

Expressing Piety through Property Ads: Sharia Housing and Islamic Identity Formation

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ABSTRACT

This paper explores the expression of piety displayed in Sharia housing advertisements located in Solo Raya. Through qualitative research and applying content analysis, this paper analyzes the descriptions of piety showed by housing producers to attract consumers. This research found that there are two forms of piety descriptions displayed in advertisements made by developers, namely through the concept of sharia and the description of Islamic environment. The concept of sharia is illustrated through payment guarantees that are free of usury, while the Islamic environment is depicted through Islamic facilities the consumers will get if they choose this housing concept. This study provides an understanding of how religious identities are built through images of piety formed and displayed through Sharia housing advertisements.

Keywords: *Sharia housing, piety, Islamic identity*

1. INTRODUCTION

In the last ten years after the reformation era, the religious expression in the public sphere has become increasingly visible. Some scholars view these developments appearing massively since the fall of the New Order or what is commonly referred to as the reformation era [1,2,3]. This era brought many changes to the social life of the Indonesian people, one of which was the social-religious life. Since then, religious symbols in various aspects of life have emerged quickly and have adorned the public sphere of society in Indonesia. Not only in the public sphere of people's everyday life, but also in the life of new public spaces, namely the internet.

One of the religious symbols that are currently attracting an attention is the development of religious-based housing which can be found in various regions in Indonesia. Popularly known as Islamic or sharia housing, this housing offers a housing concept claimed to be in accordance with religious principles. This Islamic housing branding has successfully attracted a lot of enthusiasts, as evidenced with the increase in the number of sharia housings spreading over Indonesia in the last five years.

This paper analyzes the concepts of piety described in advertisements on sharia housing websites on the internet. Focusing on five Islamic housing estates in Solo Raya, this paper shows that there are two concepts of sharia described by developers in offering their products via the internet: the concept of sharia and the Islamic environment. Branding with these two concepts is quite successful in describing a housing with an Islamic atmosphere its residents search for.

2. LITERATURE REVIEW

Scholarly studies on sharia housing focus on a lot on sharia housing issues from an economic and property industry perspective [4,5,6,7,8,9]. In this study, Islamic housing is widely discussed in relation to how the concept of sharia is used as a basis for buying and selling housing products, the extent to which the concept is effective as an economic tool in a business, and its development in the property industry in Indonesia.

Several studies on sharia housing also focus on sharia housing in the perspective of Islamic law [10,11] by criticizing several sharia concepts used in the sharia property business which they think are not in accordance with Islamic sharia. Other studies look at the influence of sharia housing on social issues such as Arifin [12] seeing the spread of housing in Yogyakarta from a political perspective of space. Meanwhile Elanda [13] sees the commodification of religion in the Islamic housing business through his research on the Islamic housing website

Studies on Islamic housing that focus on media analysis were previously conducted by several scholars such as Rizki [14], Muali and Nisa [15] and Lasman [16]. Rizki [14] saw how the Islamic face was displayed in the advertisements on the banner of a housing estate in Yogyakarta. Meanwhile, Muali and Nisa [15] concluded that social media has an important contribution to increasing the promotion of sharia housing advertising. On the other hand, Lasman [16] looks at how religious identity is represented in brochures and articles on Muslim housing. Although it has the same focus as Rizki [14] on how Islamic identity is represented sharia housing advertisements, this study looks more at the promotions displayed on developer websites about sharia housing in Solo Raya where the website has more complete information content than a banner.

3. METHODS

This paper was a qualitative research by applying content analysis. Content analysis is referred to as a method for investigating text producing "a numerical description of features of a given text, or series of images" [17]. Content analysis is a method for analyzing written verbal or visual communication messages. Prasad [18] describes content analysis as the scientific study of content of communication with references to the meanings, contexts and intentions contained in messages. This content analysis was chosen because the textual data on Islamic housing on the developer's websites is fairly large and content analysis is used to capture messages conveyed by developers through their website.

Research data was taken from messages in developer advertisements on their website and selected according to the relevant topic. By analyzing five Islamic housing advertisements on the developer website in Solo Raya, namely the Cordoba Islamic Village, Al-Madani Village, Green Andalusia Residence, Ar-Rahman Village and Dar Al Iman, the concept of piety described by the developer in the messages in their advertisement was chosen, collected and categorized by the concept of piety described.

