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The Moderating Role Of Maqashid Sharia Values In The Influence Of Digital-Based Property Business And Product Innovation On Millpro's Application User Satisfaction

Rizky Amaliyah Ramdhani I
Alauddin State Islamic University Makassar, Indonesia
Irwan Misbach
Alauddin State Islamic University Makassar, Indonesia
Supriadi
Alauddin State Islamic University Makassar, Indonesia
Nasrullah Sapa
Alauddin State Islamic University Makassar, Indonesia
Kamaruddin Arsyad
Alauddin State Islamic University Makassar, Indonesia

Corresponding Author: *rizkyamaliyahri22@gmail.com*

Abstract

This study aims to analyze the influence of digital-based property business and product innovation on MillPro application user satisfaction and examine the moderating role of Maqashid Sharia values. The study is motivated by the rapid growth of the digital property sector and the limited implementation of Islamic principles in digital business practices, creating a gap between technological advancement and sharia compliance. A quantitative approach with Structural Equation Modeling–Partial Least Squares (PLS-SEM) was employed. The study involved 83 active Muslim users of the MillPro application selected using purposive sampling. The research framework integrates the Technology Acceptance Model (TAM), user satisfaction theory, and Maqashid Sharia values, including the contemporary dimension of Hifz al-Bi'ah proposed by Yusuf Al-Qardhawi. The findings reveal that digital-based property business has no significant effect on user satisfaction (β = 0.264; p = 0.126), while product innovation also does not significantly affect user satisfaction (β = 0.093; p = 0.631). Furthermore, Maqashid Sharia values do not significantly moderate the

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relationship between digital business and user satisfaction (β = –0.247; p = 0.148). However, Maqashid Sharia values significantly strengthen the relationship between product innovation and user satisfaction (β = 0.396; p = 0.028). These findings indicate that product innovation integrated with Maqashid Sharia principles contributes more effectively to enhancing meaningful and sustainable user satisfaction than technical innovation alone. This study contributes theoretically by expanding the integration of Islamic values into digital business and user satisfaction research within the property technology secto.

Keywords: Maqashid Syariah, Digital Property Business, Product Innovation, User Satisfaction, MillPro, PLS-SEM, Technology Acceptance Model

INTRODUCTION

Maqashid sharia which includes religious protection (*Hifz ad-din*), soul (*Hifz An-Nafs*), Sense (*Hifz al-aql*), descendants (*Hifz An-Nasl*), and treasures (*Hifz al-Mal*) to be the basic framework in determining the legitimacy of every aspect of the economy, including the digital economy (Algifari, M. A., & Andrini, 2024). The digital economy offers various benefits, but its implementation poses ethical and regulatory challenges in accordance with Islamic law, especially related to the issue of usury, *Gharar*, and *Shirley*, as well as consumer protection, data privacy, and information security (Riyanto et al., 2025). Yusuf Al-Qardhawi in *Ri'āyah al-Bī'ah fi Sharā'ah al-Islām* adding the dimension of environmental protection as part of the contemporary maqashid, affirming that the integration of sharia principles in business will promote sustainability and general well-being (Widya & Syafi'i, 2024). The development of the times requires ijtihad scholars to find laws that are in accordance with modern transactions through the maqashid sharia Al-Satibi method, which focuses on safeguarding *Maslahah al-Khamsah* constructed by *Dharuriyat*, *Hajiyat*, and *Tahsiniyat* (Huda & Saripudin, 2022). When the *Dharuriyat* Maqashid Syariah Neglected, Benefits Will Not Be Realized Optimally (Dede Nurwahidah et al., 2024).

