

COMMODIFICATION OF RELIGION IN HOUSING

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Abstract

Indonesian society is pluralistic—many different ethnicities, cultures and religions. One of the things that are currently booming is related to religious issues. The religion in question is Islam because the Indonesian people are the majority of the Muslim community. With the Muslim majority community, this is the field of business-oriented capitalists. This capitalist tries to marry all business activities with the Islamic religion, called the commodification of religion. This study aims to describe the commodification of religion in terms of property, namely sharia housing. This research uses a Qualitative method. The Result Basically, the concept of sharia housing marries the idea of conventional housing that has existed before with the concept of religion to form a new lifestyle and identity among urban communities; marketing strategies with the gathering concept are various ways that developers use using religious symbols to sell their products. The use of religious symbols in the sale of sharia housing is considered a form of religious commodification

Keywords: Syariah Housing, Commodification, Religion

Abstrak

Masyarakat Indonesia adalah masyarakat yang pluralistik. banyak suku, budaya dan agama yang berbeda. Salah satu hal yang sedang booming saat ini adalah terkait dengan masalah agama. Agama yang dimaksud adalah Islam, karena mayoritas penduduk Indonesia beragama Islam. Dengan komunitas mayoritas Muslim, ini adalah bidang kapitalis yang berorientasi bisnis. Kapitalis ini mencoba mengawinkan segala aktivitas bisnis dengan Islam, inilah yang disebut komodifikasi agama. dalam penelitian ini bertujuan untuk mendeskripsikan komodifikasi agama ditinjau dari aset yaitu perumahan syariah. Penelitian ini menggunakan metode kualitatif. Hasil Pada dasarnya konsep perumahan syariah mengawinkan konsep perumahan konvensional yang sudah ada dengan konsep religi sehingga membentuk gaya hidup dan identitas baru dikalangan masyarakat perkotaan, strategi pemasaran dengan konsep arisan adalah berbagai cara pengembang menggunakan simbol-simbol agama untuk berjualan. produk mereka. Penggunaan simbol-simbol agama dalam penjualan rumah islami dianggap sebagai bentuk komodifikasi keagamaan.

Kata kunci: Perumahan Syariah, Komodifikasi, Agama



THE INTRODUCTION

The city continues to expand in its development, no longer focusing on the city centre. The downtown area is occupied by various multinational companies, the centre of government and the elite area that has formed social exclusivism. Scramble, invasion and change in urban spatial planning can be seen in the development of social communities in urban areas. This urban zone is a limited arena that shows the identity of its inhabitants, as Burgess states that various social groups are allocated into zones. Burgess' construction of the "ideal-type" city increasingly extends from the Central Business District (CBD). Out of the zone's central business district, several zones will be passed, including: are: (1) transition zone; (2) working class housing environment; (3) residential zone high class; (4) neighbourhoods of commuters in satellite cities.(Manopo, 2021, p. 37)

From the explanation, it can be seen that each zone is owned by a community based on the amount of income. Space is the dominant factor in shaping the economy and culture because where you live will affect how a person lives. The results of research in many places in Asia at the end of the 20th century show that the rise of the new rich in Asia is the rise of class urban middle class among Muslims (Chua 2000; Embong 2002; Pinches 1999; Prasetyantoko 1999; Robinson and Goodman 1995; Tanter and Young 1990).(Ariel Heryanto, 2015, p. 51) The formation of a new rich group filled with Muslims makes capitalists have to ally themselves with religion to expand market share. As stated by Rudnyckyj, it turns out that religion and capitalism can not only coexist and have a relationship; they can even, in some cases, be allied to support long-term collective activities. This union of business and religious symbols was called the commodification of religion because it uses religious symbols for marketing its products, including property.

Not be There are various forms of commodification of religion in various fields; for example, in the service sector, there are sharia hotels and sharia

travel; in the field of financial institutions, for example, there are sharia-based banks, sharia-based cooperatives, and in the property sector it can be in the form of a sharia housing area. In this case, the author will discuss related sharia housing; this housing emerged because of the rapid flow of urbanization.

