

THE WAVE OF MILLENNIAL MUSLIM SHARIA LIFESTYLE AS AN OPPORTUNITY FOR SOREANG ISLAMIC SHARIA HOUSING

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ABSTRACT

*As we've seen since early 2018, Bandung has become a hub for Islamic studies, popular among teenagers and adults aged 19 to 40, often referred to as the millennial generation. This social phenomenon emerged like a massive wave, bringing millennials, especially from Bandung and its surrounding areas, to enjoy the beauty of this social phenomenon. The ghiroh, or enthusiasm for seeking knowledge from monotheism to Islamic jurisprudence, has raised awareness among Bandung's youth to apply Islamic values in all aspects of their lives. This study aims to determine how the opportunities that arise from this social phenomenon for the Sharia Islamic Soreang (SIS) housing where the concept offered by SIS is an integrated Islamic residence with the tagline *sakinah* from home which researchers believe will be a special attraction for the Muslim millennial generation. The method in this study uses a descriptive qualitative method, namely a method that describes the situation based on existing facts with data obtained through interviews with key informants, direct and indirect observations and documentation. As for the selection of key informants, researchers classified them based on their roles in management and consumers based on age. The integrated Islamic housing concept promoted by Perumahan Sharia Islamic Soreang is considered a suitable choice for millennial Muslims, thus automatically presenting an opportunity for SIS. However, currently, management has not focused on seriously addressing this market potential. The gap between product prices and millennial Muslim purchasing power is acutely felt, necessitating a specific strategy to maximize this opportunity.*

Keywords: Millennial Generation, Young Muslims, Sharia Houses, Sharia Lifestyle.

INTRODUCTION

Human primary needs generally include clothing, food, and shelter. Housing falls under this category, making it a basic human need. Based on data from the Ministry of Public Works and Public Housing (PUPR), the Indonesian public's need for housing continues to increase annually, reaching 800,000 units. President Joko Widodo issued Presidential Regulation No. 3 of 2016, which serves as the legal framework for the One Million Homes Program.

This is a great opportunity for housing entrepreneurs as one of the stakeholders in this program to be more optimistic in developing the business they are involved in. Indonesia is a country with the largest number of Muslims in the world which in 2010 was recorded at 205 million people according to Center (2011) "A new Pew Forum graphics shows that Indonesia is the country with the world's largest Muslim population (205 million). Roughly 88% of Indonesia's population is Muslim, and the nation is home to about 13% of the world's Muslims".



This is one reason why Sharia-compliant properties have significant market potential in Indonesia. Especially in West Java Province, where the Muslim population is growing. www.sp2010.bps.go.id shows that Bandung Regency is ranked second as the regency with the largest Muslim population in West Java, amounting to 3,104,184 people.

Sharia-based housing is a type of housing that carries the concept of sharia, namely a principle that is in accordance with Islamic law in various aspects of transactions carried out, including payment mechanisms that do not use bank services in procuring construction capital and home ownership financing for consumers. Currently, housing that carries the Sharia housing concept is growing significantly. Sharia housing itself emerged as a result of increasing public awareness of the dangers of usury which is haram, according to Allah SWT in QS Al-Baqarah verse 278-279, which means: "O you who believe, fear Allah and leave the rest of usury (which has not been collected) if you are believers. So if you do not do it (leave the rest of usury), then know that Allah and His Messenger will fight you." In its Fatwa No. 1 of 2004 on Interest (Interest/Fa'idah), the Indonesian Ulema Council (MUI) stated that "The current practice of charging interest on money has met the criteria for usury that existed during the time of the Prophet Muhammad (peace be upon him). Yes, this is Riba Nasi'ah. Therefore, this practice of charging interest on money is a form of usury, and usury is forbidden by law."

