



Integrating Hikmah Values into Sustainable Housing Development: Evidence from Muslim Communities in Bone Regency, Indonesia

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ABSTRACT

Purpose of the study: This study examines how hikmah (Islamic wisdom) is implemented in housing property development among Muslim communities in Bone Regency, how sustainable housing development is realized in that context, and how hikmah strengthens community perceptions of sustainable housing.

Methodology: A qualitative descriptive field research design was used. Ten purposively selected informants (residents, a developer, a housing-association representative, government officials, and an academic) were studied through semi-structured interviews, non-participatory observation, and documentation, analyzed with NVivo 12 using coding, data display, conclusion drawing, and source/technique triangulation.

Main Findings: Hikmah operates at conceptual (economic, environmental, social, spiritual) and operational (institutional governance, area planning) levels. Sustainability experienced by residents is predominantly social and spiritual rather than ecological or financial, with places of worship acting as a centripetal force. Community perception strengthens through consistent realization of developers' promises rather than normative rhetoric, though a regulatory vacuum and conceptual-standardization gap persist.

Novelty/Originality of this study: The study proposes a Hikmah-Based Property Development Model that integrates four dimensions of hikmah as a contemporary maqāṣid al-shariah framework applied to housing, extending the Brundtland sustainability definition and SDG 11 with a spiritual-community pillar not previously articulated in sustainable-housing literature.

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1. INTRODUCTION

Sustainable housing development has emerged as a critical policy frontier in response to rapid urbanization [1], environmental degradation [2], and persistent inequalities in access to adequate shelter [3]. The United Nations' Sustainable Development Goal 11 calls for inclusive, safe, resilient [4], and sustainable human settlements [5], positioning housing not as a mere commodity but as a fundamental determinant of human dignity [6], public health [7], [8], and community well-being [9]. Yet across the developing world, housing supply has outpaced compliance with sustainability standards [10], [11], producing settlements that simultaneously erode environmental integrity and degrade social quality of life [12]. This mismatch between housing quantity [13] and housing quality reveals a deeper conceptual problem: conventional development frameworks emphasize technical

and economic dimensions while treating cultural values [14], ethical orientations [15], and long-term social cohesion as peripheral rather than constitutive [16].

In Indonesia, this gap is particularly acute. Although 63.15% of households achieved adequate housing access by 2023 according to Badan Pusat Statistik, the figure rose only marginally to 65.25% by 2024, leaving approximately 236 million people in substandard dwellings [17]. This incremental progress masks a structural disjuncture: rapid housing construction has failed to deliver quality [18], with millions of households still contending with inadequate sanitation [19], deficient drainage [20], insufficient green space [13], and limited access to social facilities [21], [17]. South Sulawesi Province records 71.86% housing adequacy marginally above the national average yet this aggregate figure obscures significant inter-district variation, with Bone Regency presenting a particularly instructive paradox: a homeownership rate of 96.96%, among the highest nationally, coexists with persistent quality deficiencies in drainage, sanitation, environmental management, and social infrastructure. Between November 2024 and May 2025 alone, 29 new housing developments emerged across multiple *kelurahan* in Bone Regency [22], a proliferation that signals not merely quantitative growth but qualitative transformation with potential consequences for ecological balance, social networks, and community livelihoods.

What distinguishes Bone Regency as a research context is the depth of Islamic normative reference embedded in its predominantly Muslim, Bugis population, for whom the concept of *hikmah* (wisdom) understood as a decision-making principle integrating sound judgment, moral integrity, and consideration of collective benefit (*maslahah*) offers a distinctive foundation for housing governance [23], [24]. This study situates sustainable housing development [25] within a qualitative research paradigm [26], emphasizing that housing quality cannot be reduced solely to environmental and economic indicators. Instead, it is socially [27] and experientially constructed through residents' lived experiences [28], particularly via alignment with religious values, the presence of social trust, and the accountability demonstrated by developers and regulatory institutions [29]. By investigating how *hikmah* is operationalized across normative, procedural, and experiential dimensions of housing development in Bone Regency, this research bridges an evident gap in the literature: while prior work has examined housing quality, green certification, and sustainability frameworks [30], no systematic empirical study has examined how Islamic ethical principles shape housing practice and community perception in Muslim-majority development contexts [31]. This investigation therefore aims to demonstrate that sustainable housing development requires integration of value-based decision-making with technical planning and governance [32], offering both theoretical advancement in Islamic economics and practical guidance for housing policy in Muslim communities.

