results were obtained through outer and inner model tests. The validity test of the instrumentation utilized a convergent validity measurement tool by comparing the loading factor of the latent variable, and the data was deemed valid when the obtained results exceeded 0.70 (Hamid & Anwar, 2019). The reliability test was conducted by assessing the value of Cronbach's alpha or examining composite reliability, with a data validity threshold of more than 0.70. The inner model test was conducted to assess the model's fit, utilizing R -Square values, while hypothesis testing

was performed by analyzing the p -value and t -statistic (Hendryadi & Tricahyadinata, 2019).

RESULTS

The validity test was carried out in measuring the legitimacy and validity of the research questionnaire given to respondents in finding data and answers to the questions given. A questionnaire can be said to be valid if the questions in the questionnaire to the respondent are able to provide facts that will be measured in the questionnaire.



Source: Primary data. Authors' estimation.

Figure 2. Test Results from the Measurement Model

A validity test was conducted to assess the legitimacy and accuracy of the research questionnaire administered to the respondents to obtain data and answers to the questions. A questionnaire can be considered valid when the questions accurately measure the intended factors. The implementation of the validity test in this study served the important purpose of ensuring that the questionnaire's questions had appropriate indicators.

A discriminant validity test was conducted using reflexive indicators, and cross-loading was examined for each variable. Cross-loading refers to the ability of each indicator to distinguish a specific variable from other variables in the model. The loading matrix was evaluated to identify indicators that did not align with the expected constructs. The validity test results, presented in Table 2, demonstrate that the indicators for each variable, including price, digital marketing, and non-bank Sharia-based housing purchase decisions in Bandar Lampung City during the Covid-19 era, yielded values higher than 0.70. Therefore, the overall data were considered valid and

highly suitable for use in this research. These results provide evidence that the questions posed for each variable were comprehended by the respondents in the intended manner, and that there were no instances of confusion among respondents regarding the questionnaire's content.

Table. 2 Validity test results

Variable	Indicator	Loading Value	Information
Price (X1)	P1	0.727	Valid
	P2	0.759	Valid
	P3	0.911	Valid
	P4	0.829	Valid
	P5	0.895	Valid
	P6	0.818	Valid
	Q7	0.826	Valid
Digital Marketing (X2)	DM1	0.810	Valid
	DM2	0.714	Valid
	DM3	0.721	Valid
	DM4	0.768	Valid
Non-Bank Sharia-Based Housing Purchase Decision (Y)	PD1	0.810	Valid
	WW2	0.836	Valid
	PD3	0.809	Valid
	PD4	0.747	Valid

Source: Primary data. Authors' estimation.

Table. 3 Reliability test results

Variable	Cronbach's Alpha	Composite Reliability
Price (X1)	0.921	0.925
Digital Marketing (X2)	0.746	0.840
Purchase Decision (Y)	0.814	0.877

Source: Primary data. Authors' estimation.

The results of the reliability test in [Table 3](#) show that the variable price (X1) numbers are obtained Cronbach's Alpha with a result of 0.921 and Composite Reliability with numerical results 0.925, digital marketing variable (X2) numbers are obtained Cronbach's Alpha with a result of 0.746 and Composite Reliability with numerical results 0.840 and purchase decision (Y) numbers are obtained Cronbach's alpha with a result of 0.814 and Composite Reliability with numerical results 0.877, and the numbers obtained from the test results have a value above 0.70 so that absolutely and validly the data obtained is stated to be reliable and provides empirical evidence that the consistency of the questionnaire was said to be very good and reliable, and the questions asked in the questionnaire gave very consistent answers.

Table. 4 Structural model test results

hypothesis	Original Sample	T – Statistics	P-Value
H1 Price -> Purchase Decision	0.243	2.743	0.000
H2 Digital Marketing -> Purchase Decision	0.598	7.391	0.000

Source: Primary data. Authors' estimation.

The results of the structural model test, presented in [Table 4](#), indicate that the price construct (X_1) exhibits an original sample coefficient of 0.243 with the purchase decision (Y). The corresponding t -statistic value is 2.743, exceeding 1.96, and the p -value is 0.000, below 0.05. These findings unequivocally establish that price significantly influences the purchasing decisions of non-bank Sharia-based housing in Bandar Lampung City during the Covid-19 era.

Similarly, the results of the digital marketing construct (X_2) reveal an original sample coefficient of 0.598 with the purchase decision (Y). The t -statistic value is 7.391, surpassing 1.96, and the p -value is 0.000, below 0.05. These results unambiguously confirm that digital marketing has a direct influence on the purchasing decisions of non-bank Sharia-based housing in Bandar Lampung City during the Covid-19 era.

Table. 5 Test results from R -square value on endogenous variables

Variable	R Square	Adjusted R Square
Purchase Decision (Y)	0.671	0.669

Source: Primary data. Authors' estimation.