Simultaneously, a social phenomenon known as the Sharia Lifestyle emerged, a lifestyle adopted by a generation of Muslims who embrace sharia values as a guideline in various aspects of life from clothing and consumption to finances and even housing. This phenomenon has been particularly pronounced in Bandung and its surrounding areas since 2018, particularly among millennials aged 19–40. This generation demonstrates a high level of enthusiasm for Islamic studies, usury-free transactions, and a social environment conducive to strengthening religious values (Nasution, 2021; Utami & Pambudi, 2022). This Islamic lifestyle is not merely a passing trend but has transformed into a collective identity that drives changes in consumer preferences, including in housing (Rahmawati & Lestari, 2020). Amidst the growing Sharia Lifestyle phenomenon, Perumahan Sharia Islamic Soreang (SIS) emerged as a sharia-based property business initiative offering an integrated housing concept with Islamic values. With the tagline "Sakinah dari Rumah," SIS offers not only interest-free housing but also facilities such as mosques, tahfidz (memorization) houses, Islamic schools, and an environment conducive to the formation of Islamic families. However, while this concept is appealing, significant challenges remain, particularly the gap between housing prices and the purchasing power of the majority of the Muslim millennial generation, the target market. This highlights the need for a more segmented marketing strategy based on an understanding of millennial consumer behavior. According to Kotler (2005), the starting point for understanding buyer behavior is the stimulus-response model. Marketing and environmental stimuli enter the buyer's consciousness. Buyer characteristics and their decision-making processes will give rise to certain purchasing decisions. The marketer's task is to understand what happens to the buyer's consciousness from the entry of external stimuli to the emergence of a purchasing decision.

Previous research has extensively examined sharia housing from a legal and Islamic jurisprudence perspective (Wahyuni, 2019), as well as from an Islamic financial perspective (Tanjung, 2014), but few have specifically examined the relationship between the Sharia Lifestyle trend among millennials and sharia housing marketing strategies. Therefore, this study aims to fill this gap by exploring how the millennial Muslim Sharia Lifestyle wave can provide a strategic opportunity in designing and adapting marketing strategies for Soreang's Sharia Islamic housing. There has been no study integrating the analysis of millennial Muslim consumer behavior with Sharia-based

property marketing strategies in suburban West Java, particularly one that uses a SWOT analysis approach directly to developer management. This research offers a new perspective by combining a qualitative approach based on case studies and SWOT analysis, to explore the market potential arising from the changing religious lifestyles of the millennial generation. Therefore, the purpose of this study is to analyze how the developer of Sharia Islamic Housing Soreang can develop an appropriate marketing strategy to capture market opportunities resulting from the growing Sharia Lifestyle phenomenon among millennial Muslims in Bandung Regency.

METHODS

PeThis research was conducted using a qualitative approach. The research design was a case study, with the unit of analysis being the marketing staff in Sharia Islamic Housing Soreang, Bandung Regency. PeThe research was conducted in March-July 2024. The location selection was adjusted to the residential property marketing area. Sharia Islamic Soreang in Bandung Regency. The selection of the marketing area in Bandung Regency as the object of research is based on the following reasons: it is one of the potential work areas in property marketing carried out by Sharia Islamic Soreang.

Informants were selected based on the research data requirements, namely those deemed competent due to their comprehensive and adequate understanding of the issues involved in Sharia Islamic Soreang's property marketing strategy as key informants. This selection was based on their representation of the respective parties directly involved in the issues examined in this study. They were also considered to possess more comprehensive knowledge and understanding to understand the issues addressed in this study.

Table 1. List of Informants

Informant	Role
<i>General manager</i>	Drafter
Manager marketing	Conceptor + implementor
Finance Manager	Conceptor + implementor
Engineering manager	Conceptor + implementor
<i>Internal marketing</i>	Implementor
Marketing Admin	Implementor
<i>Customer Service</i>	Implementor
Consumer	Participants

SThe data sources used in this research are:

- a. Primary data, which includes:
 - 1) In-depth, structured interviews were conducted with research informants using predetermined guidelines. Each respondent was asked questions, and the data collector recorded them. In this study, interviews were conducted using an interview guide and listed the issues to be covered without specifying the order of the questions, and there may not even be any explicit questions..
 - 2) Hafield observation seal.