2. RESEARCH METHOD

This study employed a qualitative descriptive field research design to obtain an in-depth and contextual understanding of how *hikmah* is interpreted and practiced by actors involved in housing development. This approach was selected to explore meaning, experience, and value-based decision-making rather than to test predetermined hypotheses. Fieldwork was conducted over a three-month period (January–April 2026) in several housing estates in Bone Regency, Indonesia. The primary research site was Tanete Riattang Barat Subdistrict, selected due to its concentration of housing developments. One developer informant from the adjacent Tanete Riattang Subdistrict was included due to direct involvement in the studied housing projects.

Primary data were collected through non-participatory observation, semi-structured interviews, and documentation. To ensure systematic and structured data collection, the instruments utilized in this study are presented in Table 1.

Tabel 1. Research Instruments

Data Collection Technique	Instrument Used	Indicators / Aspects Measured	Informants / Data Sources	Purpose
Observation	Observation checklist	(1) Proximity to economic centers and workplaces; (2) Socio-religious conditions; (3) Implementation of Islamic values in daily life; (4) Availability and management of green open spaces; (5) Transparency of information to prospective residents; (6) Consistency between claimed values and actual practices; (7) Economic impact on surrounding communities	Housing environment and residential areas	To capture real conditions and practices of housing development in a natural setting
Interview	Semi-structured	Hikmah values (cognitive, reflective, compassionate); housing	Residents, developers,	To explore in-depth

	interview guide	development aspects (zoning, utilities, location, cost, aesthetics, community); sustainability dimensions (economic, social, environmental)	government officials (PERKIMTAN & PUPR), academic experts, housing association (HIMPERRA) Official documents (PERKIMTAN, PUPR), books, journals, archives	perceptions, experiences, and value-based decision- making To support, validate, and triangulate findings from observation and interviews
Documentation	Document review sheet	Policy documents, planning reports, housing regulations, research reports, scholarly literature		

A total of ten informants were selected using purposive sampling, comprising Muslim housing residents, a representative of the regional housing association (HIMPERRA), an academic specializing in *maqāsid al-sharīʿah*, local government officials from PERKIMTAN and PUPR, and a property developer with more than five years of experience. Secondary data were obtained from official documents issued by PERKIMTAN and PUPR, as well as relevant scholarly literature on housing development, Islamic economics, and sustainable development.

The interview guide was structured around three thematic domains: (1) *hikmah*, including cognitive, reflective, and compassionate dimensions; (2) housing property development, including zoning, utilities, technical factors, location, aesthetics, community, and cost; and (3) sustainable development, covering economic, social, and environmental dimensions. An observation checklist was also employed to examine spatial proximity, socio-religious conditions, transparency of information provided to prospective residents, and the consistency between developers' stated values and actual practices.

Data were analyzed using NVivo 12 through three stages: data condensation (transcription, data organization, and coding into thematic nodes), data display (thematic exploration supported by NVivo visualizations such as word clouds and mind maps), and conclusion drawing and verification. The verification process involved cross-checking findings across data sources and ensuring consistency between coded themes. To ensure the credibility of the findings, this study applied source triangulation by comparing information across different categories of informants, and technique triangulation by integrating data from observation, interviews, and documentation. These strategies enhanced the reliability and validity of the interpretations.

3. RESULTS AND DISCUSSION

3.1. Research Setting and Informant Structure

Bone Regency (Kabupaten Bone), on the eastern coast of South Sulawesi, Indonesia, is home to approximately 700,000 residents across 27 districts and 4,559 km², predominantly of Bugis ethnicity. Its regional capital, Watampone, has become a convergence point for government, education, and commerce, a concentration that has intensified demand for residential land and driven the expansion of both large-scale and locally owned housing developers over the past decade [33]. What distinguishes Bone as a research site, however, is not its growth trajectory alone but the density of Islamic normative reference embedded in its social fabric: informants across all stakeholder categories repeatedly framed honesty (*kejujuran*), fairness (*keadilan*), and prudence (*kehati-hatian*) in *muamalah* (transactional ethics) as the taken-for-granted standard against which housing practice is judged. This makes Bone Regency analytically well suited to examine how *hikmah* commonly translated as "wisdom" in Qur'anic exegesis is operationalized in a live housing market rather than treated as an abstract theological category.

Table 2 presents housing estates studied in bone regency. Data were drawn from five housing estates that represent both commercial and subsidized housing segments developed between 2010 and 2024: Kya Residence, Rezky Graha 2, Puri Graha Permai, Cendana Residence, and B One Residence.