4. RESULTS AND DISCUSSIONS

Advertising through the internet is an option for many sellers to offer their products since the internet is believed to be able to send messages broadly to its readers. This is also taken by sharia housing developers in Solo Raya. Through their websites, messages about the products they claim as Islamic are made, circulated and described convincingly to attract as many buyers as possible.

Of the five websites analyzed in this study, the messages conveyed in their housing advertisements were almost the same. The difference lies on several descriptions of sharia housing described in the concept of piety they described. In general, the developer defined sharia housing on their website as having one hundred percent halal ownership. Several forms of piety expression depicted in advertisements on these websites are classified into two: the sharia concept used and the Islamic environment they promised.

4.1 Expressions of Piety in Sharia Housing Advertisements

Piety can be understood as a form of expression of one's religious life by practicing religious doctrines they believe in. In a more specific definition, Foucault [19] calls piety as "par excellence a technology of the self designed to produce religious excellence or virtues". In Weber's scheme, piety forms a hierarchy of religious values in the form of a group's pious status defined by their success in combining religious practices [20]. In the context of sharia housing, developers build images of piety through the products they sell by building a religious image to attract target buyers, who are mostly Muslims. In the expression of piety described by the developer, there are at least two concepts of piety offered:

the piety in transactions through what they call sharia transactions or halal transactions and the sharia environment.

4.1.1 Sharia Transactions

Islamic transactions are found in several descriptions of how the sale and purchase of sharia property is carried out. One hundred percent halal as their tag-line gives different meanings to each housing advertisements. Cordoba Islamic Village, located in Kartasura, claimed to be one hundred percent halal is in the sharia transactions they offer, such as without BI checking, usury, confiscation, fines, insurance, giving easy process, more comfortable and clear building handover. Some reasons given such as non-usury are because usury is forbidden by Islamic doctrine, and without confiscation if it fails to pay is because the developer does not want to wrongdoing the buyers by forcibly confiscating the buyers' property by offering the best compromise solution.

Similar to the Cordoba Islamic Village, Al-Madani Village located in Karanganyar also offers sale and purchase transactions according to sharia, such as without banks, usury, interest, fines, confiscation and vanity contracts (one sale and purchase transaction). Although they do not use banks, Al-Madani village states in their ads that banks are used in transactions only for the transfer process. One hundred percent pure sharia is also realized through the absence of guarantees for goods that are traded, so that there are no fines for late payments and no reward for faster repayments. The house will also not be foreclosed even though they are unable to continue the installments.

Furthermore, Green Andalusia, located in Solo Baru, also offers a transaction concept without usury, interest-free, no penalties, no confiscation, no banks, no penalties, no BI Checking, no insurance and no double contracts. According to the developer in their ads, one hundred percent halal will bring barokah (blessings), so that the sharia housing purchased will make the buyer's family more blessed.

Similar to others, Ar-Rahman Village uses the tag-line "6 Tanpa (6 without)" to facilitate the sharia housing enthusiasts to know the sharia concepts they offer: no interest, no usury, no fines, no confiscation, no BI checking and no false contracts. This housing ad also offers KPR (People's Housing Credit) which is deposited directly to the developer without going through the bank for up to 10 years.

Similar to the "6 without" that Ar-Rahman Village offers by adding one without insurance, the ad of Dar Al Iman gives an answer to a question "why people should choose Islamic housing?" The first reason is that the buyer will not be entrapped into the sin of usury, the second is not to worry about fines and confiscation, the third is that buyer will have a lawful, blessed, and comfortable house. The last reason is that because of the Islamic environment, you will have good quality and unpretentious neighbors.

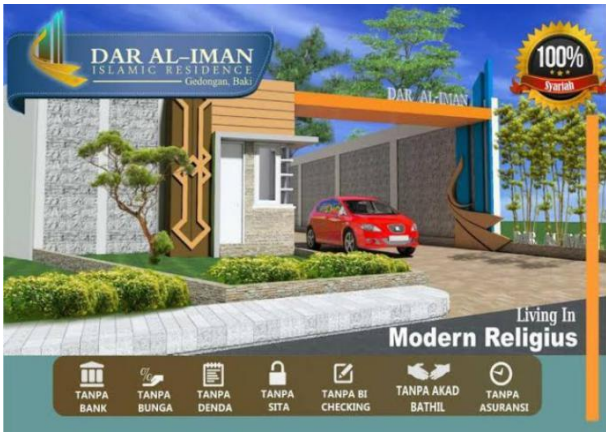


Figure 1 One of Sharia housing advertisements in the website

4.1.2 Islamic environment

As in the sharia transactions offered, the Islamic environment offered by developers in their advertisements is also different. Cordoba Islamic Village, for example, offers a prayer room for the house to be built, close to a mosque, one gate system, 24 hours security, tahfidz house facilities, a quiet environment and strategic access and location. Meanwhile, Ar-Rahman Village also provides facilities to support the Islamic environment by providing a mosque within the housing complex, a playground for children, and a sports area. This housing developer also posts an interesting message on its website to emphasize the Islamic environment they intend to provide with the message "Imagine that all its residents are Perindu Surga (longing for heaven) with the motto Baiti Jannati (my house is my heaven)".