Adhering to the principles of sharia maqashid, businesses can create a sustainable environment, build a strong reputation, avoid practices that are contrary to Islamic values, and have a positive impact on society, all of which are in line with a larger social and moral goal (Muhammad Nooraiman Zailani et al., 2022). Yūsuf al-Qarḍāwy, as a contemporary Islamic thinker, tried to formulate the relationship between the maqashid of sharia and ecology. In the book *Ri'āyah al-Bī'ah fi Sharā'ah al-Islām*, Yūsuf al-Qarḍāwy said that the availability of a good environment will determine the realization of natural balance (Muktiono et al., 2022). Humans must use religious

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principles in their behavior towards nature in order to Sustainability and the availability of nature is well maintained to achieve business sustainability and general welfare, it is highly recommended to integrate the principles of maqashid sharia into business practices. By understanding and applying the concept of sharia maqashid, businesses can create a positive impact on society, build a strong reputation, and ensure that their operations are in accordance with moral and social principles that promote economic sustainability and general well-being (Widya & Syafi'i, 2024).

Human desires are so diverse, including in the matter of muamalah. With the development of the times and technology, because there are differences in transaction models. Old traditions can change instantly to modern because they are based on a lifestyle that continues to be dynamic (Huda, N., & Nasution, 2021). Of course, this change process is not easy, requiring scholars to ijtihad to find laws that are in accordance with old transactions, one of which is by using the theory method of maqashid sharia Syatibi, all the goals are in Produce Muamalah activities that focus on the protection of maslahah al-khamsah, namely the soul, intellect, religion, property and offspring that are constituted by the reason of Dharuriyat, Hajiyat as well as tahsiniyat (Nurul Huda & Ihwanudin, 2022)

In the property sector, digital technology has become an urgent key element to be adopted to improve competitiveness and quality of service (Affandi, 2024). Indonesia's property industry continues to grow (Fuadah et al., 2024), supported by a surge in internet users from 72.7 million (2015) to 202.6 million in 2021, growing 178.68% (Vania & Anwar, 2022). The digital era brings a more practical and modern life (Tartila, 2022), as well as demanding business actors to continue to innovate in the face of global competition (Nadila et al., 2023). Product innovation in Islam is not just the creation of new features, but must meet three pillars, namely conformity with Islamic principles, economic added value, and social contribution (Nurhayati, T., & Wasilah, 2021).

Table 1 : Digital-Based Property Market Growth Activities That Have Implemented Sharia Maqashid Values (2020–2024)

Yes	Business Activities	Data
1	The growth of the digital property market in Indonesia	14.2% annual growth (CPM, 2023)
2	Percentage of users of sharia property applications	35% of total property app users (BI, 2022)

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Yes	Business Activities	Data
3	User satisfaction level with MillPro app	78% of users are satisfied (Internal Survey, 2024)
4	Sharia features in digital applications	62% of applications are not fully sharia compliant (KNEKS, 2023)
5	Sharia-based digital innovation	18% of business people implement maqashid-based innovations (ISEF, 2022)

Source: Processed data, 2025

User satisfaction is a key aspect in maintaining the sustainability of digital applications, defined as a comparison between user expectations before purchase and perceived performance afterwards (Rinto Yuriski & Iwan Deni Gunawan, 2020), which in turn builds loyalty and reputation of the business (Fadhil et al., 2021). However, Rahman (2020) in *International Journal of Islamic Finance* found that sharia product innovation increases user satisfaction without testing the role of sharia maqashid as a moderation variable to *Gap* which is emphasized by the phenomenon of low rating of MillPro application users in *Play Store* and *E-Mail*, although internal reports recorded 78% satisfaction (MillPro Internal Report, 2022).

Service and innovation have a huge impact on customer satisfaction. Service and product innovation have a significant effect on customer satisfaction, which means that the quality of service will have an impact on customers so that the end can affect *Market Share* A product innovation (Aditia et al., 2023). When a company can improve customer satisfaction, which in turn customer satisfaction can create customer loyalty or loyalty to a company that provides satisfactory quality.

Customer satisfaction indirectly contributes to several key aspects of the business, such as building customer loyalty, improving customer reputation, reducing price elasticity and reducing transaction costs in the future. Customer satisfaction can be defined as a comparison between the expectations or expectations developed by a customer before making a purchase with the perceived performance after purchasing a product or service (Rinto Yuriski & Iwan Deni Gunawan, 2020).