- b. Dasecondary data, namely data sourced from reports or documents related to sharia-based property marketing activities in Sharia Islamic housing Soreang Bandung Regency.

Data peThe research will be collected using the following techniques:

- a. Observation, namely data collection by observing sharia-based property marketing activities in Sharia Islamic housing Soreang B a n d u n g R e g e n c y
- b. Wowstructured interviews, namely data collection using instruments questionnaire.
- c. Wowin-depth interviews, namely collecting data by conducting in-depth interviews with key informants and target informants that have been determined by the researcher.
- d. Documententasi, namely the collection of data originating from secondary sources in the form of documents on sharia-based property marketing activities in Sharia Islamic housing Soreang B a n d u n g R e g e n c y .

The qualitative data in this study were analyzed through the following steps:

- a. Processing and preparing data for analysis
- b. Read all the data
- c. Analyze in more detail by coding the data
- d. Apply the coding process to describe the settings, people, categories, and themes being analyzed.
- e. Menofthesis and connect themes in narrative or qualitative reports
- f. Menginterpretation or meaning of data.

RESULTS AND DISCUSSION

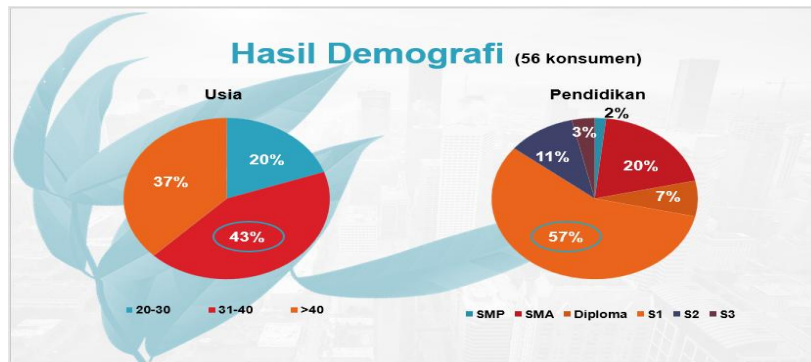
The basic foundation of Sharia Green Land is to use sharia values in accordance with the vision and mission of Sharia Green Land which emphasizes sharia in every aspect of the company, starting from all transactions related to the company to an Islamic environment. Sharia values will ensure that there are no problematic contracts between companies and consumers. This applies not only to contracts but also to transactions that are free from interest, fines, and seizure, ensuring that transactions are beneficial for both parties.

PT Sharia Green Land (SGL), a property developer and developer of the Sharia Islamic Soreang (SIS) housing complex, is expected to achieve a marketing breakthrough by offering housing that can compete with conventional marketing models by implementing a sharia-based marketing concept. This sharia-based property marketing strategy is expected to boost sales in line with planned targets. On the other hand, the Sharia Lifestyle phenomenon is increasingly widespread among the millennial generation, where there is a shift in the Muslim lifestyle, who are starting to apply Islamic values in various aspects of their lives.

1. Young Muslims as potential consumers of SIS housing

This research was conducted based on findings in the field where the results of a consumer survey conducted previously by the PT Sharia Green Land Research and Development Team showed the following:

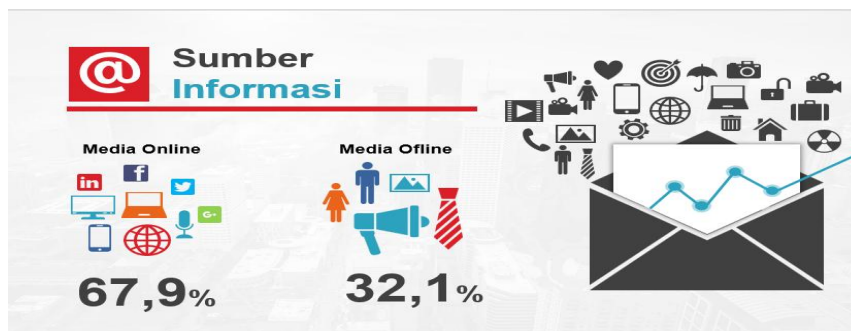
Figure 1.
RESULTS OF SIS HOUSING CONSUMERS' DEMOGRAPHICS BASED ON AGE AND
EDUCATION



Source: PT SGL R&D Team Report, September 2024.