Meanwhile, Dar Al Iman started to draw attention into its advertisement by asking "Have you prepared an Islamic environment for your children?". To prove the Islamic environment they offer, this housing provides facilities and programs they think aiming to improve the quality of worship and the life of the buyer's beloved family. These facilities and programs are a tahfidz (reciting Quran) house, routine studies, guidance and counseling of the *sakinah mawaddah wa rahmah* (Samawa) family, quality neighbors, a garden and an Islamic environment. This website also writes messages to emphasize on the Islamic environment they want to form, namely "Build a small paradise starting from an Islamic dwelling."

The same facilities are also provided by Green Andalusia Residence. Apart from promising Islamic nuances in the housing, he has also prepared a tahfidz house, archery area, routine Islamic studies, a smart garden, 24 hour security and CCTV.



Figure 2 Islamic environments offered by the developers in one of website ads

4.2 Identity Formation through Sharia Housing Advertisement

Advertising via the internet is currently a medium for identity formation to build an image that the maker wants to build. In the advertisement on the sharia housing website, messages and impressions of piety and Islamic are embedded to convince the buyers of the housing concept they want to build. Using the concept of sharia in selected transactions and an Islamic environment with facilities to support the formation of the Islamic identity of the residents, the advertisements on the five housing websites have successfully built an Islamic identity not only for the occupants, but also for the image of the housing the buyer will live in.

In identity theory, identity is described as "the way individuals and groups define themselves and are defined by others on the basis of race, ethnicity, religion, language, and culture" [21]. In this understanding, the identity built into Islamic housing advertisements is not only defined by developers as housing builders but also by buyers who expect the formation of their identity by buying housing.

The development of identity carried out by developers is by embedding Islamic concepts in their advertisements and efforts to create an Islamic environment through the facilities they offer. The identity built is an Islamic residence that is different from other conventional housing. Through advertisements on their website, a developer tries to define themselves as a developer of a religious property and is further defined by the buyer as a property agent who has the goal of building an Islamic society through housing. Therefore, some strong messages are displayed in the developer advertisements through those spoken about piety and aspirations for a life to heaven in the future. "Build a small paradise starting from an Islamic residence" is a strong message that the developer wants to build to define a product that is strong with religious values.

On the other hand, sharia housing buyers are also consciously and unconsciously building their own identity through the selection of residential products for them. The choice of sharia housing over other conventional housing provides an image of the piety that buyers want to present. Through the purchase of sharia housing, they get Muslim attributes further developed through the programs and facilities provided by developers in the housing.

Lastly, sharia housing has become a medium to build Muslim piety identity depicted through advertisements displayed on Islamic housing developer websites. Through advertising, an image of piety is emerged attracting the buyers to buy the product. The image of piety in subsequent advertisements is not only successful as the formation of an Islamic identity that is sold by developers, but also successfully becomes a product purchased by buyers to realize their hopes and aspirations of the piety in their daily lives.

5. CONCLUSION

The advertisements displayed on Islamic housing websites in Solo Raya represent a piety that is being pinned by developers to attract as many buyers as

possible from Muslim circles as the majority group in Indonesia. These expressions of piety are classified into two categories: the sharia transactions and the Islamic environment. Sharia transaction refers to buying and selling transaction following the rules of Islamic law, including without usury, interest, fines, insurance, and others. Meanwhile, the Islamic environment is seen from the facilities and programs provided by the developer for its residents, such as the presence of a worship center in the housing, a tahfidz house, routine studies and sports areas as the Prophet's Sunnah such as archery. The representation of piety depicted through advertisements in housing can be seen as the formation of identity as a developer's effort to define the products they offer and the buyers' attempt to define who they are and the Islamic group they will build deeper through their lives in sharia housing.

ACKNOWLEDGMENT

This work was supported by PNPB UNS 2020.

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