User satisfaction is a key aspect in maintaining the sustainability of a digital application. The higher user satisfaction with the MillPro application, the greater its contribution is expected to be in realizing sharia goals. Meanwhile, Rahman (2020) *in the International Journal of Islamic Finance* found that Islamic product innovation increases user satisfaction, but does not test the

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role of satisfaction as a moderation variable. In this study, it was found that there is a phenomenon of low ratings given by MillPro Application downloaders, so that this results in problems in user satisfaction indicators.

Millennial Property (MillPro) is a property rental application such as apartments, hotels, houses, villas and various types of properties located in many locations with competitive prices and a wide network. *Millennial Property* is also a platform for property buying and selling marketing (*Agent Property*). In 2022, the *Millennial Property* application has officially launched on the *Play Store* and *Appstore.* On the other hand, MillPro's internal report (2022) recorded a user satisfaction score of 78%, but it was not associated with its impact on sharia values. This research gap emphasizes the urgency of examining how Maqashid Sharia values strengthen or weaken the relationship between digital business, product innovation, and user satisfaction.

The urgency of this research lies in three aspects. First, the theoretical aspect of this study will enrich the literature on sharia economics by applying the values of maqashid sharia *Technology Acceptance Model*, product innovation and user satisfaction in the context of digital property. The value of sharia maqashid in this study also adds the element of protecting the environment (*Hifz al-Bi'ah*) developed by contemporary scholar Yusuf Al-Qardhawi as one of the urgency of the final goal of sharia maqashid. Second, the practical aspect: The research findings can be a recommendation for app developers like MillPro to improve features that align with Islamic principles while maximizing user satisfaction. Third, social aspect: This research encourages the creation of a fair and ethical digital property ecosystem, in accordance with the concept of maslahah (public benefit).

METHODOLOGY

This study uses an associative quantitative method with a descriptive approach and *Explanatory Research* to test the influence of digital-based property business and product innovation on MillPro application user satisfaction, as well as the role of sharia maqashid values as a moderation variable (Adhi, 2020). The research was carried out at PT. Mitra Miliarder Indonesia, Makassar City, South Sulawesi, as the only company *Startup* local digital-based properties in the region.

The research population is all registered members of the MillPro application as many as 500 people (Scott, 2008). Sampling was carried out using the *purposive sampling* with the criteria of active members who have been running the property business for the last three years (2022–2025) and are Muslim. The number of samples was determined using the Slovin formula with a

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margin of error of 10%, resulting in 83 respondents.

Primary data were collected through a five-point Likert scale closed-ended questionnaire (1 = Strongly Disagree to 5 = Strongly Agree), while secondary data was obtained from relevant scientific journals, books, and publications (Scott, 2015). This research consists of three main variables, namely digital-based property business (X_1) and product innovation (X_2) as exogenous variables, user satisfaction (Y) as endogenous variables, and sharia maqashid value (M) as moderation variables.

Data analysis techniques using *Structural Equation Modeling* (SEM) with the *Partial Least Square* (PLS-SEM) via the SmartPLS device, which was chosen for its ability to handle complex latent constructs with relatively small sample sizes (Bagus Saputra et al., 2024). The analysis was carried out in two stages, namely descriptive analysis to describe the distribution of respondents' answers on each variable, and inferential analysis through measurement model tests (*Outer model*) and structural models (*Inner model*) to test the research hypothesis.

HYPOTHESIS

Based on the objectives and research model, the hypotheses tested in this study are formulated as follows:

H1: Digital-Based Property Business Has a Significant Effect on MillPro Application User Satisfaction

H0: Digital-Based Property Business Has No Significant Effect on MillPro App User Satisfaction

H2: Product Innovation Has a Significant Effect on MillPro App User Satisfaction

H0: Product Innovation Has No Significant Effect on MillPro App User Satisfaction

H3: The value of Maqashid Syariah significantly moderates the influence of digital-based property business on MillPro App User Satisfaction

H0: The value of Maqashid Syariah is not significant in moderating the influence of digital-based property business on MillPro application user satisfaction

H4: The value of Maqashid Syariah significantly moderates the influence of product innovation on MillPro application user satisfaction

H0: The value of Maqashid Syariah is not significant in moderating the influence of product innovation on MillPro Application User Satisfaction

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RESULTS AND DISCUSSION

RESULTS

The data analysis in this study was carried out using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) approach with the help of SmartPLS software version 4.1.1.4. The analysis is focused on testing measurement models (outer model) and structural models (inner model) to determine the influence of digital-based property business and product innovation on MillPro application user satisfaction, as well as the role of Maqashid Sharia value as a moderation variable.