Still based on the results of previous research conducted by the PT SGL R&D Team regarding the sources of information they used, as follows:

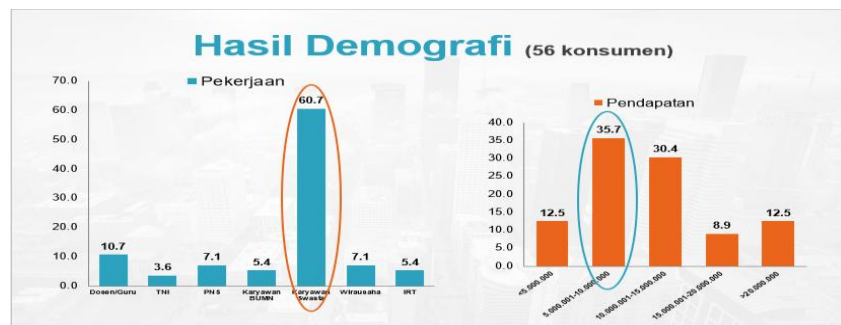
Figure 2.
RESOURCES



Source: PT SGL R&D Team Report, September 2024.

We can see from the image that most consumers obtain information about SIS housing from online media. This is precisely the result of Nielsen's research of 30,000 respondents with adequate internet access. These respondents came from 60 countries across Asia Pacific, Europe, Latin and North America, and the Middle East. The study illustrates the behavior of this internet-savvy generation, who choose online channels to research and purchase a variety of products and services to meet their daily needs.(Ester, 2024)

Figure 3.
RESULTS OF SIS HOUSING CONSUMERS' DEMOGRAPHICS BASED ON
OCCUPATION AND INCOME



Source: PT SGL R&D Team Report, September 2024.

From the image above, it can be seen that 63% of SIS housing consumers are aged 20-40 years with an average income of IDR 5,000,000 to IDR 10,000,000.

We've heard the term millennial generation a lot lately. The term originates from millennials, popularized by two American historians and authors, William Strauss and Neil Howe, in several of their books.

Millennial generation Or more familiarly known as Generation Y, also referred to as Generation Me or Echo Boomers. Literally, there are no specific demographic characteristics that define this generation. However, experts classify them based on their birth year. Generation Y is defined as those born between 1980 and 1990, or in the early 2000s (Ester, 2024). Looking at their birth years, in 2019, the average age was 19 to 40 years, so there is a correlation that most consumers in the Sharia Islamic Soreang housing complex can be categorized as millennials. Based on the results of an internal survey by the R&D Team of PT Sharia Green Land (2024), the majority of consumers in the Sharia Islamic Soreang Housing Complex (SIS) are in the 20–40 year old range with middle incomes, indicating a strong correlation with the characteristics of the Muslim millennial generation. This generation is known as digital natives, religious, and concerned with Islamic finance and a halal lifestyle (Azmi & al., 2023; Rahmawati & Lestari, 2020). Data shows that the majority of consumers obtain information from online media. This aligns with Nielsen Research (2021), which found that millennials are more likely to research and make purchasing decisions through digital channels. This trend is an important signal for SIS's marketing strategy to focus on digital channels and content that emphasizes Sharia values.

