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Moderation of Religiosity in The Relationship Between Attitude, Subjective Norms, and Behavioral Control Towards Purchase Interest in Syariah Housing

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Abstract. *Research Aims: This study aims to analyze the influence of attitudes, subjective norms, and behavioral control on consumer purchasing interest in sharia housing, as well as examining the role of religiosity as a moderating variable Design/methodology/approach: The Theory of Planned Behavior (TPB) is used as the main theoretical framework. This research is motivated by the increasing need of the community for housing in accordance with sharia principles, especially in Balikpapan, as well as the importance of religious values in purchasing decisions, Research Findings: The research method uses quantitative with an explanatory research approach. A sample of 101 respondents who lived or were working in the city of Balikpapan and its surroundings who knew or had interacted with sharia housing were randomly selected, using the Slovin formula. Data were collected through questionnaires and analyzed using Structural Equation Modeling (SEM) based on Partial Least Square (PLS), Theoretical Contribution/Originality: The results showed that attitudes towards buying interest were not significantly affected, subjective norms on buying interest had a significant effect, and behavioral control on buying interest had a significant effect. In addition, religiosity was not significantly proven to moderate the relationship between the three variables and buying interest. These findings make a theoretical contribution to the development of the SDG model by including aspects of religiosity, although it does not have a significant effect but still has practical implications for sharia housing developers in designing marketing strategies that are in accordance with consumers' religious values.*

Keywords: *Buying Interest; Religiosity; Sharia Housing; Theory of Planned Behavior.*

1. Introduction

A house is a basic human need that is important for family residence and environmental interaction. In Balikpapan, the demand for housing is increasing due to the increasing population, supported by improving economic income and community welfare which increases purchasing power for houses as a primary need (Mulia & Saputra, 2020). Basic needs are defined as basic needs, namely the need for food, clothing, and shelter. Seeing the current increase in the population of Indonesia which is increasing (Wardhana, Kharisma, & Noven, 2020), the needs of the community are also increasing, one of which is the need to have a house and form an environment, so that it can improve welfare and create an atmosphere of harmony in family and community life (Zen, 2017). For the sake of their welfare, humans need a house, in addition to needing clothing and food (Syam, Kadir, & Salma, 2020). Therefore, it is necessary to provide housing to meet these needs (Nanda Setianto, 2019). However, some people still have difficulty owning their own home, especially for people with low incomes. This is primarily due to the high price of houses, so few people can afford to buy them in cash (Sapi'i & Setiawan, 2016). The solution to this is the availability of KPR (Home Ownership Credit) facilities. Currently available KPR facilities include conventional bank KPR, Sharia bank KPR, and non-bank or in-house Sharia credit.

Conventional bank mortgages, namely facilities provided to customers used to buy or renovate a house with several conditions and accompanied by bank interest. This facility makes it easier for customers who have not been able to buy or renovate a house by means of credit or installments. used by consumers as an alternative that makes it easier to own a future home (Aswir & Misbah, 2018). The government, with the policy of the Minister of Finance of the Republic of Indonesia Letter No. B- 49 / MK / I / 1974 launched a subsidized housing credit program, namely Home Ownership Credit (hereinafter referred to as KPR). Where this KPR was first run by a state-owned bank, namely Bank Tabungan Negara and implemented in the city of Semarang (Rochman, Triasih, & Abib, 2019). Buying a house is not required to have cash, but the buyer only pays a down payment (DP) of at least 5% - 30% (Moh. Mukhsinin Syu'aibi & Ifdlolul Maghfur, 2019). Furthermore, mortgages offer long-term loans, and installments can be matched by increased consumer income (Hadija, Nuriatullah, & Nurfitriani, 2020). Banks, as financial institutions, utilize mortgages (KPR) to facilitate homeownership (Fauziyyah, Febriadi, & Rojak, 2020).