The more people come to the city, the more indirectly it influences its development. The city will continue to experience growth, development and expansion by forming a model. Every model has different urban growth patterns, but each model has a zone. This zone will be divided according to the land function (zone settlements, commerce, downtown, manufacturing) and according to the classification of the economy of the residents (elite housing zone, middle class, working class, lowest working class, lower middle class). This large number of urbanization flows creates opportunities for business people, especially capitalists, who are more involved in the economic field.

Seeing the potential, the majority of Indonesia's population is Muslim. Economically, Muslims are referred to as the new rich or emerging as the urban middle class. Culturally, the Islamic lifestyle is proliferating among the urban middle class. Based on these three things, the developers developed the concept of sharia housing. However, the emergence of sharia housing in Surabaya has added to the long list of existing spatial segregations. Previously, the existing housing was only categorized based on economic class, ethnicity and race. The presence of this sharia housing will offer new spatial segregation based on religion. This religion-based residential zone can result in the formation and strengthening of religious identity and will form a gated community or fenced community. Based on this explanation, the author is interested in studying the commodification of religion in business. In this paper is the commodification of religion in housing.

LITERATURE RIVIEW

Housing development concepts and patterns sharia-base

Islamic housing in Indonesia has started to develop at this time, especially on the island of Java. In addition to being free from usury, this is also due to public demand for comfortable housing with Islamic nuances. (Mutiah Khaira Sihotang et al., 2018, p. 94) The following is a list of Islamic housing in Indonesia.:

Table 1. list of Islamic housing in Indonesia

No	Houses Area	Location
1	Firs Residen	Cimangu, Bogor
2	Griya Raja Pancasan Asri	Pancasa, Bogor
3	Abbi Garden	Cikaret, Bogor
4	Kresyar Residence	Cimahpar, Bogor
5	Twin Najma	Laladon, Bogor
6	Cilap Cilebut	Cilebut, Bogor
7	Griya Javier	Tanjung Helang, Bogor
8	Bantasari Residence Bantasari, Bogor	Bantasari Residence Bantasari, Bogor
9	Bumi Salsabilah	Dramaga, Bogor
10	Case De Nova	Cibodas
11	Grand Balad Kemang	Parung
12	Mini Kholifah	Ciomas
13	Asna Muliah	Cibadak
14	Royal Az-Zura	Bekasi
15	Grand Al-Ihsan Premier	Bekasi
16	Grand Tambun Residence	Bekasi
17	Rsabbani Premiere	Cikarang
18	Shaira Green Valley	Rangkas Bituing
19	Nakhil Garden Pamerengan	Karawang
20	Shaira Islamic Cimuncang	Bandung
21	Mangifera Residence	Jakarta
22	The ADN Condet	Jakarta
23	Alahambra City	Jombang
24	Perumahan Syariah Mojokerto	Mojokerto
25	Alam Sutra Residence	Pasurua
26	BMA Ahsana Regensi	Gresik
27	Grand Royal Candisari	Sisoarjo
28	Ahsana Grand Bitul Izzah	Madiun
29	Grand Oase	Purwakerto
30	Alhamra Riverside	Tegal
31	Baiti Jannati	Tegal
32	Marwa Residence	Karang Anyar
33	Taman Ddarussalam	Padang
34	Cluster Samawa City	Padang
35	Mahoni Residence	Kalimantan Timur
36	Griya Syafir	Samarinda
37	Al Hadidi Residence	Gowa, Sulawesi

There is a lot of Indonesian sharia-based housing, which has uniqueness and characteristics. Housing concept sharia according to experts and research results. Muhammad Arifin Badri, in his book *Practical Guide Islamic Commerce Fiqh*, states that "shari'a Islam always teaches glory and advocates it to all his people, not just teaching and encourages glory, Islam also forbids his people from all forms of humiliation and all things which can bring humiliation.(Muhammad Arifin Badri, 2015, p. 1)

One form of humiliation in Islam is giving interest (usury) applied by conventional banks, which prohibits both in the Qur'an and As-Sunnah. (Rahayu et al., 2021, p. 1179)" It is not foreign that usury is one of the things forbidden in Islam. Very many arguments show the prohibition of usury and various means of usury.