2. Soreang's Sharia Islamic Housing Concept is Suitable for the Muslim Millennial Generation.

Based on data obtained from a consumer survey by the PT Sharia Green Land R&D Team, consumers who purchase products at SIS are as follows:

Figure 4.
REASONS CONSUMERS BUY SIS HOUSING PRODUCTS



Source: PT SGL R&D Team Report, September 2024.

The first characteristic of sharia housing is its ownership system, which is based on sharia. This refers to usury, both *riba nasi'ah* and *riba jahiliyah*. *Riba nasi'ah* refers to the practice of interest commonly found in bank mortgages (KPR). In practice, *riba jahiliyah* can be defined as a fine or fee arising from late payment of obligations. Both are inherently different from the contract, so the amount consumers pay to acquire a home differs from the agreed-upon value. Sharia Islamic Housing Soreang clearly does not practice this usury, and its interest-free payment system is what attracts consumers. At SIS, all facilities are designed to support devotion to the Creator, such as the iconic Grand Mosque, which stands majestically on 2,000 meters of land, surrounded by a children's play area to familiarize children with the mosque environment. Apart from the Islamic school facilities, *tahfidz* houses and fresh markets located in one area, what is interesting is the presence of audio plants in several corners of the block to play *murottal*, Islamic music and even excerpts of *hadith*, something that is still rarely found in other housing complexes.

Choosing a home to shelter a family is indeed relative, depending on each individual's tastes and abilities. However, looking back at the social phenomenon of the millennial Muslim generation in West Java in particular, the passionate pursuit of knowledge aligns with the concept offered by the third Sharia Islamic Soreang Housing Estate: a structured and intensive study program. Prospective consumers are now invited to imagine what it would be like to live in a warm environment bustling with daily activities that bring them closer to Allah SWT. The SIS sharia-compliant housing concept has attracted the attention of millennials because it offers a scheme free of interest, no fines, and no confiscation practices that align with the Indonesian Ulema Council (MUI) Fatwa No. 1 of 2004 concerning usury. A usury-free lifestyle is now a conscious choice among young Muslims as a manifestation of adherence to Islamic principles (Amalia & Hosen, 2021; Zakaria & al., 2022). This confirms that purchasing decisions are driven not only by economic factors but also by spiritual and ideological ones (Pambudi & al., 2021).

However, currently, management hasn't focused on seriously addressing this market potential. The gap between product prices and the purchasing power of millennial Muslims is acutely felt, necessitating a specific strategy to maximize this opportunity. A challenge for the Sharia Islamic Soreang Housing Complex is its price, which is above market prices in the Cangkuang area of Bandung Regency. Undeniably, this price tag will be a consideration for millennial Muslims, a potential market for SIS housing. However, challenges arise in terms of price, which is not entirely affordable for millennial consumers. Most homes in SIS are priced above the average housing market in the Cangkuang area of Bandung. This creates a gap

between interest in the concept and the reality of purchasing power. A study by Wibowo & Suharto (2021) shows that price is a crucial factor in first-time home purchases for millennials. This finding underscores the importance of product differentiation and flexible payment schemes. Products with smaller building areas or longer direct installment schemes can be more inclusive alternatives (Fitriani et al., 2022). This strategy has been successfully implemented by several sharia-compliant developers in the Greater Jakarta area (Hakim & Pramudito, 2022).

3. SIS Housing SWOT Analysis

The researcher conducted a SWOT analysis to determine the strengths, weaknesses, opportunities and threats of SIS Housing in general, which will then determine which quadrant SIS is in and what strategies need to be implemented.

a. Strength

- 1) Having an Islamic housing concept that is currently needed by the Muslim community.
- 2) It is an option for those who have problems with conventional bank or housing payment methods.
- 3) Strategic location.
- 4) The price is cheap if it is based on an assessment of the building concept and specifications.
- 5) It is still the first Sharia-concept housing complex with an area of 5 hectares in South Bandung.
- 6) The company is quite well known among Muslim entrepreneurs in West Java.