The results of the variable R -squared value test, as shown in [Table 5](#), yielded values of 0.671 and 67.1%, respectively. This finding unequivocally confirms that pricing and digital marketing make a substantial contribution to the decision to purchase non-bank Sharia-based housing in Bandar Lampung City during the COVID-19 era, accounting for 67.1% of the variance. The remaining 32.9% were attributed to other variables that were not investigated in this study.

DISCUSSION

Price and Purchase Decision

The emergence of the COVID-19 outbreak in Wuhan, China, at the end of December 2019, which spread to various countries worldwide, had a devastating impact on both health and economy, including Indonesia. The pandemic has led to an economic downturn in Indonesia, resulting in decreased economic activity due to social restrictions implemented to curb the spread of the virus ([Awang et al., 2022](#); [Naiborhu & Ulfa, 2023](#); [Susanto et al., 2022](#)). As a consequence of the COVID-19 pandemic's impact on the country's economy, many Indonesians have begun to reallocate their financial

resources to urgent and pressing matters. With a decrease in income and increased expenses due to the changing consumption patterns during the pandemic (Rahadi et al., 2021).

Simultaneously, property business owners have faced complex challenges, as public interest in consuming various Sharia property products has declined. One sector significantly affected by the pandemic is the sale of Sharia housing (Azizah, 2022). The sales of Sharia housing witnessed a decline, as individuals prioritized household consumption needs, such as food, over purchasing a house (Nugraha & Rahadi, 2022). However, several factors influence individuals' decisions to purchase Sharia housing, with price being the critical factor. Price refers to the monetary value sacrificed to obtain a product (Zhang & Dong, 2020; Dobbelstein & Lochner, 2023). If the price of the offered product is affordable to the public, they are more likely to purchase and use Sharia housing products. Consumers often use price as a criterion to evaluate the conformity of the Sharia housing product quality (Majid et al., 2018; Kusumawati et al., 2020).

The results demonstrate that price has a positive and significant impact on non-bank Sharia-based housing purchase decisions in Bandar Lampung City during the Covid-19 era. Consumers opt for affordable housing prices that align with their income levels, even during the pandemic. Furthermore, the prices provided for Sharia housing in Bandar Lampung City offer decent and quality housing options with favorable selling values, even during the Covid-19 pandemic. Consumers perceive the prices set by developers for Sharia housing in Bandar Lampung City to be fair, considering the benefits they receive, such as a peaceful environment and support for religious activities. Despite social restrictions and limited community activities during the Covid-19 pandemic, Sharia housing still provides comfortable living spaces for consumers. Additionally, a comparison between the prices of Sharia and non-Sharia housing significantly influences consumers' purchasing power. Sharia housing in Bandar Lampung City is affordable and beneficial for individuals who lack housing options. The administrative process for non-bank Sharia housing is also more convenient, as it involves direct communication with the developer without third-party fund managers or extensive documentation requirements. These features make Sharia housing suitable for non-formal entrepreneurs, such as traders, without confiscation, fines, or usury.

The findings of this study align with theory of purchase decisions, which suggests that consumer decisions are influenced by various factors including financial economics, technology, politics, culture, products, prices, locations, promotions, physical evidence, people, and processes (Armstrong & Kotler, 2019). Therefore, price, as a significant factor in financial economics, plays a crucial role in consumer decisions to purchase Sharia housing in Bandar Lampung. The findings of this study further support previous research (Al Qorni & Juliana, 2020) that highlights the influence of price levels on the decision to purchase Sharia property. Another study (Kumala & Anwar, 2020) provides evidence of the impact of prices on Sharia-based housing purchase decisions.

Price plays a vital role in any business, as it can attract consumer interest by offering affordable prices (Sugianto & Ginting, 2020). High consumer demand for Sharia housing in Bandar Lampung City is influenced by pricing. Therefore, Sharia housing developers must carefully consider consumer perceptions of price and how these perceptions influence their purchasing decisions when setting housing prices in the city of Bandar Lampung.

Digital Marketing and Purchase Decision

The COVID-19 pandemic presents a significant challenge to Indonesian and global economies, affecting various sectors, including the housing sector (Qian et al., 2021). Property businesses in Indonesia have also been severely affected by this virus. During periods of social restriction, housing business activities experienced a significant slowdown, leading to substantial losses for business actors, including developers (Igamo et al., 2023). The high operational costs of the property business, coupled with reduced sales, have resulted in a severe decline in the Indonesian property industry (Allen-Coghlan & McQuinn, 2021).

To adapt to the limitations imposed by the pandemic, housing developers are leveraging technology to facilitate digital buying and selling, thereby increasing the competition and sales of housing products. Despite the Covid-19 pandemic, marketers are compelled to formulate marketing strategies while operating under work-from-home (WFH) conditions (Kirikkaleli et al., 2021). Sharia housing developers continue to evolve by implementing various promotional programs aimed at sustaining housing sales amid intensifying competition. They are adjusting their marketing strategies, particularly during the Covid-19 pandemic, by leveraging digital marketing methods (Nurohmah et al., 2023; Suherli et al., 2023; Viani et al., 2022). Digital marketing serves as a means to introduce products and services to the public and potential customers through the Internet, employing attractive videos, photos, and social media platforms, such as websites, YouTube, and e-commerce. Digital marketing expands market reach, disseminates information to consumers, and influences purchasing decisions, including those related to housing purchases (Tien et al., 2019).