Educate the public about transactions Sharia today shows a high intensity tends to increase, the awareness of the Muslim community Indonesia on permissible transactions and prohibited to be more prominent, public awareness the unlawfulness of the law of usury, the better slowly people began to leave the practice usury. The positive effect is that more and more people open accounts at Islamic banks; this is a condition that needs to be jointly grateful and become a great opportunity and task for the government and stakeholders to open access to the broadest range of Islamic banking services so that awareness and its embodiment can run in a balanced way.

Islamic Bank is an alternative service agency finance in addition to banking old conventional. (Pohan, 2017, p. 190) Islamic bank is related to the duties of the bank, which is a service intermediary finance (financial intermediary), with the main task of collecting funds from the community, and it is hoped that funds that are intended to fulfil a need for credit funds or unprovided financing both by the private sector and countries to improve the standard of living of many people



The legal basis for Islamic banking is Law Number 21 of 2008 concerning Banking Sharia; Islamic banking was established to support the implementation of national development to improve justice, togetherness, and equitable distribution of people's welfare (Article 3). Bank Sharia carries out a noble task, namely to achieve people's welfare; people hope that Islamic banks can carry out this task well and improve people's welfare, including meeting their needs. The primary human being is a place to live (home).

In a community that can finance, buying a house in cash is not a problem. But for people who have limitations in finance, buying a house for cash becomes an obstacle. (Heykal, 2014) So many people choose to buy a house on credit. This credit payment is considered lighter compared to cash payments. Amount the community's need for home loans makes banks issue financing products, such as Home Ownership Credit (KPR).

Mortgage products are the banking community issues to help communities meet their housing needs. The participation of the banking sector in helping housing procurement for the community is essential because it is part of a government program to help procure housing for the Public. How significant is the problem of housing making the government together? The DPR has issued Law No. 4 of 1992, which asserts in Chapter 1 Article 1: "the house is a building that functions as a residence or housing and family building facilities." In the world of banking, this product is commonly referred to as Credit Home Ownership or commonly known as KPR. In KPR, which banks usually run, conventional products can be ascertained, not separated from the flower, which is the main characteristic of conventional banks. Ordinary conventional mortgages involved various other units, such as the company limited, providing a suitable location for house construction activities. In addition, there are other things contained in Conventional mortgages, including cash prices, down payment and interest rate instalments that customers must pay, and various goods and other necessities that the debtor must pay.

KPR itself is divided into two, (Kusnadi & Putra, 2016) Namely: Subsidized mortgages and non-subsidized mortgages. What is meant is that Subsidized mortgages are mortgages intended for people with financial ability, the weak. What is meant by Non-subsidized mortgages are mortgages that are intended for the whole community without any interference from the government side.

The concept of existing Home Ownership Loans (KPR) in Islamic banking is different from The concept of Home Ownership Loans (KPR) in conventional banking. (Firmansyah & Indika, 2017) This difference can occur because there are differences in principle between banking sharia with conventional banking. Islamic banking is commonly known as a share-based concept of yields and trade. While in Conventional banking is known as a system based on a flower. In products commonly known as There are Sharia Home Ownership Loans (KPR), several different characteristics, including the absence of a proper credit system, exist in conventional banking. While Islamic banking is known as the Murabaha system, which is margin-based, musyarakah mutanaqisah has the characteristics of ownership participation.

Sharia Home Ownership Loans (KPR) can also use a Murabaha contract based on buying and selling. In the habits that exist in Islamic banking, the concept of Murabaha is a trading concept based on buying and selling, where payments are made on a deferred basis or in instalments. In this contract, the bank sharia acts as a seller who will sell assets to customers on a solid basis or with instalments. In a Murabaha contract, the bank sharia will sell merchandise to its customers with significant benefits agreed by both parties. KPR contract sharia that uses the Murabaha system makes the Islamic bank must notify the customer regarding the price acquisition of houses obtained by Islamic banks from party developers. Islamic banks with prices then determine the profit. Will where is the profit margin taken? Agreed upon by both parties



Religion Commodification

Commodification explains the capitalist way of keeping their goal of accumulating capital or realising value through the use of value transformation to the exchange rate. (Zaenurrosyid & Ulfiana, 2016, p. 112) In his *Capital*, Marx starts the discussion by discussing commodity forms. Political economy has given much consideration to the institution and business structures that produce and distribute commodities and control the regulatory bodies these processes.