Table 2. Housing Estates Studied in Bone Regency

Housing Estate	Developer	Segment	Established
Kya Residence	PT Sitawala Rio Rennu	Subsidized	2021
Rezky Graha 2	PT Sitawala Rio Rennu (Bone Indah Assorajange)	Subsidized	2024
Puri Graha Permai	PT Citra Sugina Utama	Commercial/ Subsidized	2010
Cendana Residence	PT Graha Delapan Delapan Mulia	Subsidized	2024
B One Residence	PT Adfirah Achzan Reski	Subsidized / Commercial	2023

Ten informants were purposively selected across five stakeholder categories, residents, developers, local government officials, an academic specializing in Islamic economics, and a representative of the regional housing developer association (HIMPERRA), to triangulate regulatory, commercial, consumer, and scholarly perspectives (Table 3).

Table 3. Informant Profile

Code	Category	n	Relevance
PGH-01 – PGH-04	Residents	4	Tenure ranging 1–12 years across four estates; type-36 subsidized units
DEV-01, DEV-02	Developers	2	Principals overseeing commercial and subsidized housing projects
PEM-01, PEM-02	Local government	2	Housing, settlement, and spatial-planning authorities
AKD-01	Academic	1	Islamic economics scholar, maqāṣid al-sharī'ah specialization
ASO-01	Association	1	HIMPERRA (regional housing developer association) representative

3.2. Thematic Structure Derived from NVivo Coding

Prior to theoretical interpretation, interview transcripts were coded in NVivo 12, generating 340 references distributed across 61 child nodes nested within 6 parent nodes. Figure 2 presents the resulting word cloud, which foregrounds *perumahan* (housing), *lingkungan* (environment), and *hikmah* as the three most frequent terms across the dataset. Co-occurrence patterns further resolve into three semantic clusters: a material cluster (housing, dwelling, building, facility, developer) reflecting the continued salience of physical and technical concerns; a social-sustainability cluster (community, resident, social environment, sustainability) indicating that housing is increasingly discussed as a lived ecosystem rather than a mere commodity; and a normative-spiritual cluster (*nilai* [value], *hikmah*, *amanah* [trust/fiduciary responsibility], spiritual) marking the point where religious orientation and commercial development converge in informants' everyday language (Table 3). This convergence is not incidental: it mirrors the node-level finding that the Implementation of Hikmah Values and Sustainability Impact clusters generated the highest number of coded references among all parent nodes, confirming that value orientation and its practical consequences are the dominant preoccupation across every informant category, not solely religiously framed ones.

Figure 1 and table 4 presents the word cloud generated from 340 coded references distributed across 61 child nodes and 6 parent nodes in NVivo 12, in which word size directly indexes frequency of occurrence across the entire interview dataset. The three most dominant terms *perumahan* (housing), *lingkungan* (environment), and *hikmah* are not merely high-frequency linguistic units but carry epistemological significance, reflecting how developers, government officials, academics, and residents collectively construct and organize their understanding of housing reality in Bone Regency. This dominance pattern aligns with node level findings confirming that the Hikmah Value Implementation and Sustainability Impact clusters generated the highest reference counts, establishing value orientation and its practical consequences as the primary preoccupation across all informant categories.

Closer analysis of co-occurrence patterns within the word cloud reveals three semantically distinct yet interrelated clusters. The first cluster comprising terms such as housing, dwelling, building, facility, and developer reflects the continued salience of physical and technical concerns, corroborated by the Area Planning and Design (31 references) and Building Quality (15 references) nodes. The second cluster community, resident, social environment, and sustainability signals a discursive shift in which housing is increasingly framed as a lived social ecosystem rather than a mere commodity, while the third cluster *nilai* (value), *hikmah*, *amanah*, and spiritual marks the convergence point where religious orientation and commercial development merge in informants' everyday language. Read together, the three clusters confirm that housing development in Bone Regency cannot be

adequately understood through any single technical, social, or spiritual lens in isolation, but only through their systematic integration.



Figure 1. Word Cloud of Coded Interview Data

Table 4. Dominant Keywords in the Coded Dataset

Rank	Keyword	Thematic Category	Preliminary Interpretation
1–2	Perumahan / Rumah (Housing / Home)	Material object	Housing unit as the primary spatial referent
3	Masyarakat (Community)	Social actor	Principal subject experiencing sustainability outcomes
4	Lingkungan (Environment)	Sustainability dimension	Ecological balance as a property attribute
5–6	Pembangunan / Pengembangan (Development)	Process	Temporal and evolutionary framing of housing delivery
7	Nilai (Value)	Normative concept	Foundational reference guiding informants' practice
8–9	Ekonomi / Sosial (Economic / Social)	Sustainability dimension	Affordability and community cohesion as outcomes
12	Islam	Normative reference	Religious grounding of hikmah-based value judgments

Figure 2 presents the thematic mind map derived from NVivo 12 coding, organizing the entire dataset into three primary branches that correspond directly to the study's three research questions and revealing how empirical evidence from multiple stakeholder categories coheres into an integrated explanatory structure. The first branch examines hikmah value implementation across three operational dimensions area planning and design, institutional governance, and building quality underpinned by a conceptualization sub-theme spanning economic, environmental, social, and spiritual facets as the normative foundation for practice.

