



**Living Religiously and The Paradox of Indonesia's
Democracy: Evidence from a Shariah Property Study in
Semarang, Central Java**

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Abstract

The manifestation of religion into daily life is crucial for Muslims, with the shariah way of life serving as a code of conduct for everyday living. It encompasses everything from clothing to housing. However, the notion of shariah has been marred by misconceptions and has endangered pluralism in many instances, particularly in Indonesia, where numerous Islamic activities have been observed that are detrimental to minority groups. This research aims to examine the phenomenon of shariah housing in Semarang City, Central Java Province, Indonesia. It aims to determine whether the establishment of shariah housing is driven by religious attitudes and the implementation of religious beliefs or if it is part of a larger movement or a marketing strategy. Data was collected through 20 interviews and analyzed using Atlas Ti. The results of the study indicate that the majority of respondents expressed a preference for shariah housing due to its location, Islamic values, and simple contract terms. The study highlights the potential for ideological hegemony and exclusivity values in the dominant society, which can threaten the heterogeneity of the identity of the Indonesian people and should be addressed in future research.

Keywords

Shariah; Religion; politic, identity; homogeneity

1. Introduction

Indonesia is a country with a direct democracy that has strong political institutions, regular elections, and a thriving free press. However, like any

democracy, it faces challenges and complexities in the modern era. One major challenge facing Indonesia's democracy is the threat of extremism and terrorism. Some extremist groups or individuals have sought to undermine the democratic process and promote violent or radical ideologies, and there have been instances of terrorist attacks in Indonesia (Adnan and Amaliyah 2021). The government has taken steps to combat extremism and protect the country's democratic institutions, but the threat of terrorism remains a concern. This puts under query the relationships between the role of religion in human life accordance to politic, power that is closely related to psychology, and culture (Areshidze and Mckenna College 2017). Culture includes the broad range of practices, beliefs, values, and customs that shape the way of life of a group or society, and is influenced by a variety of factors—such as religion, history, language, geography, and social and economic circumstances (Anbaran 2016). Religion involves values, aspirations, visions of life, the search for meaning in one's existence, fear of death, concern about right and wrong, spiritual fulfillment, friendship, and the natural wonders of life (McGuire 2011). Indonesia has the largest Muslim population in the world, with 87% of Indonesians identifying as Muslims.

Religion is a central aspect of identity for many people. This is particularly true for Muslims who follow Islamic law, or shariah. The principles and practices of shariah provide a framework for how Muslims should carry out their lives, and guide their relationships with others and with the broader society. For many Muslims, the concept of shariah is closely related to their religious identity. It is an important part of their daily lives and sense of self, guiding their personal, social, and legal practices, and shaping their relationships with others. For example, Muslims who follow shariah may pray regularly, observe certain dietary restrictions, and follow certain rules for dress and behavior. In this sense, shariah law can be regarded as a cultural practice of Muslims. At the same time, it is important to realize that shariah law is not the only aspect of Muslim culture, and culture is a complex multifaceted concept.

However, in recent years, the way some Muslims manifest themselves in Indonesia has changed. In the last ten years, Muslims in Indonesia have become more religious in attitude and practice (Adnan and Amaliyah 2021). The use of Islamic symbols and elements can be seen everywhere in the lives of Indonesian people, even in liberal and capitalist institutions, including corporate offices, shopping centers, and public spaces such as public schools (Bagir 2017). Not just in symbols, since 2014, Indonesia has become more politically polarized. Three major elections have proven this and left the country more divided than it has been in decades—the 2014 presidential election, 2017 gubernatorial election in Jakarta, and 2019 presidential election (Akbar 2019). Since Suharto was forced to step down in the late 1990s, Indonesia has witnessed growing religious militancy. The militants are not only increasing in number but also getting more actively involved in da'wah activities among fellow Muslims. Radical organizations have sprung up, and several organizations have been involved in a series of acts of violence against

others, causing concern among moderate Muslims who still make up the majority in Indonesia (Hardum 2019). Three reports, namely the Economist Intelligence Unit (EIU), 2019 Indonesian Democracy Index, and 2021 Democracy Report have shown that the quality of democracy in Indonesia has significantly declined, touching not only on the aspects of civil liberties and pluralism, but also on the function of government (Wasisto and Jati 2021).

The utopia of peace in the midst of diversity that Pancasila dreams of achieving seems even more distant if you look at the conditions of inter-religious intolerance in Indonesia (Adam 2017). Muslims comprise the largest religious population in Indonesia—numbering more than 229 million people, which is equivalent to 13% of the world’s Muslim population. The diversity and inequality in the number of religious adherents is often the cause of religious conflicts in Indonesia. The stereotyping of religion without being accompanied by an awareness of diversity can give birth to a fundamentalist segment with strong roots in society. This diversity is reflected in the country’s constitution, which guarantees freedom of religion and the right of all citizens to participate in the political process (Adeney and Risakotta 2014).