Adam Smith and classical political economy thinkers distinguish between products whose values derive from human satisfaction and desire-specific values, for example, using values based on an interchangeable product. Commodities are certain forms produced when their production is organized systematically and fundamentally through the exchange process. "Commodification is the process of converting use value into exchange value.

Thus, commodification is a process that is carried out by the capitalists utilizing transforms objects, qualities and signs into a commodity where the commodity is the item that can be traded in the market. (Fakhrurroji, 2010) Cultural studies have long been involved in dismissing critical thinking commodification of culture with the culture industry that transforms society and meaning into commodities that fulfil their interests. However, in a process called Marx as commodity fetishism, the nature of objects sold in the market is hazy and unclear. Commodification criticism is often followed by a distinction between shallowness and manipulation of cultural commodities with authentic culture community or with high-quality culture, the "civilized."

The commodification of religion is a historical construction and culturally complex, even though the characteristics of their commercial are so real. They are reproduced in a particular cultural context and then require a cultural framework to emphasize their symbolic and socio-economic significance. Commodification is a process created and included in the economic channel of

local-global markets and the explosion of postmodern religion. Commodification is not meant to produce opposing new religious forms and movements with previous religious beliefs and practices,(Pattana Kitiarsa, 2008, p. 1) However, commodification will place religion as a good through which the spiritual function of religion becomes commodities that are fit for consumption in society.

Practically speaking, what is meant by the commodification of religion is the transformation of the use of values religion—as a way of life and a source of values normative based on religious belief—into exchange value using These functions are tailored to yours needs man over religion. This religious commodification process will run smoothly in conditions of religion that have been privatized, where everyone has the authority to determine the pattern of religion that will run it for themselves.

The commodification of religion makes us redefine religion as a market commodity to be exchanged. It is further expanded with transnational connections of religious organizations and market network.(Pattana Kitiarsa, 2008, p. 6) In Habermas' perspective, giant corporations' increased commodification of life—including culture and religion—changes people from a rational society to an irrational society. He saw this as an indication that our daily lives have been colonized by 'system imperatives.

METHODOLOGY

The approach in this research is a descriptive-interpretative qualitative approach. The type of research used is library research. The data obtained is a descriptive Houses Area and Religion Commodification.

In library research, the data collection technique used is documentation, by taking data from various relevant literature



RESULT AND DISCUSSION

Forms Of Commodification Of Religion In Sharia Housing

Using religious symbols and embedding the words sharia is one of the strategies used by developers to build the image of the product. The image built by the capitalist constructs society at large or buyers in particular. This image then will be attached as the identity of the residents of sharia housing. Selection and The presence of housing with the sharia concept is one way to do this by residents or developers to provide space for residents Muslims to show and even strengthen their identity. Of course, this becomes a different and exciting strategy because it differs from the previous developer, which only shapes the identity of the residents economically. Housing developer This sharia uses several religious symbols, including:

1. Residential Facilities

One of the things to consider when buying a house is the facility provided by the developer. Enjoyable facilities by residents of housing are a form of space privatization. Developer This constructs the view that residential residents may take advantage of public space facilities provided only for the community, namely the residential residents. On the other hand, these contractors are also privatizing public services and responsibilities by developing a security system and has its entertainment facilities.

Sharia housing also privatizes space, privatizes public services, and public responsibility is the same as conventional housing other. 24-hour security facilities and one gate system are the same facilities owned by sharia housing as conventional housing. What distinguishes between conventional housing and sharia housing are the existing facilities in sharia housing more in forming a lifestyle based on the Islamic religion. This can be seen in the motto favouring the "Islamic environment". For example, in the sentence "craving" have a home with a safe, comfortable and always covered environment the warmth of Ukuwah Islamiyah?" or in the sentence "Buy a house in an Islamic area" and

"Comes with the concept of sharia housing, Islamic environment and quality neighbours" so that it is very good for the growth and development of the sons and daughters of the residents" and pinning the word "Islamic environment" on the facilities offered.