Consumers are generally very cautious when choosing a mortgage loan from a bank, considering the interest rates set by each bank. The public has several options for home ownership loans (KPR), namely conventional bank mortgages and Islamic bank mortgages (Satria, 2018).

Sharia bank mortgages, the agreements include Musyarakah Muttanaqisah, Murabahah and Ijarah Mutahiyah Bittamlik.

Financing for (Sharia Mortgage) generally uses the Isthisna' contract or the Murabahah contract, the scheme used involves three parties, namely; the developer as the house provider, the customer as the house buyer and the banking party as the financing party (Yawarman, 2019).

Non-bank Sharia mortgages are available as a public option for owning a blessed home in accordance with sharia requirements. No usury, no fines, and no confiscation, this home ownership financing scheme does not involve banks as a third party. Also known as in-house, the transaction is simply between the consumer and the developer, with an initial down payment of 30% of the house price and direct credit payments to the developer. Sharia property must comply with Islamic law, specifically sharia-compliant muamalah policies, particularly in the housing sector. Property sales are subject to an istishna' contract, which provides flexibility for selling undeveloped or newly constructed housing, making it an important element in the development of sharia mortgages (Melani Nur Khuzaifah, Redi Hadiyanto, and Neng Dewi Himayasari 2024).

The buyer (mustashni) and seller (sani) agree to produce a certain item with certain terms and criteria. For some scholars, the istishna' contract is almost the same as the as-salam contract because both involve the sale and purchase of goods that do not yet exist. Payment of the bai' istishna' can be made indirectly which means that the payment is not made on when the buyer receives the goods but it is done in installments or all at once at a specified time, one of the legal bases of the istishna contract (Melani Nur Khuzaifah, Redi Hadiyanto, and Neng Dewi Himayasari 2024) Problems usually arise when the delivery of the housing unit to the buyer is not as expected, caused by errors in communication between the buyer and seller, errors in the production or manufacturing process, or differences in perception between the buyer and seller regarding the order specifications.

Furthermore, the concept of housing and neighborhood development must also be based on Sharia principles, starting from the form, design, facilities, and environment of the house. This is expected to meet the community's housing needs and provide an investment opportunity without complicated administrative processes and the use of bank intermediaries. (Melani Nur Khuzaifah, Redi Hadiyanto, and Neng Dewi Himayasari 2024) Pesona Bukit Sulaiman Housing implements a mortgage financing scheme without a bank, also known as a sharia mortgage system, in transactions with consumers using the Istisna' contract in accordance with sharia contracts without involving third parties or in this case banks. In transactions, it offers convenience by implementing 7 without, namely without a bank, without usury, without confiscation, without fines, without checking, without insurance, without problematic contracts. Simply bring your ID card, family card, and pay slip, you can make a Sales and Purchase Agreement (PPJB) at the Notary, make the agreed Down Payment (DP) and make the purchase agreement.

monthly installments directly to the developer, banking only as Saving incoming and outgoing money is not for mortgage financing. The purchasing scheme is that consumers buy directly from the developer, and a sales and purchase agreement (PPJB) is made at a notary according to the agreement and is notarized. PT. Borneo Sejahtera Propertindo is a developer currently working on the Pesona Bukit Sulaiman Housing project, located on Jl. Pjhi in RT. 058, Batakan Village, East Balikpapan, is one of the Sharia Developers under the auspices of the association DPS (Developer Property Sharia) Regarding consumer behavior in

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determining purchase intention in Islamic housing without banks, the Theory of Planned Behavior (TPB) approach is a reference source in explaining consumer purchase intention. This theory explains that a consumer's purchase intention for goods or services is influenced by attitudes, subjective norms, and perceived behavioral control.