Religious conflicts will have implications for state security, as has happened in several countries worldwide. For example, the Aceh Singkil conflict, which has not been resolved since 2019 (Amindoni 2019), is called a bad portrait of intolerance in Indonesia, demonstrating a conservatism obsessed with carrying out a uniform policy on behalf of the majority. Christians and Hindus frequently face discrimination. The case of a Buddhist woman in Tanjung Balai, Sumatra Province who allegedly complained that the Muslim call to prayer was being played too loudly has had international ramifications. The woman was charged with blasphemy and sentenced to 18 months in prison. The proliferation of certain religious settlements and destruction of graves of other religions in Bantul, Yogyakarta is also an illustration of grassroots segregation, which, if left unchecked, will continue to undermine the quality of democracy in Indonesia—Expelled from Villages Because of Religion, How to Prevent Intolerance at the Citizen Level? (BBC News Indonesia, 2019). Crouch (2018) talks about how Islamic regulation has also caused concern among Christians. There is concern that the state is biased toward Islam when it enforces laws and regulations for only one religious’ group through an increasingly diverse shariah PERDA across Indonesia (Syatar et al. 2021). Shah defines “Islamists” as part of the Muslim community in Indonesia who support the enforcement of Islamic law (Shah 2018). There are fears that if this condition continues to repeat itself, people will consider it normal because this religious conflict is like a breeze and the perpetrators are left unpunished under the applicable law. As a devout Moslem lifestyle has become more common and public spaces are occupied by Islam, religious minorities commonly enjoy less and less freedom.

Concomitant with the proliferation of shariah regulations in various regions, at the Muslim community level, there is a strong desire to establish properties with shariah nuances and even funerals for dead Muslims only. This phenomenon led to

the proliferation of Islamic housing and Muslim cemeteries. The question arises whether establishing shariah housing is a right of the citizens in a democratic country that must be respected, or if this right endangers democracy because of the potential for social segregation and not social integration. Is this phenomenon only an expression of one's religious attitude and implementation of one's religion, is it part of the grand design of the movement, or is it simply a marketing tool to persuade a buyer who has a tendency toward an exclusivity identity? Against this backdrop, this research was conducted in Semarang City, Central Java Province, where the shariah property trend has risen since 2019.

2. Research Question and Methodology

This research has two main objectives: First, to find out, describe, and analyze the attitudes and responses of the community regarding shariah property in the city of Semarang and the proliferation of Islamic housing establishments. Second, to determine whether the phenomenon of Islamic housing strengthens or weakens democracy in Indonesia. This study uses the qualitative research approach to explore and understand certain phenomenon, experiences, perspectives, and behaviors in a particular context. We used interviews as the primary data collection method and document analysis as our secondary source of data, which involves reports and written media. We used the Atlas.ti software to process the qualitative data. The respondent in this study comprised members of the community who (1) own or inhabit houses in shariah housing, and (2) neighbors who are around/outside the shariah housing complex, and shariah housing developers.

3. Literature Review

3.1 Indonesia and the Paradox of Democracy

Democracy usually grows because it is initiated by a revolutionary process from a corrupt and dictatorial government and results in a process of transition and consolidation. In the context of Indonesia, the development of the democratic government is broadly divided into three periods, namely democracy in the old order era (guided democracy), democracy in the new order era, and post-reform democracy. The collapse of democracy during the eras of the old and new orders was closely related to the implementation of democracy, which was still not in accordance with the spirit and general characteristics of democracy itself. This happened because the President, as a recognized leader in Indonesia, is dominant in both the supra-structure and political infrastructure (Nugroho, 2015). For almost 32 years, Indonesia has been dominated and hegemonized in a very militaristic and centralized political system. Thus, there is a lot of political manipulation and KKN (Corruption, Collusion, and Nepotism) that have become entrenched and this has plunged Indonesia into a prolonged crisis until the post-reform era. This post-reform era—better known as the 1998 era—was a period of detachment of the

Indonesian political process from the practice of authoritarianism, which gave birth to the basic character of democracy in every political and social element.

Democracy is not something "given." Sorensen said that the development of democracy requires individuals, groups, and other social actors to fight for the basic values of democracy (Holm & Sorensen, 1994). There are four fundamentals that must be fought for in realizing democracy, namely participation, contestation, competition, and liberalization. In addition to these, there are also other principles in democracy that become the benchmark for a country, namely freedom, equality, justice, and humanity. The concept of democracy is considered capable and real to overcome the socio-political problems faced by various countries. To accelerate the practice of democratization, it is necessary to make concrete efforts, including the cultivation of an increased understanding of democratic values, formation of civil society and social institutions, improvement of parliamentary performance, and increased sensitivity of the government.

However, freedom or freedom in the context of democratization in its time can generate tension. Relations between one element of society and another, or the relationship between the state and elements of society, can be strained because of different interests in regulating the social and political order. For example, the United States, which is often dubbed as a model of democracy, is still dealing with the sharp segregation between black and white groups, and even though equality is legally enshrined in their constitution, they are still dealing with racist conflicts (Ross, 2021). Moderate and conservative groups borne from slightly different understandings regarding the implementation of religion are actually still a problem that cannot be underestimated (Hu et al., 2019).