To form the Islamic area, the contractors also embed various places of worship and sports. Regarding the means of worship, it is permanently attached to the mosque/prayer room, tahfidz house. At the same time, the sports facilities' support is the availability of archery areas and other sports facilities. Sports facilities are not explicitly mentioned, such as the archery area. Religious worship facilities in the form of prayer rooms and mosques may also be the same as conventional housing. However, what is more on offer is a house tahfidz and archery areas as sports facilities. This thing is more conspicuous to see the difference between Islamic and conventional housing. tahfidz house is identical to the house used to learn and memorize the Koran. In This conventional housing, the Tahfidz house does not exist because it is usually a learning activity of the Koran, and all Islamic worship activities are carried out in the mosque.

Whereas in sharia housing, worship activities are separated, not only carried out in the mosque but also in the house of tahfidz. The archery area is also a superior product for sharia housing because archery is a sunnah sport in the Islamic religion.

2. Marketing strategy

In offering their products, the developers of this sharia housing carry out a different marketing strategy from conventional housing others who usually do promotions through the property expo held in malls. Sharia housing uses a gathering strategy usually filled by motivators, clerics and the marketing department, which was conceptualized with a lecture. The theme conveyed at the gathering is not directly focused on promoting sharia housing. The theme



is usually related to the "miracle of fortune", so there is a perception that this event is a kind of study. In the beginning, they will be motivated so that the participants do not hesitate to buy a house because most of the participants are from the working class or the middle class of urban society. Marketers insert religious teachings into the promotion so that the participants gathering interested in buying sharia housing.

Gatherings are usually held on Sundays when the workers are off; location gatherings at the hotel and this event are free for participants who will follow. The concept of the gathering event itself is a form of style adjustment living in urban middle-class communities where they will spend time hanging out together on holidays. A preferred location in the form of a hotel also shows the participants' class and the urban community's lifestyle. If religious studies are usually carried out in houses of worship, this gathering is done at the hotel. This gathering is conceptualised as a lecture on religion or religious studies if promotions are usually packaged with a different lifestyle, synonymous with entertaining events. Gathering concept in housing marketing strategy sharia is collaborating the lifestyle of the urban class community middle class with religious teachings where the middle class of society This city wants to keep up with the lifestyle developments of urban communities but did not lose his faith.

3. Fashion Use

Everything in the brochure distributed by Islamic housing describes clothes that show Muslim identity. For example, a brochure depicts two people, a man and a woman, wearing Arabian-style clothes. A man wears a white robe with a turban tied around his head, while a woman wears an abaya with a headscarf. There are some pictures also showing two people, a boy and a girl look like he is wearing casual, neat clothes like someone who is about to go to the office. However, do not forget that the woman uses the hijab to cover her hair. There is also a picture showing a family consisting of fathers, mothers and children reading the Koran, praying and playing with their friends. The boy plays

with his friends, wearing a Koko suit equipped with a cap. There is also a boy who is studying the Koran with his teacher. Girls are wearing clothes, robes and hijab, and his mother. Dad is wearing a Koko shirt, but some wear casual clothes. In the picture, you can see the father praying in congregation with other fathers.

In the brochure, it appears that the fashion used reflects the identity of a Muslim and shows the lifestyle of the residents of the housing sharia. On the other hand, in reality, marketers wear clothes that also show their status as Muslim. If it is a boy, they will wear a Koko shirt; some will wear a cap. Whereas some women wear robes and hijab, some even wear a veil. This is done, so that prospective buyers are sure that the housing sold is syar'i. Some developers from sharia housing are looking for marketing personnel in specific columns. The first condition to be mentioned is a Muslim. Not only prospective residents but prospective job applicants for sharia housing also have to eliminate other religions to join the housing sharia.

4. Payment

A very striking difference in Islamic housing is the system the payment. Islamic housing payment system that does not contain "Riba" is the main attraction for Muslims, and the concept of Islamic banking is said to be no "usury". In brochures and everything In its promotion form, Islamic housing relies heavily on its payment system. Even in the gathering session, the speakers focus a lot on explaining the payment system. Many people are still unfamiliar with the system payments that do not involve the bank, without usury, BI checking, fines, confiscation, insurance and a false contract. Islamic housing parties rely on the seven components in This payment system.