Previous research has shown that attitudes, subjective norms, and perceived behavioral control do not directly influence property investment intentions among Generation Z in the Philippines (Gumarsing and Niro, 2023). Contrary to these findings, Wu et al.'s (2021) study found that purchase intentions were influenced by TPB variables, namely attitudes, subjective norms, and perceived behavioral control among green housing consumers. Masukujjaman et al.'s (2023) study of green housing consumers in Malaysia also found that attitudes, subjective norms, and perceived behavioral control had a positive and significant effect on green home purchase intentions, with attitudes being the most significant.

showed the highest effect. This study also validated the behavioral theory Planned Housing Development (TPB), which provides important insights for companies involved in housing development for their future business strategies. The difference in research results may be due to the exclusion of religiosity values from the model. Therefore, this study attempts to incorporate religiosity values as a moderating variable in the relationship between attitudes, subjective norms, and behavioral control with purchase intention.

A shortcoming of the TPB and the research is the failure to incorporate religious values into the model. However, in the context of Sharia-based mortgage financing, religious values must be considered. Therefore, it is crucial to incorporate religious values into the TPB model. Purchase intention is a person's tendency or intention to purchase a product or service in the near future. In the context of Sharia housing, purchase intention reflects consumers' desire to own a home that complies with Islamic principles, such as being free from interest (riba), free from fines, and using Sharia contracts such as istishna' or murabahah.

This study adds religiosity as a moderating variable, which strengthens or weakens the relationship between these three factors and purchasing interest.

2. Research Methods

This explanatory research aims to examine the relationship between the variables of the Theory of Planned Behavior (TPB) developed by Ajzen (1991). TPB consists of three main variables: Attitude, Subjective Norms, and Perceived Behavioral Control. In this study, religiosity can act as a moderating variable that strengthens or weakens the influence of these three variables on purchasing interest. The target group is Muslim and non-Muslim families who want to be free from usury. This study uses SEM PLS 4 statistics, the aim of which is to test the causal relationship between variables in sharia property marketing strategies based on questionnaire data.

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3. Results and Discussion

3.1. Respondent data description

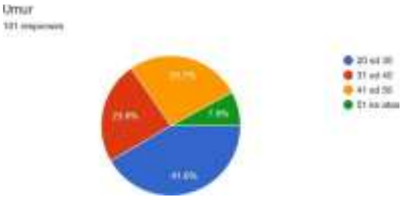
The respondents' identities in this study reflect demographic characteristics relevant to their purchase interest in Sharia-compliant housing. Respondents were randomly selected, residing or working in Balikpapan and its surrounding areas, with the criteria of having familiarity with or interaction with Sharia-compliant property products. A total of 101 respondents participated in the study, distributed via WhatsApp and filling out a Google form questionnaire. The following is the distribution of respondent identities:

Male gender: 52 Respondents

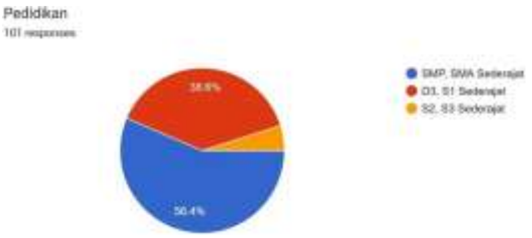
Female: 49 Respondents

a. Age Group

The age distribution of respondents shows quite wide variation, with a dominance in the productive age group:



b. The distribution of respondents' education shows variation with a dominance in the junior high school and high school equivalent groups.



3.2. Research Data Description

This study uses a quantitative approach with the Structural Equation Modeling - Partial Least Squares (SEM-PLS) method. Data were collected from a number of respondents who live or are working in Balikpapan and its surroundings, selected randomly and measured using a Likert scale of 1–5. There is no missing data (missing value = 0), so all data can be analyzed. (AVE) Table .