Violence in any form is the main enemy of democracy (Gubler et al. 2018; Szablowski and Campbell 2019; Milton-Edwards 2006; Kellison 2017; Triplett et al. 2016). Various forms of violence have the tendency to gain power by using operations and means of coercion and hatred (hate crimes). It is this condition that generally deserves to be questioned in relation to the existing democracy in Indonesia as being a form of democracy paradox, where the government and Indonesian constitution allow acts of "judicializing" or vigilantism against other groups that are contrary to the majority group. Additionally, the principle of democracy in line with the values of Pancasila and the constitution (UUD 1945) guarantee social justice for all levels of society, yet the government in fact carries out the exclusive interests of certain religions under the guise of regional autonomy rules.

3.2 Indonesia and Islamism

Islam and politics in Indonesia actually existed and they were closely related even before the reform era. The Sarikat Islam led by Tjokroaminoto can be said to be the trigger for the rise of Islam and its emancipation from the general stereotype of religion that only deals with "worship and morality issues" (Adiwilaga, 2017). The political popularity of the Islamic movement did not even fade in the Sarikat Islam era, but also continued with the birth and victory of Masyumi (with NU) as

the winner of the 1955 general election. In addition, Hezbollah DI/TII, with thousands of soldiers, was victorious in the execution of the Islamic State of Indonesia (NII) from 1949–1962 and to this day, the Awakening of the Islamic Defenders Front (FPI), as the forerunner of the contemporary Islamic movement that was recently disbanded. It cannot be denied that issues of Islamic movements and political Islam are still in the public spotlight in governing the state and society.

In Indonesia, the rise of Islam in Indonesia is seen not only from the number of adherents but also by mere symbols as very prominent political expressions. The 212 movement, the seizure of the Muslim community in the 2014 and 2019 presidential elections and 2017 DKI governor election are also manifestations of the Islamic populist movement in Indonesia (Farid & Hadi, 2017). Most of the Islamic populism movements in the political and social spheres are natural and tend to be needed as the embodiment of a democratic state's freedom to behave in society. In response to the crisis, populism is actually a critique of the status quo or a critique of power that is considered deviant. It is a healthy symptom for a democratic country. Here, populism can be considered as a natural movement and must even exist in a democratic country because one of the characteristics of democratization is the existence of counter-criticism or counter-ideology and the control of the community or the people. The Islamic populism movement is a legacy of the rise of the Pan-Islamism movement that emerged in the early 20th century with the waning of the Ottoman Empire (Ismail, 2004). This movement's principle was to bring back the glory of Islam over western domination and influence of western teachings on lifestyle, social economic ideologies—such as capitalism, secularism, pluralism, and even democracy. Political Islam and Islamism are terms used interchangeably to describe Islamic parties and movements that have been prominent since the 1960s against "secular" states (Cesari, 2021).

Islamism is different from Salafism, Wahhabism, Jihadism, or Fundamentalism because not all ideologies and movements are oriented toward politics and power. Many of the fundamentalist and Salafist groups only aim to carry out "moral-cultural-theological-religious reform" of society without having practical political goals and tendencies to establish a state or government with an Islamic-based political system. What is expressed by (Fuller, 2002) that Islamism is a principle and an Islamic political movement is in line with Bassam Tibi's thought that Islamism is a politically based fundamentalist movement or a political ideology based on "a reinvented version of Islamic law." "Islamism encompasses and comprises a broad spectrum, not necessarily coherent or consistent across movements, and is not at all 'monolithic'"; Islamism is really "a variety of political movements, principles, and philosophies that draw general inspiration from Islam but produce different agendas and programs at different times, often quite contradictory" (Fuller, 2003).

Islamism is a "political ideology," it is an outcome of the current form of political Islam—a process which leads to the "Shariahtization and jihadization of faith pronounced as a return to tradition" (Tibi, in Frisch and Inbar, 2008: 12).

However, some Islamic populism movements also claim that the “Pancasila State” as a political–government and constitutional concept that is not Islamic and is far from Islamic norms and values, is a mere propaganda (Wahid, 2009). The echoes of the voices of Islamic populism that want to replace the Pancasila State Ideology with “Islamic Ideology” come from a number of political elites, religious leaders, Muslim activists, and Islamist organizations from various Islamic groups and factions, such as the Hizbut Tahrir Indonesia, Front Pembela Islam (FPI), as well as the Indonesian Mujahidin Council (MMI) (Mudassir, 2020). Some of these organizations are known to be very enthusiastic and heroic in wanting to replace Pancasila, the 1945 Constitution, and various legal–political–government systems of the Republic of Indonesia because they are seen as un-Islamic and a product of secular–pagan culture.