Impact Of Commodification Of Religion On Sharia Housing

1. Formation and Strengthening of Social Identity

Social identity results from social construction and cannot be separated from the prevailing culture. This is in line with what Berger and Luckmann that identity is formed through social processes. As well as, Barker's identity is ultimately a social construction and cannot exist beyond cultural representation and acculturation. Social identity is dynamic depending on the context of space and time. As stated by Damsar, identity can be understood as a question of who I am, related to social space and time. It is the same as what was expressed by Barker: identity is a discursive construction that changes its meaning according to space, time and usage. Through identity, we can see similarities and differences in personal and social aspects because everyone has an identity and social identity.

In Tangerang itself, it is not new if there is much housing, the large number of residents makes developers continue to build housing. Moreover, housing with a guaranteed security system is a mandatory facility in housing. In certain zones in the Tangerang area, it is known as an elite area, houses with large and multi-storey buildings, high and closed fences and large yards. Such housing is located strategically close to the city centre because the price must be fantastic. The longer the land in the city of Tangerang, the more expensive it is; this is due to the narrower land available for housing. Therefore, many developers are developing housing in the suburbs of Tangerang, which borders Bogor, such as Kotabumi and Jatiuwung. Why was this area chosen? First, Kotabumi and Jati Uwung became cities that developed along with the development of the city of Tangerang. Second, many Tangerang workers come from Kotabumi and Jati uwung. Third, land in Kotabumi and Jati Uwung is relatively cheaper than in Tangerang because the availability of vacant land in the two cities is more.

Seeing this opportunity, the developer took the initiative to build relatively cheaper and affordable housing for workers or the middle class. With prices ranging from 400-600 million, low down payments and can be credited or known as housing mortgages, these are selling well. However, on the other hand, competition among developers is unavoidable. Several developers make strategies by using the word sharia in the housing they develop. Likewise, Islamic banks use religious issues as their promotion. The price offered for Islamic housing is also cheaper than other housing. The facilities offered are also very supportive of religious activities, and issues related to children's education to get a good environment are also promotional materials.

Then why is the issue of religion used? This cannot be separated from, first of all, the number of adherents of the Islamic religion is more dominant. Second, the neighbourhoods of Tangerang, Kotabumi and Jati Uwung still hold solid Islamic teachings. The third is the emergence of the Islamic middle class, which also wants to show their existence with a different lifestyle from other urban communities. The difference lies in the prominence of the religious symbols they use daily. According to Heryanto, the majority of this new Muslim figure is young, coming from the middle class (education, cultural sophistication, self-respect, and prestige) just like other middle-class groups, only they are more proud of their religious piety. Most importantly, well-maintained religious observance allows them to maintain the feeling that they are different from others proudly. (Ariel Heryanto, 2015, p. 54)

This feeling of being different from the others shows their status is different from the others. Islamic housing with conventional housing is not only physically different from the building and the payment system but will also differentiate the identity of the occupants. Residents of this sharia housing will have different feelings from residents of conventional housing, and the community will also give a different assessment between residents of conventional housing and sharia housing. Religious elements will be more attached to sharia housing. The sense of pride regarding the religious



observance of the shari'a residents is more potent than that of the residents of conventional housing, even though they both follow Islam. This is due to the intense use of religious symbols in sharia housing.

This sharia housing can be said as a place for the existence of the Muslim middle class who want to use their money to enjoy the same cultural tastes as other urban communities. However, they do not want to sacrifice their faith. This sharia housing will ultimately strengthen the social identity of its residents as middle-class Muslims in the city community. This sharia housing collaborates with the lifestyle of the urban community, which is identical to the consumer culture of modern capitalism and the religiosity of religious adherents, which can be seen from their moral integrity.

2. Formation of a Gated Community

The fenced society in America and other countries is one of the sources of urban fragmentation. The fenced community has created the boundaries of social space based on physical boundaries. The fence defines not only private ownership but also symbolises specific community groupings. However, in Indonesia, these fenced communities are used to limit themselves from security and social issues. The fenced community is inhabited by the upper class and the working middle class, who tend to live a luxurious lifestyle and consumption. (Widhyharto, 2009, pp. 203–230) In Tangerang, almost all housing estates sell security systems because the fear of crime forms Tangerang housing. However, in its development, this housing has become an exclusive social group.