Results of the Direct Relationship Test

3.2.1. H1. There is a positive influence on consumer attitudes toward the intention to purchase a home with Sharia-based mortgage financing. This can be seen in the table:

X1->Y, Original Result=(-) 0.163 weakens, T.Statistic Result; 1.226, T value >1.9, and P.Value result =0.22, P value <0.05, the result is not significant

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3.2.2. H2 = There is a positive influence of consumer subjective norms on the intention to buy a house with sharia-based mortgage financing X2->Y, Original result = 0.202 strengthens, T.Stastistik = 1.666, T value > 1.9, and P.Value = 0.096, P value < 0.05, the result is still significant but still weak H3 = There is a positive influence of 2 consumer behaviors on the intention to buy a house with sharia-based mortgage financing. The result is X2->Y, Original result = 0.202 strengthens, T.Stastistik = 1.666, T value > 1.9, and P.Value = 0.096, P value < 0.05, the result is still significant but still weak

3.2.3. H3 = There is a positive influence of consumer behavioral control on purchasing intentions. house with sharia-based mortgage financing. The result is X3->Y,Original result = 0.447 strengthens ,T.Statistic result = 4.358, T value > 1.9, and P.Value result = 0, P value < 0.05, the result is significant

Religiosity Moderation Test

3.2.4. H4 = Religiosity plays a moderating role in the relationship between consumer attitudes and the intention to buy a house with sharia-based mortgage financing. M x X1 -> Y, Original Result = (-) 0.072 weakens, T.Statistic Result = 0.622, T value > 1.9, and P.Value result = 0.534 P value < 0.05, the result is not significant

3.2.5. H5 = Religiosity plays a moderating role in the relationship between consumer subjective norms and home purchase intentions with sharia-based mortgage financing.

M x X3 -> Y, Original Result = 0.039 strengthens, T.Statistic Result = 0.37, T value > 1.9, and P.Value result = 0.712, P value < 0.05, the result is not significant

3.2.6. H6 = Religiosity plays a moderating role in the relationship between consumer behavioral control and home purchase intentions with Sharia-based mortgage financing. The results

M x X2 -> Y, Original Result = 0.009 strengthens, T.Statistic Result = 0.091, T Value >1.9, and the P.Value result = 0.928, P value < 0.05, the result is not significant. Conclusion: The moderating variable M does not strengthen the relationship between X1, X2, and X3 against Y significantly.

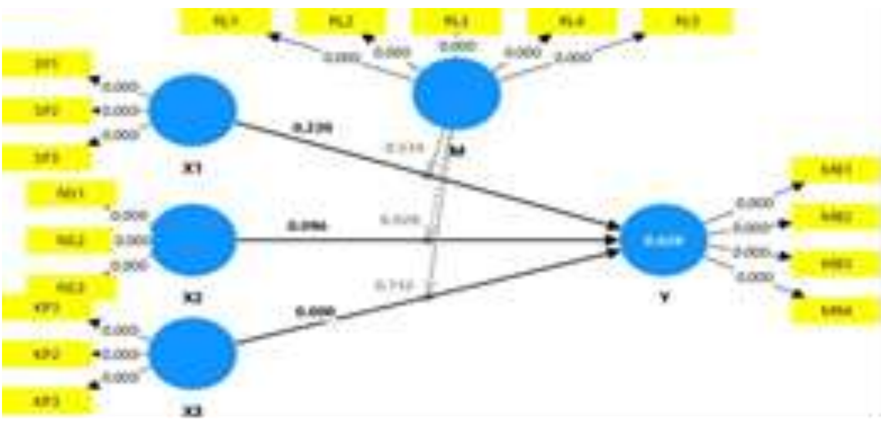

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Figure Research Framework Sem Pls Moderation Description: SP: Attitude, NS: Subjective Norm, KP: Behavioral Control, RL: Religiosity, MB: Purchase Interest

Analysis of Direct Relationships between Variables

This study examines the influence of three independent variables (attitude, subjective norms, and behavioral control) on interest in purchasing a Sharia-compliant home, as well as the role of religiosity as a moderating variable. The analysis was conducted using the SEM-PLS method with the assistance of SmartPLS 4 software.