Islamism has a very strong political character; thus, many academics give the understanding that Islamism is the same as political Islam. Islamism is also seen as a belief that “Islam must guide social and political life as well as personal life” or “build an Islamic State, not only by imposing the Shariah but also by establishing an Islamic State through political action.” Whereas Islam only instills the importance of justice, security, tranquility, peace, and prosperity of a society no matter they live and live in a system of monarchy, democracy, theocracy, Theocracy, republic, communism, socialism, and so on. In its history, Islamism has not guaranteed a country, region, and society to be just and prosperous, live in prosperity, and be safe and peaceful. Rather, within the framework of Islamism, the state is sinking into adversity and injustice. People live in terror and savagery because they are terrorized by the agents of the Islamist regime in the name of dogma and God. One clear example of a country under Islamism is Afghanistan during the Taliban regime (1996–2001) and the Taliban regime, which has recently succeeded in returning to power (Haidare, 2021).

3.3 Islamic Identities, Attitude and Behavior

People’s identities change over time and vary based on multiple factors. These can include language, religion, gender, nationality, economic status, and lifestyle (Castells 2010; Schäfer 2014; Ismail 2004). However, people’s identities don’t possess any specific traits. Instead, they develop in conjunction with other aspects of a person’s identity. Secular governments assume that religion is a private matter separate from the public world. Therefore, people are encouraged to focus on private issues instead of religious beliefs when formulating public policy. This logic isn’t always adhered to, as some religious ideologies create identities based on their beliefs. Islam has become highly visible in media, politics, and the marketplace. This attention and interest are related to the imperative of understanding Muslims better and stimulated socioeconomic developments impacting the rise of Islamist Movements (Jafari et al. 2015; Bayat 2005).

In this article, “Islamism” includes both the politics of Islamism and the process of re-Islamization (Cesari 2021; Bayat 2005; Adiwilaga 2017; Ismail 2004;

Ansor 2016). "Islamic politics" refers to the use in the public space of Islamic traditional signs and symbols by organizations and movements to incite the people. It includes a political ideology that articulates the need for an Islamic government, understood as a government that implements Shariah (Shariah law). "Islamization" or re-Islamization means an impulse to Islamize the social sphere. It is a process of infusing symbols and symbols related to Islamic cultural traditions into different areas of social life. Efforts to Islamize are pursued by actors who are not necessarily supporters of Islamic projects. Some interpretations of Islamism see Islam as the determinant and embodiment of some unchanging, fundamental beliefs and ideas that motivate believers to act (Dekmejian 1980). From this perspective, Islamists promoted the ideals of early Muslim society and belief in the unity of state and religion.

In the post-reform period, a number of regional regulations with religious nuances—most of them Islamic—were ratified by the regional government together with the local Regional People's Representative Council (DPRD), both at the provincial and district/city levels (Suharso 2006). Michael Buehler's research, discussed in his book *Politics of Shariah Law*, found that in the period 1999 to 2014, there were 443 shariah regulations in Indonesia. The community rejects the implementation of shariah regulations with various arguments, such as the unclear juridical basis, community character, plurality, and the context of the Indonesian state to the perception of an anomaly in the morality of the community itself. Of course, the pros and cons of unilateral implementation of religious law is a flaw in democratic values. According to Henry B. Mayo, the fulfillment of the criteria for democracy has at least the value of 1) resolving disputes peacefully and voluntarily; 2) ensuring peaceful change in an ever-changing society; 3) regular changing of rulers; 4) using coercion as little as possible; 5) recognizing and respecting the value of diversity; 6) upholding justice; 7) advancing science; and 8) recognizing and respecting the freedom of society (Holm & Sorensen, 1994; Kubicek, 2015; Teorell, 2006).

The study of the relationship between a person's attitude, both as an individual and a member of a group, and his behavior is very important to know. Scholars, especially of social psychology, have placed this issue in their studies as an attempt to unravel the complexities of human behavior. The complexity causes the relationship between attitudes and behavior to be inconclusive. Some studies have shown a very strong relationship between the two (see for example, Ajzen I, 2005; Eiser J.R., 1986). However, some studies conclude that the relationship is very weak (La Piere, 1934; Greenwald, 1980; Abdullah and Sudjarwo in Azwar S., 2013). To bridge these two views, Warner and DeFleur (In Azwar, 2013) proposed three postulates, namely the postulates of consistency, independent variation, and contingent consistency.

The consistency postulate explains that a person's verbal attitude is an accurate clue to predicting his behavior. The independent variation postulate assumes that attitudes and behavior are two independent things in each individual;