Exclusivism is characterized by closed relationships, separating themselves from the surrounding environment, reinforcing the boundaries between residents of housing and other residents, and forming a new identity, usually about socioeconomic status, lifestyle and so on. Thus, it will have implications for spatial and social segregation that lead to conflict. As happened

in September 2021, conflicts occurred between residents and Sangiang housing, one of Tangerang's elite housing estates. Angry residents blocked the entrance gate by closing the luxury housing portal. (*Aksi Tutup Portal di Perumahan Periuk Tangerang Nyaris Ribut Antarwarga*, n.d.)

In its development, the pattern of settlement or housing in the Tangerang area does not only form economic and social segregation but also religiously. The emergence of sharia-based housing shows that religion has become a lifestyle for people in urban areas. City people want environmental security and security in performing worship; lifestyle no longer relies on economics but also on religious values. This sharia lifestyle can be seen from the existing facilities in the housing. This facility distinguishes Islamic housing from conventional housing, and the occupants of this housing are also different from other conventional housing. Residents of sharia housing lead to a particular religion, namely Islam.

Sharia housing with a gated community system will undoubtedly give birth to social exclusion and is even more exclusive because it is not only based on economics but also religion. Social exclusion is a term for communities that distance themselves from other communities or society. Moreover, this sharia housing is more self-exclusive with standard provisions for residents based on religion, which means that this sharia housing will form a community with a particular religion. Then what will happen if this gated community system also exists in Islamic housing?

First, there is spatial segregation. The housing system will be different from "kampung" housing. Housing with a more organized environment, with a guardrail that separates the community outside and inside the fence. This guardrail will filter out anyone who has not entered or accessed this residential area. Also, to become a resident of sharia housing, you must have the same religion, Islam. Therefore, this sharia housing shows that the residents or the area are Islamic areas.



Second, there is social segregation; the fence that limits sharia housing with the people in the surrounding environment will also limit social interaction. It is not only the privatization of land by housing residents with various public facilities that can only be enjoyed by the residents but also has a social impact. The housing wall is a sign that the residents of this sharia housing are not only the middle class but also must be Muslim. To become a resident in this sharia housing, you must have two tickets, namely being economically capable and you must also be Muslim. This elimination can lead to horizontal conflict, and religious conflict because it will fragment the housing community based on the belief.

Third, there are differences in social ties or social solidarity. The occupants of sharia housing do not have an element of historicity with the location of their residence. This differs from people who have lived in the area around housing or village communities. The people of this village will have stronger emotional ties to the area because there is a history with their environment. The occupants of this sharia housing are only buyers of the housing they live in, not involved in the process of shaping the environment. Therefore they do not have social responsibility if something happens in their village environment or outside their housing. On the other hand, social ties within the housing in-group will be stronger because of the similarity of religion and location of residence.

CONCLUSIONS

The emergence of Islamic housing is a counter concept to conventional housing that has existed so far. Sharia housing uses religious symbols to attack conventional housing. This is inseparable from the socio-economic and cultural context of urban communities where the number of Muslim adherents is increasing, and the level of the economy is moving up to become the urban middle class. Such conditions make property agents implement sharia-based

housing. The concept of sharia housing marries the concept of conventional housing that has existed before with the concept of religion to form a new lifestyle and identity among urban communities. On the other hand, the concept of sharia housing also adds to the series of problems of spatial and social segregation with gated community systems.

The provision of all kinds of facilities in sharia housing, the use of fashion in existing models in brochures and marketing parties, payment systems based on syar'i contracts and marketing strategies with the gathering concept are various ways that developers use religious symbols to sell their products. The use of religious symbols in the sale of sharia housing is considered a form of religious commodification. This will undoubtedly shape the homeowner's identity and the image of sharia housing intended for middle-class Muslims in urban communities. These people are people who enjoy the lifestyle of urban communities but cannot be separated from the faith they have. Sharia housing also has a gated community system that will cause social and spatial segregation not only based on the economy but also on religion; social ties among housing residents are based on the location of residence and religious similarities. In the end, sharia housing does not only exclude itself vertically (economy) but also horizontally (religion).

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