b. Weakness

- 1) Marketing is currently a pre-project so many consumers are less confident.
- 2) Unit prices are far above the average price in surrounding housing.
- 3) Access to the location passes through residential areas with rather narrow roads.
- 4) There is no use of billboard promotional media around the location.
- 5) The name SIS is only known in limited circles.

c. Opportunity

- 1) More and more Muslims are becoming aware of the dangers of usury.
- 2) The spread of sharia lifestyle.
- 3) The opening of the Seroja toll road makes access easier for consumers outside Bandung Regency.
- 4) Many Muslims want an environment that supports the growth and development of their children.
- 5) Young family with high income.

d. Threat

- 1) High competition among local developers.
- 2) Sharia-compliant housing is emerging at low prices.
- 3) Bank mortgage with various attractive offers.
- 4) The implementation of new regulations that are detrimental to developers

Table 2
Internal Factor Analysis Summary (IFAS)

No.	Strength	Results			
		Amount	Rating	Weight	R x B
1	Having an Islamic housing concept which is currently needed by the Muslim community	26	3	0.112	0.364
2	It is an option for those who have problems with conventional bank or housing payment methods.	27	3	0.116	0.393
3	Strategic location	29	4	0.125	0.453
4	Cheap prices if based on an assessment of the building concept and specifications	24	3	0.103	0.310
5	Still a Sharia-concept housing complex with an area of 5 hectares, the first in South Bandung	27	3	0.116	0.393
6	The company is quite well known among Muslim entrepreneurs in West Java.	26	3	0.112	0.364
	Sub-Total				2,277
No.	Weakness				
1	Marketing is currently pre-project so many consumers are less confident	14	2	0.060	0.106
2	Unit prices are far above the average price in surrounding housing	16	2	0.069	0.138
3	Access to the location passes through residential areas with rather narrow roads.	16	2	0.069	0.138
4	There is no use of billboard promotional media around the location.	13	2	0.056	0.091
5	SIS housing is only known in limited circles	14	2	0.060	0.106
	Sub-Total	232		1,000	0.578
	TOTAL				2,856

Table 2 shows a total weighted score of 2.856. This indicates that Perumahan Sharia Islamic Soreang is in a strong position to leverage its strengths and overcome its weaknesses. The company's primary strengths include: strategic location with a value of 0.453 while the main weakness is Unit prices are far above the average price in surrounding housing, as well as Access to the location passes through residential areas with rather narrow roads. with a value of 0.138

Table 3
External Factor Analysis Summary (EFAS)

No.	Opportunity	Results			
		Amount	Rating	Weight	R x B
1	More and more Muslims are becoming aware of the dangers of usury.	19	4	0.145	0.582
2	The spread of sharia lifestyle	29	4	0.132	0.478
3	The opening of the Seroja toll road makes access easier for consumers outside Bandung Regency.	22	3	0.100	0.275
4	Many Muslims want an environment that supports the growth and development of children.	18	2	0.082	0.184
5	Young family with high income	32	2	0.086	0.205
	Sub-Total				1,724
No.	Threat				
1	High competition among local developers	27	3	0.123	0.414
2	Sharia-concept housing is emerging at low prices	17	2	0.077	0.164
3	Bank mortgage with various attractive offers	31	4	0.141	0.546
4	The implementation of new regulations that are detrimental to developers	25	3	0.114	0.355
	Sub-Total	220		1,000	1,065
	TOTAL				2,789

Table 3 shows a weighted score of 2.789. This indicates that Soreang Sharia Islamic Housing has strong capabilities in anticipating threats by capitalizing on opportunities. The main threats faced are: Bank mortgage with various attractive offers with a value of 0.546. The main opportunities that Sharia Islamic Housing Soreang has are: More and more Muslims are becoming aware of the dangers of usury. with a value of 0.582.