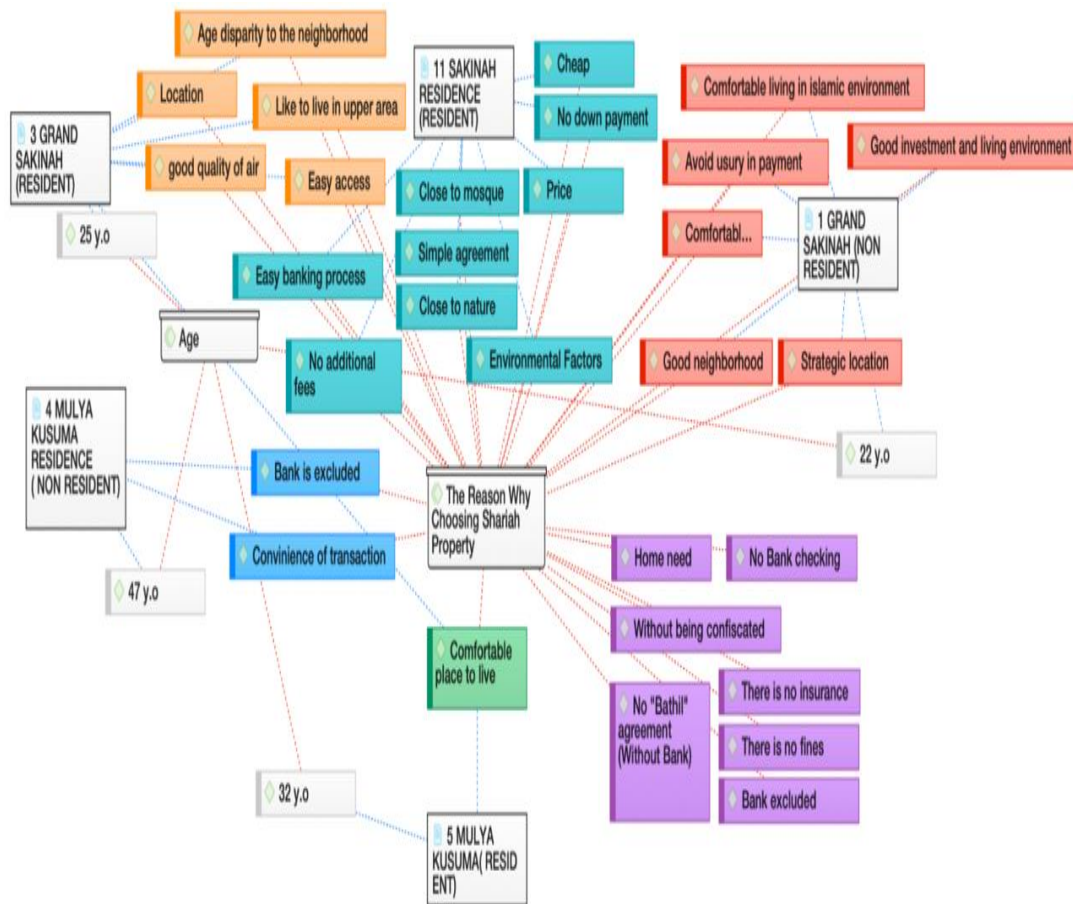
knowing a person's attitude does not mean being able to predict his behavior. The dependent consistency postulate explains that the relationship between attitudes and behavior is largely determined by certain situational factors, where the situation can change the relationship between attitudes and behavior. Dependence conditions that change the relationship between attitudes and behavior include living and recognized norms in society, the role of individuals in groups, culture, and religious beliefs. In this context, the study of attitudes and behavior develops into various dimensions, including the religious dimension.

Azwar (2012:23) argues that the attitude structure consists of three mutually supportive components, namely the (1) cognitive, (2) affective, and (3) behavioral/conative components. The cognitive component contains one's stereotyped beliefs about what applies or what is true for the attitude object. This component is a view (opinion), especially with regard to controversial issues or issues. The affective component is an individual's feelings toward the object, related to one's emotions. These emotions are usually rooted and most resistant to changes that might change a person's attitude. The behavioral or conative components in the attitude structure show how the behavior or behavioral tendencies that exist within a person relate to the attitude object he or she faces. In addition, what is far more important is related to the strengthening of the disharmonious relationship between the nationalist-pluralist and conservative camps, which then triggers polarizing sentiments. The case of religious intolerance is not new and has become an old homework. Cases of religious divisions such as the conflict between Christians and Muslims in Poso in the late 90s and the Ambon conflict in 1999 are some examples of the consequences of intolerance and discrimination (Farid and Hadi 2017).

4. Findings and Discussion

Figure 1 shows the results of the data processing using Atlas.ti version 9. Several reasons were found for the informants' selection of shariah property as their residence. These reasons are presented in the color clusters based on housing names. The orange cluster presents the reasons for choosing shariah property, according to the informants who come from the Grand Sakinah resident housing. The results showed that most of them chose Grand Sakinah because of the location and air considerations in the area. They comprise young people who are under 40 years old. The Tosca cluster represents the reasons given by informants who come from the Sakinah Residence (occupant) housing. It was found that most of them chose Sakinah Residence because of price considerations, there were no fees, and the bank process was easier. The red cluster represents the reasons for choosing shariah property, according to informants who come from the Grand Sakinah non-resident housing. The results showed that most of the informants (non-residents) chose Grand Sakinah because of environmental considerations that were Islamic, they wanted to avoid usury, and for accessibility.