Evaluation of Measurement Models (Outer Model)

The results of the convergent validity test showed that all indicators in each construct had an outer loading value of ≥ 0.70 after the second stage of indicator selection. This indicates that all indicators are able to adequately represent the construction of digital-based property business, product innovation, user satisfaction and Maqashid Sharia value. In addition, the Average Variance Extracted (AVE) value for the entire construct is above 0.50, which indicates that the variance of the indicator can be well explained by the latent construct being measured

Indicator	Average variance extracted (AVE)	Remarks
Digital Business (X1)	0.692	Valid
Product Innovation (X2)	0.667	Valid
User Satisfaction (Y)	0.710	Valid
Values of Maqashid Syariah (M)	0.709	Valid

Testing the validity of the discriminant through the cross loadingmethod showed that each indicator had the highest loading value on its original construct compared to other constructs. Thus, it can be concluded that all constructs in the model are unique and do not overlap with each other. Furthermore, the results of the construct reliability test showed excellent Cronbach's Alpha and Composite Reliability values, all of which were above the minimum limit of 0.70. This indicates that the research instrument has high internal consistency

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Variable	Cronbach's alpha	Remarks
Digital Business (X1)	0.909	Reliable
Product Innovation (X2)	0.899	Reliable
User Satisfaction (Y)	0.918	Reliable
Values of Maqashid Syariah (M)	0.917	Reliable

Evaluation of Structural Models (Inner Model)

The results of the structural model test showed that the R-Square (R^2) value for user satisfaction variable was 0.868, which means that the digital-based property business, product innovation, and Maqashid Sharia value was able to explain 86.8% of the variation in MillPro's user satisfaction. This value is relatively strong and shows good predictive ability of the model

Dependent Variable	R-square	R-square adjusted
User Satisfaction (Y)	0.868	0.859

Based on Table, an Adjusted R^2 value of 0.859 indicates that the model remains stable and consistent after considering the number of predictor variables used. This indicates that the structural model built has a good level of accuracy in explaining MillPro's user satisfaction.

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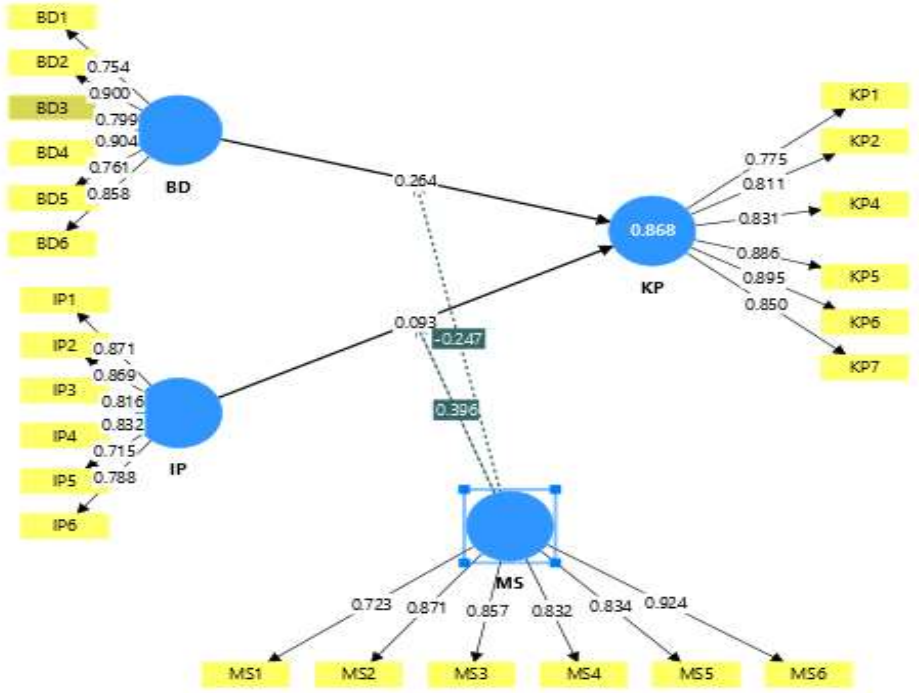