The results demonstrate that digital marketing has a positive and significant impact on non-bank Sharia-based housing purchase decisions in Bandar Lampung City during the Covid-19 era. Sharia housing developers in the city effectively utilize digital marketing to provide marketing content, offer information, and engage consumers through social media platforms. This accessibility enables consumers to easily find and obtain the desired information about Sharia housing products. The attractive promotions carried out by developers entice targeted consumers, leading to increased purchasing decisions regarding Sharia housing in Bandar Lampung. With the active and extensive use of social media, digital marketing enhances consumer familiarity with Sharia housing products, resulting in heightened buying interest and purchasing decisions. Additionally, digital marketing allows developers to reach consumers from various locations, stimulating their desire to buy Sharia housing.

Furthermore, the two-way communication facilitated by social media enriches the relationship between Sharia housing developers and consumers, enabling developers to convey information, persuade, and influence consumers to accept, purchase, and remain loyal to Sharia housing products. Consequently, consumers make informed decisions to buy Sharia housing (Zhang et al., 2023). These findings align with the Digital Marketing theory (Chaffey & Ellis-Chadwick, 2022), emphasizing the contribution of information messages conveyed through digital marketing in influencing prospective Islamic housing consumers' decision-making processes in Bandar Lampung. Moreover, the results of this study are consistent with previous research highlighting the positive role of digital marketing strategies during the Covid-19 pandemic in consumer decision making and increased customer satisfaction (Dash & Chakraborty, 2021; Rabiei-Dastjerdi et al., 2021).

For Sharia housing developers, leveraging digital marketing is the most appropriate solution to thrive amid the Covid-19 pandemic, enabling effective marketing and online transactions (Matidza et al., 2020). Consequently, consumers choose Sharia housing products based on clear information about their excellent quality and alignment with their needs and desires.

CONCLUSION

The research results provide evidence that price and digital marketing have positive and significant effects on purchasing decisions for Sharia housing in Bandar Lampung City during the Covid-19 era. This is attributed to the affordability of Sharia housing, which allows consumers to purchase homes within their income range. As a result, consumers who had initially planned to buy sharia housing before the Covid-19 pandemic proceeded with their purchases despite the challenging circumstances. The pricing offered by Sharia housing in Bandar Lampung City provides decent and high-quality housing options that retain their value, even during the Covid-19 pandemic. Furthermore, digital marketing plays a positive and significant role in influencing purchasing decisions for Sharia housing in Bandar Lampung during the Covid-19 era. Sharia housing developers effectively utilize marketing content, information, and social media platforms to make it convenient for consumers to find and access information about Sharia housing products. The attractive promotions carried out by Sharia housing developers successfully attract targeted consumers, encouraging them to become buyers and ultimately leading to increased purchasing decisions for Sharia housing in Bandar Lampung.

The theoretical and practical implications of this study suggest that the findings will inform stakeholders and contribute to optimizing marketing strategies and the recovery of the Sharia property market post-Covid-19. However, it is important to note that this study focuses solely on pricing and digital marketing frameworks. Future researchers are encouraged to incorporate additional frameworks to examine consumer decisions in purchasing Sharia housing during the Covid-19 era. Furthermore, while this study only focused on one city in Lampung Province, it is recommended that future research expand to include other cities in Indonesia that are developing sharia-based housing.

Comparing the concept of Sharia housing in Southeast Asian countries such as Malaysia and Brunei Darussalam could also be beneficial. Finally, since this research was conducted during the Covid-19 pandemic, it is advisable for future studies to investigate consumer behavior during the endemic period or when the factual status of the pandemic is revoked by the Indonesian government.

Author Contributions

Conceptualization	K.N.	Resources	K.N. & S.N.
Data curation	K.N.	Software	K.N. & S.N.
Formal analysis	K.N. & S.N.	Supervision	K.N.
Funding acquisition	K.N. & S.N.	Validation	K.N. & S.N.
Investigation	K.N. & S.N.	Visualization	K.N. & S.N.
Methodology	K.N. & S.N.	Writing – original draft	K.N. & S.N.
Project administration	K.N. & S.N.	Writing – review & editing	K.N. & S.N.

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Informed Consent Statement

Informed consent was obtained from all subjects involved in the study.

Data Availability Statement

The data presented in this study are available on <https://doi.org/10.6084/m9.figshare.23561232.v1> and <https://doi.org/10.6084/m9.figshare.23561244.v1>.

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Conflicts of Interest

The authors declare no conflict of interest.

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