Figure 1. The Reasons for Choosing Shariah Property



The blue cluster illustrates the reasons given by informants who come from the Mulya Kusuma Residence (non-occupant) housing for choosing shariah property. The results showed that most of the informants chose the Mulya Kusuma Residence because of the convenience in transactions and being unrelated to banking. The green cluster presents the reasons of the informants who come from the Mulya Kusuma Residence (resident) housing for choosing shariah property. It was found that most of the informants chose Mulya Kusuma Residence because of the consideration of a comfortable living environment. The purple cluster identifies the reasons for choosing shariah property, according to secondary data from various sources. The results showed that their reason for choosing Islamic property was the absence of involvement from the banking sector in the process of confiscation, fines, and contracts. Based on the findings, the informants who come from residents of the Sakinah Residence housing have the highest number of reasons—as many as 14 coded reasons. The informants coming from residents of the Grand Sakinah housing had the second highest, with 10 coded reasons. The three informants who came from residents of the Grand Sakinah housing (non-residents) had a number of reasons, with as many as nine coded reasons.

Figure 2. The Personality of Shariah Residents

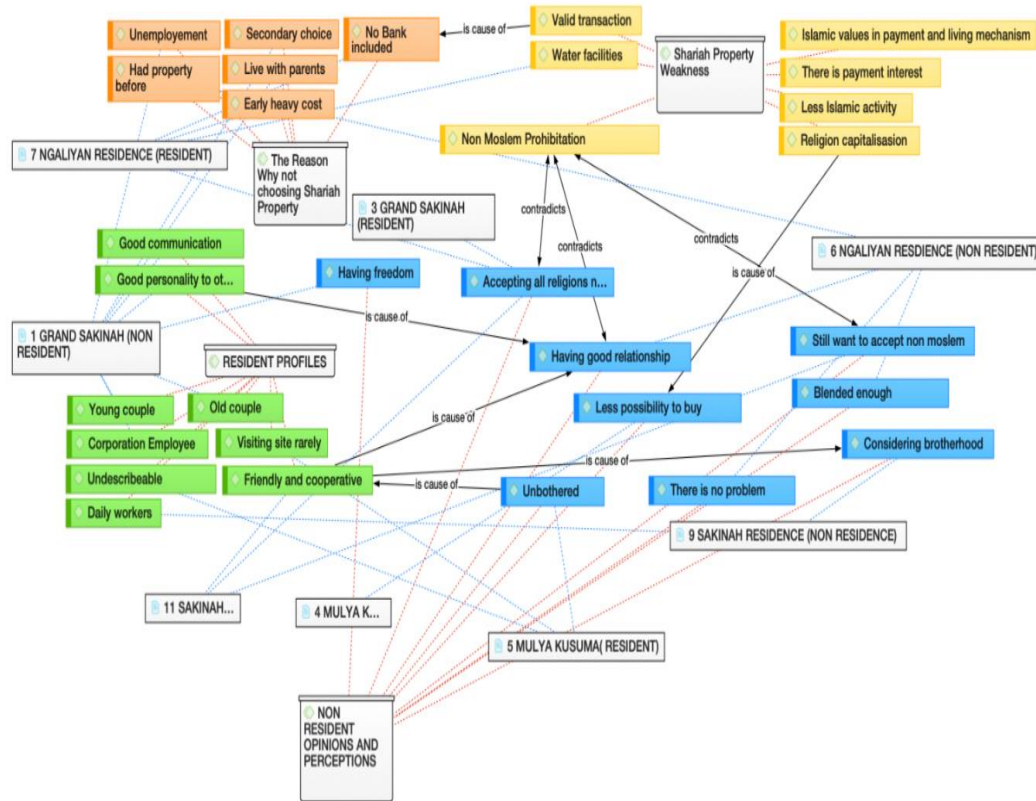


Figure 2 illustrates that residents of shariah property are dominated by residents with good personalities. They are also friendly and harmonious. The good personality of the residents and the harmony between residents make the relationship between residents easy to establish, not only between fellow Muslims but also between non-Muslim citizens. Muslim residents have also never questioned the existence of non-Muslim residents living in shariah housing, who are considered as brothers, and they never interfere with one another. The orange cluster shows the reasons why the informants did not choose shariah property as their residence, which include being jobless, being a later option later, still living with their parents, already having a more comfortable residence, not using the banking system. These reasons are reinforced by the weaknesses of shariah properties, which include the lack of guarantees for valid transactions, inadequate water conditions, prohibition of non-Muslims from being residents, religious capitalization, lack of application of Islamic values, interest withdrawals as in conventional banks, and fulfillment of shariah values in transactions considered not fully based on shariah values. There appears a relationship between the weaknesses of shariah property and the reasons for not choosing shariah property, where doubts about valid transaction guarantees cause informants not to choose shariah property for reasons of not wanting to use the banking system. In other words, they do not trust the banking system to provide secure transactions.