Figure 1. Output Model PLS-SEM (PLS Algorithm)

Hypothesis Testing

Hypothesis testing was carried out through bootstrapping techniques to obtain path coefficient, t-statistic, and p-value values. The results of the direct influence and moderation tests are presented in the following table

Path Coefficients	Original sample (O)	T statistics (|O/STDEV|)	P values	Remarks
(H1) Digital Business (X1) -> User Satisfaction (Y)	0.264	1.530	0.126	Insignificant
(H2) Product Innovation (X2) -> User Satisfaction (Y)	0.093	0.481	0.631	Insignificant
(H3) Maqashid Sharia	-0.247	1.446	0.148	

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Value (M) x Digital Business (X1) -> User Satisfaction (Y)				Insignificant
(H4) Maqashid Shariah Value (M) x Product Innovation (X2) -> User Satisfaction (Y)	0.396	2.194	0.028	Significant

Source: SEM-PLS Analysis Data

Based on the results of the bootstrapping test in the PLS-SEM analysis with a significance level of 5% (α = 0.05), the results of testing the four hypotheses were obtained as follows.
The first hypothesis (H1) tests the influence of digital-based property business (X_1) on user satisfaction (Y). The test results showed a path coefficient of 0.264 with a T-statistic of 1.530 < 1.96 and a P-value of 0.126 > 0.05, so H1 was rejected. The second hypothesis (H2) tests the effect of product innovation (X_2) on user satisfaction (Y). The path coefficient obtained was 0.093 with a T-value of 0.481 < 1.96 and a P-value of 0.631 > 0.05, so H2 was rejected. The third hypothesis (H3) examines the role of sharia maqashid value moderation on the relationship between digital-based property business and user satisfaction. The coefficient of the interaction path of -0.247 with a T-value of 1.446 < 1.96 and a P-value of 0.148 > 0.05 showed that the moderation effect was not significant, so H3 was rejected. The fourth hypothesis (H4) examines the role of moderation of sharia maqashid values on the relationship between product innovation and user satisfaction. The interaction path coefficient of 0.396 with a T-value of 2.194 > 1.96 and a P-value of 0.028 < 0.05 showed that the moderation effect was significant, so H4 was accepted.

DISCUSSION

The Influence of Digital-Based Property Business on MillPro Application User Satisfaction

The results of the PLS-SEM test showed that the digital-based property business variable (X_1) had a path coefficient of 0.264 with a positive direction, but not statistically significant (T-statistics=1.530 < 1.96; P-value=0.126 > 0.05), so H_1 is subtracted. These findings indicate that MillPro's digital transformation has not been able to provide a satisfying experience for users in real terms. *End-to-end process* indicators included in the *Perceived Usefulness* (PU) dimension dominate user perception, but there is still a gap between the features provided and the actual needs of the user. This condition is exacerbated by user complaints related to applications that

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often *crash* and *slow customer service* responses, which makes the chat service automation indicator get the lowest score in the questionnaire.

These results are in line with the findings (Surya et al., 2025) which states that the adoption of technology does not always have a direct impact on user satisfaction without being supported by the experience and ease of use factors. In contrast, these findings differ from the results (Fildansyah et al., 2024) who found a significant positive influence of system quality on satisfaction. This difference can be caused by different levels of system maturity and digital literacy of users.

The Influence of Product Innovation on MillPro Application User Satisfaction

The product innovation variable (X_2) has a path coefficient of 0.093 with a positive but very weak influence (T-statistics=0.481 < 1.96; P-value=0.631 > 0.05), so that H_2 is subtracted. These results show that MillPro's innovations are *feature-based* and have not touched the core needs of users. The *withdrawal indicator* as a feature differentiation dominated the perception of innovation, while the ease of access for ordinary users obtained the lowest score, indicating that the innovations present actually add complexity rather than convenience.