Influence of Attitude on Purchase Intention (X1 → Y)

The analysis results show that attitude does not significantly influence purchase intention. The path coefficient value is -0.163, with a T-statistic of 1.226 and a p-value of 0.22, which means it does not meet the criteria for statistical significance ($p < 0.05$).

Explanation: Although attitudes toward Islamic mortgages are theoretically considered important, in the context of respondents in Balikpapan, attitudes are not strong enough to drive purchase interest. This could be due to a lack of understanding or direct experience with Islamic mortgage products, or attitude indicators that do not fully reflect consumer perceptions.

The Influence of Subjective Norms on Purchase Intention (X2 → Y) Subjective norms have a positive influence on purchase intention with a coefficient value of 0.202, T-statistic = 1.666, and p-value = 0.096. Although it has not reached the full level of significance, this result indicates a tendency for social influence on purchasing decisions. The explanation is, Support from family, Friend, And policyThe government plays a role in shaping purchasing interest. Social norms are an important factor, especially in societies that uphold collective and religious values.

The Effect of Behavioral Control on Purchase Intention (X3 → Y), shows the most significant influence with a coefficient of 0.447, T-statistic = 4.358, and p-value = 0.000. Explanation: Perceived ease of the purchasing process, financial capability, and access to information are the main factors in the decision to purchase a sharia house. This shows that consumers are more influenced by practical and technical factors than attitudes or social norms.

The Influence of Behavioral Control on Purchase Intention (X3 → Y), shows the most significant influence with a coefficient of 0.447, T-statistic = 4.358, and p-value = 0.000. The explanation is, Perceived ease in the purchasing process, financial capability, and access to information are the main factors in the decision to purchase a sharia house. This shows that consumers are more influenced by practical and technical factors than attitudes or social norms.

Analysis of Religiosity Moderation

This study also tested whether religiosity could strengthen the relationship between the independent variables and purchase intention. The results showed that all moderating interactions were insignificant:

Although religiosity has a direct influence on purchase intention, it does not act as a moderator, strengthening the relationship between attitudes, subjective norms, and behavioral control with purchase intention. This could be due to the homogeneity of respondents' religiosity levels or a lack of variation in religiosity indicators.

Theoretical Implications

The results of this study support the TPB theory that behavioral control is the main determinant in the formation of purchase intentions. The insignificance of attitudes and moderation of religiosity indicates the need to develop a TPB model that is more contextual to sharia.

Practical Implications

Sharia housing developers should prioritize strategies that increase the perception of ease and accessibility of purchasing.

Social campaigns involving communities and religious figures can strengthen subjective norms. Religiosity can be used as a branding value even though it is not a reinforcement between variables.

4. Conclusion

This study aims to examine the influence of attitudes, subjective norms, and behavioral control on home purchase intention with Sharia-based mortgage financing, as well as the role of religiosity as a moderating variable. Based on the results of SEM-PLS analysis of 101 respondents in Balikpapan and its surrounding areas, several key conclusions were obtained: 1. Consumer attitude (X1) does not have a significant effect on purchasing interest (Y). This shows that although consumers have a positive view of Islamic mortgages, this attitude is not yet strong enough to drive purchasing decisions. 2. Subjective norms (X2) have a positive influence on purchase intention, although it is at the threshold of significance. Social support from family, friends, and government policies Play a role in shaping consumer purchase intention. 3. Behavioral control (X3) demonstrated the most significant and powerful influence on purchase intention. Perceived convenience, financial capability, and access to information were the main factors in the decision to purchase a sharia-compliant home. 4. Religiosity (M) has a direct influence on purchasing interest, but does not act as a significant moderator in the relationship between X1, X2, and X3 on Y. This means that religious values do not statistically strengthen or weaken the relationship between variables. The results of this study provide several important implications for sharia property developers and stakeholders, especially in the city of Balikpapan and its surroundings.

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