One informant compared the shariah properties to the previous housing in terms of religion, security, parks, and meeting halls. Additionally, he talked about the property’s meeting halls and mosques. The purple cluster represents the informant’s assessment of the new home’s condition, while the blue cluster indicates her view about the state of her previous abode. Both clusters relate to the quality of living arrangements and how much better or worse the conditions are compared to the other. Other informants also explained that the facilities provided by shariah properties were only houses; this was what led the informants to prefer to live in the village or their previous residence.

Figure 3. Differences between shariah-based and conventional housing

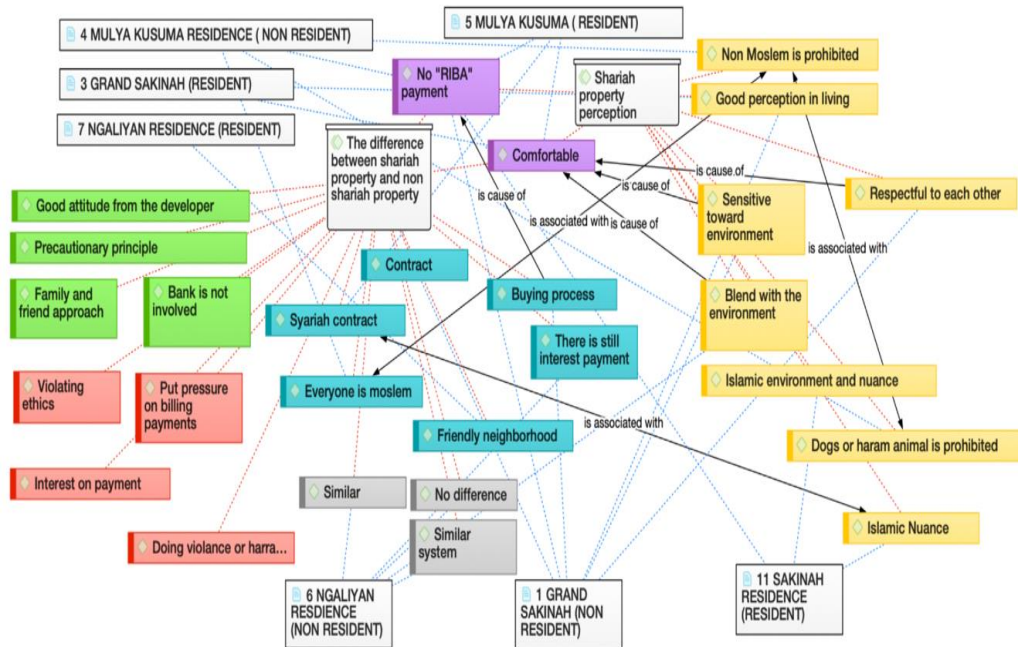


Figure 3 demonstrates that the difference between shariah-based and conventional housing lies in the purchase contract that uses shariah principles. Several informants revealed there was no difference between Islamic housing and conventional housing (gray cluster). The process of buying shariah housing involves the use of a payment system without usury. This is what gives a good impression about shariah property. Additionally, the comfortable impression given by shariah property makes shariah-based housing different from conventional housing. This difference is also clearly visible in the green and red clusters. The green cluster is a system used on shariah properties based on secondary data, while the red cluster is a system used on conventional properties.

Discussion

The background of the proliferation of shariah-based housing stems from the high demand for housing in Indonesia (Sugianto et al., 2021). However, the

shariah trend currently in the community is a separate behavior because housing is actually part of community behavior among other communities. Due to the majority of the Muslim population, many real estate developers or entrepreneurs offer and implement real estate credit financing based on shariah concepts in their marketing strategies. Islamic banking and finance involve broader ethical and moral issues than "interest-free" transactions (Khan 2010). Its proponents argue that these make it economically more efficient than traditional banking and promote more economic fairness and justice. Shariah values embedded in goods and services are part of the company's marketing strategy. For example, the features offered may include no bank involvement, usury, fake contracts, confiscation, fines, insurance, and BI checks. On the developer side, they hope that the shariah label will provide more value and help increase the attractiveness of the goods and services offered. However, based on our findings, it is possible that the term "shariah" could be used as a marketing strategy in some contexts, particularly when it is used to appeal to consumers who prioritize Islamic values and practices. For example, a company might market a product as being "shariah-compliant" if it meets certain standards or criteria that are based on Islamic law, such as avoiding certain ingredients or avoiding interest-based financial transactions. By using the term "shariah" in their marketing, a company may be able to appeal to a specific target market of Muslim consumers who are interested in purchasing products that align with their religious beliefs.

These findings can lead to the paradox of shariah value itself, as compliance with shariah values on residential properties is a sweetener activity that is part of the marketing or marketing business pump to get the Muslim market. This result showed the opposite findings that religiosity does not impact the intention of consumers to purchase religious products (Zeqiri et al. 2022). Based on our findings, it is possible that some Indonesian Muslims feel a strong connection to their faith and believe that following shariah or Islamic law is an important part of their religious practice and identity. Others may feel that living according to shariah helps them to stay connected to their cultural and religious heritage. Additionally, some Muslims may feel that upholding their shariah identity demonstrates their commitment to their faith and distinguishes them from those who do not follow shariah. This can lead to controversy and criticism as shariah promotion can be misused or exploited for profit. Moreover, the differences in payment method by being "shariah-compliant" show inconsistencies that lead to shariah controversies, such as (1) misuse of the term of "shariah-compliant" without fully understanding or following the principle of Islamic law; (2) the tendency for exploiting the religion for profit without genuinely considering the ethical implications of business practices; and (3) the lack of transparency about how the company or property developer is meeting the standard of Islamic law that makes it difficult for consumers to determine whether the product is truly "shariah-compliant."