These findings are consistent with (Venkatesh, 2012) which states that the acceptance of technology is greatly influenced by user experiences and habits, so that new innovations do not necessarily directly increase satisfaction. Meanwhile, (Kotler, 2005) Finding different outcomes, where relevant and customer-oriented innovations have been proven to significantly increase satisfaction. This distinction confirms that the success of innovation depends largely on the quality of implementation and its suitability to user needs.

The Role of Sharia Maqashid Value Moderation on the Influence of Digital Business on User Satisfaction

The interaction between the value of sharia maqashid and digital business ($X_1 \times M$) resulted in a path coefficient of -0.247 with a negative and insignificant direction (T-statistics=1.446 < 1.96; P-value=0.148 > 0.05), so H_3 is subtracted. This means that the value of sharia maqashid is not able to strengthen or weaken the influence of digital business on user satisfaction statistically. In the framework of TAM (Davis, 1989), user satisfaction is more determined by *perceived usefulness* and *perceived ease of use* as technical factors, while sharia maqashid tends to play a *role-based factor* that directly affects satisfaction. Users seem to view the technology dimension and the sharia value dimension as two relatively independent things. The negative coefficient (-0.247)

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indicates that users with high sharia expectations tend to be more critical when digitalization is not fully in line with these principles, thus potentially causing relative dissatisfaction.

These findings are in line with (Sari, D., & Nugroho, 2021) which found that sharia values have a direct effect on satisfaction but do not moderate the relationship between digital service quality and satisfaction. Instead, (Hidayat, R., & Putri, 2022) found that sharia values are able to act as an effective moderator. This difference shows that the effectiveness of moderation is highly dependent on the extent to which sharia values have been implemented in real terms in the digital features and systems used.

The Role of Maqashid Sharia Value Moderation on the Influence of Product Innovation on User Satisfaction

The interaction between product innovation and the value of sharia maqashid ($X_2 \times M$) resulted in a path coefficient of 0.396 with a positive and significant direction (T-statistics=2.194 > 1.96; P-value=0.028 < 0.05), so H_4 is accepted. These findings prove that the value of sharia maqashid significantly strengthens the influence of product innovation on user satisfaction of the MillPro application.

In TAM's perspective, the sharia maqashid acts as *Enhancer* which not only reinforces the perception of benefits and convenience, but also builds trust and value for users. These findings are supported by (Akmal & Ratnawati, 2022) which shows that product innovation affects marketing performance according to sharia principles. Instead, (Rofiq, 2016) found that Islamic values are not always significant as moderators, suggesting that the effectiveness of moderation depends on the context and degree of integration of Islamic values in the system. These findings provide an important theoretical contribution that the success of digital innovation in the context of the Islamic economy is not solely determined by technical aspects, but by the suitability of the underlying values.

CONCLUSION

Based on the results of research and discussion of four problem formulations, it can be concluded that the Digital-Based Property Business does not have a significant effect on MillPro application User Satisfaction. Despite having a positive influence direction, the results of statistical tests show that business digitalization has not been able to significantly increase user satisfaction. This indicates that the existence of digital technology alone is not enough, without being supported by the ease of use and benefits felt by users as described in the Technology Acceptance

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Model (TAM).

Then, Product Innovation does not have a significant effect on User Satisfaction. Despite the positive direction of the relationship, the innovations made have not been able to provide added value that is directly felt by users. This shows that innovations that are irrelevant or not yet meet the needs of users do not automatically increase satisfaction.

The results of this study also found that the value of Maqashid Syariah was not proven to moderate the relationship between Digital Business and User Satisfaction. Thus, this variable does not strengthen or weaken the influence of digitalization on satisfaction. These findings show that sharia values and technological aspects tend to work independently in influencing user satisfaction.

Furthermore, the value of Maqashid Syariah has been proven to be able to moderate (strengthen) the influence of Product Innovation on User Satisfaction. This means that product innovation will be more effective in increasing satisfaction if accompanied by the application of sharia values. This shows that the integration between innovation and value is a key factor in creating user satisfaction.

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