This step is carried out in the TOWS analysis technique to position the organization being studied, which can be determined by determining the difference between the EFAS and IFAS values. The calculation is as follows:

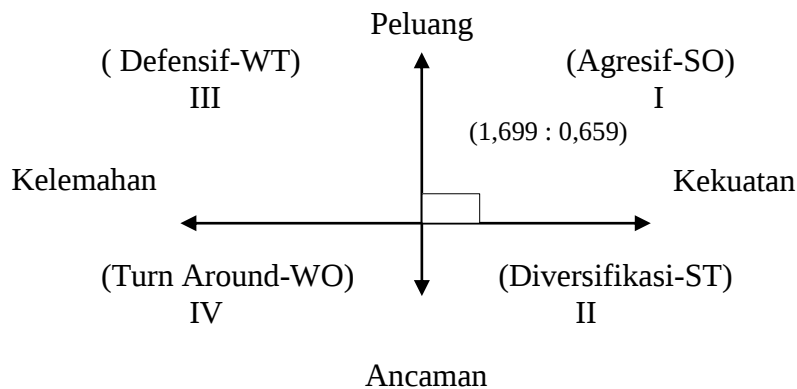
IFAS Weighted Value

Strength weighted value	: 2,277
Weighted Weakness Score	: <u>0.578</u>
IFAS Values	: 1,699

EFAS Weighted Value

Opportunity weighted value	: 1,724
Threat weighted value (Challenge)	: <u>1,065</u>
EFAS Value	: 0.659

Figure 5.
TOWS Matrix Final Score EFAS and IFAS



Based on the results of the EFAS and IFAS assessments, the position can be determined. Sharia Islamic Housing SoreangBandung Regency in property marketing with the waves *sharia lifestyle* millennial Muslims. The difference in IFAS values indicates a positive direction with a value of 1.699. Meanwhile, the difference in EFAS values indicates a positive direction with a value of 0.659 in quadrant I. This position indicates a strong organization and significant opportunities. A SWOT analysis found SIS in quadrant I (high strengths and opportunities), indicating that aggressive (SO) strategies are most relevant. Some strategic recommendations include:

- Market education: conducting studies, online seminars, and educational content that strengthens the understanding of the sharia value of property (Rahman & al., 2021).
- Community partnerships: establishing collaborations with hijrah, anti-riba, Islamic parenting, and digital Muslim communities such as Hijrah Fest or YukNgaji (Putri et al., 2023).
- Value-based digital marketing: promotional content not only displays building specifications but also spiritual narratives and the social advantages of the Islamic environment (Hanifa & Firdaus, 2021).

In terms of facilities, SIS offers unique features such as a main mosque, Quran audio recitation within the residential area, a tahfidz (memorization) house, and an Islamic school, reflecting the integration of spiritual values into the spatial planning. Research by Setyawan & al., (2023) states that the integration of Islamic values into residential environments has a positive impact on the psychological and spiritual well-being of residents, especially young families. Finally, the shift in millennial lifestyles toward urban spirituality is creating new demand for value-based properties (Syahrir & Muzdalifah, 2022). Therefore, marketing that prioritizes value-based segmentation is a more relevant approach than conventional volume-oriented strategies.

CONCLUSIONS

The Sharia Islamic Soreang housing complex is considered suitable for the millennial Muslim generation, based on previous research conducted by the PT Sharia Green Land R&D Team, which showed that the majority of consumers who have already married meet the criteria of millennial Muslims in terms of age and behavioral tendencies. However, SIS management faces a challenge: the price offered remains unaffordable for most millennial Muslims. Based on a SWOT analysis of SIS housing, the recommended strategy is a Strengths and Opportunities (SO) strategy, namely

intensifying promotions to the potential market, namely millennial Muslims, by prioritizing education, conceptual introduction, and ease of ownership. Considering the high potential of the millennial Muslim market, SIS housing marketing management has specified its target market by establishing relationships with communities that focus on anti-usury or Islamic parenting. For price, which is still a concern for potential consumers, especially those considered difficult to afford by millennial Muslims, management can offer products with smaller building areas to make prices more affordable.

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