The results on the behavioral effects on the respondents showed that some respondents had a higher sense of comfort compared to their previous place of

residence. This is based on the belief that living side-by-side with people with the same identity, background—i.e., the same religion (Islam)—is a safe thing, and an Islamic environment is something that is really desired. From these findings, the belief equation is a very important factor related to the respondent's attitude in choosing a place to live. The behavior of Islamism is very thick from the studies that have been carried out. It is a representation of good attitudes in the cognitive, affective, and conative components. Indirectly, the data in this study tend to support the idea that society has a tendency toward homogeneity of identity. The contextualization of Islamic behavior in the selection of residential property is a form of subtle segregation value that will unwittingly have a bad impact in the future. Segregation may take many forms, and separation in housing is one example. This showed how political and social views support the idea of exclusivity and homogeneity. The concept of shariah is a system that was deliberately created to capitalize on religious values in the context of residential homes, and the majority of residents are not aware of these values.

The prohibition against non-Muslims being residents, the capitalization of religion but also no activity or the lack of application of Islamic values, as well as the withdrawal of interest as in conventional banks, are evidence that the capitalization of Islamic values threatens the dignity of Islamic values itself. This, of course, injures the spiritual values of the regional philosophy, namely Indonesia with the concept of diversity. It is important to recognize that homogenized societies can have negative consequences for individuals and communities, as they may limit the ability of people to express their unique identities and perspectives. It may also contribute to social and economic inequality. These social inequalities can be based on a variety of characteristics, including race, ethnicity, religion, and social class, that can have significant impacts on the individuals and communities. The more homogeneous the identity of the owner, the more secure, peaceful, and in accord it is with the expected values. It is generally thought that homogenized or homogenous societies, where there is a lack of diversity and a strong sense of conformity, can be more prone to radicalism (McLaughlin 2012; Mahfud et al. 2018; Institute 2018; Adnan and Amaliyah 2021; CeSID 2016). This is because individuals in such societies may feel a sense of frustration or alienation if they do not conform to the dominant norms and values. As a result, they may turn to radical beliefs or behaviors as a way of expressing their discontent and feeling a sense of belonging or purpose. A number of factors can contribute to the development of radicalism in a homogenized society. These include a lack of access to education or opportunities for personal and professional growth, high levels of poverty and inequality, and a lack of political representation or voice. Further, the presence of external threats or conflicts can also contribute to the development of radicalism in a homogenized society. For example, if a society is faced with an external enemy or is involved in a long-term conflict, individuals may turn to radical beliefs or behaviors as a means of coping with the stress and uncertainty of the situation.

Conclusion

This research found that the majority of respondents like shariah property as their property of property choice based on several reasons, including location, Islamic values consideration, cheaper price, simpler contract, and free from the conventional bank connection. However, compliance with shariah values in residential properties is more at play as a sweetener propaganda that is part of the marketing or marketing business pump to get the Muslim market as shown by data from the Grand Sakinah and Ngaliyan Residence. This is reinforced by the testimonies of respondents as property owners and residents that some housing locations, as well as conventional banks, ask for interest payments.

The concept of shariah in the property business in the city of Semarang is different because there is no guarantee of security to consumers. This is financially a security threat because there is no involvement of bank or notarial elements in the process of buying and selling shariah houses. This can give a negative impact in terms of consumer guarantees during the transaction process or before the handover of the housing unit. All the respondents agree that shariah is a good choice, where Islamic nuances and the application of Islamic values are maintained and they provide comfort and security for the residents. This is an embodiment of the homogeneity of community identity as a form of social behavior.

The tendency for a homogeneous identity and an environment free from non-Muslims—such as no stray dogs and no non-Muslims residents—to provide a sense of security and peace is a form of “subtle segregation” that occurs in society. This is contrary to the identity of diversity that adheres to the values of Pancasila as one of the values of society, which is the basis for the establishment of a state, the forms of the state and the laws in it. In this context, the concept of unitarian (unity) in difference does not appear in this study because the trend of Islamism in Indonesian society as a form of protrusion of identity in the community is considered important and is a form of unilateral security guarantee. If this is left unchecked, it will threaten the heterogeneity of the identity of the Indonesian people and provide exclusivity values in the dominant society. The exclusiveness of the dominant society can lead to an ideological hegemony, wherein if you do not share your faith, the place where you live is not safe, comfortable, and far from Islamic values and injures the principle of diversity in a democratic society.

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