The second branch shifts focus to empirically observable sustainability outcomes, identifying resident welfare, social cohesion, and environmental sustainability as principal indicators, while a stakeholder-dynamics sub-theme maps the roles of consumers, developers, and regulatory authorities in either advancing or constraining those outcomes. The third branch investigates how hikmah values strengthen community perceptions through two proactive mechanisms spiritual facility provision and multi-stakeholder collaboration while simultaneously acknowledging a critical constraint in the form of limited community awareness of hikmah as an operational value. Two cross-cutting themes, namely hikmah value conceptualization and stakeholder dynamics, function as connective tissue linking all three branches into a unified and internally coherent analytical structure. Collectively, the mind map demonstrates that normative foundations, empirical sustainability outcomes, and perception-

strengthening mechanisms are not discrete but mutually constitutive, affirming that sustainable housing development in Bone Regency can only be adequately explained through their integration.

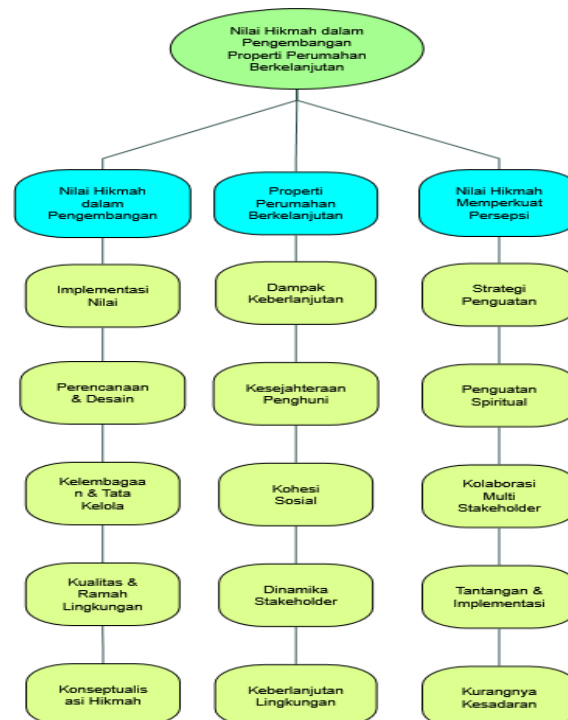


Figure 2. Thematic Mind Map of Coded Research Findings

Figure 3 presents the hierarchy chart generated from NVivo 12 coding, in which the size and depth of each segment in the circular map directly reflect the volume of coded references accumulated per node, rendering the visualization not merely exploratory but empirically weighted and analytically systematic. The three nodes commanding the highest data support are Institutional Governance (37 references), Area Planning and Design (31 references), and Consumers and Residents (30 references), collectively affirming that hikmah implementation is most intensely deliberated at the intersection of regulatory capacity, spatial design decisions, and the lived experience of those who ultimately inhabit the built environment. The dominance of these three nodes establishes institutional capacity as the primary prerequisite for consistent hikmah implementation, physical planning as its most visible material expression, and resident experience as the definitive measure of its success.

The three nodes registering medium-high data support Social dimension under Hikmah Conceptualization (24 references), Resident Welfare under Sustainability Impact (18 references), and Socio-Ethical Challenges under Implementation Challenges (17 references) introduce a critical qualitative layer to the analysis. Notably, social dimensions encompassing justice, *maslahah*, and *ukhuwah* (communal solidarity) received substantially greater discursive attention than economic or environmental counterparts, while resident welfare emerged as the most frequently cited sustainability outcome ahead of environmental or financial indicators. Equally significant, the dominant barrier to hikmah implementation was identified not as technical or financial constraint but as actor-level ethical failure, manifested through developer moral hazard and inter-stakeholder conflicts of interest.

Four nodes at the medium data support level Spiritual dimension (15 references), Social Cohesion (14 references), Environmental Strategy (15 references), and Building Quality (15 references) complete the empirical landscape and collectively resist any reductive reading of hikmah as a purely normative abstraction. The spiritual dimension's consistent citation, particularly in relation to worship facility provision as housing infrastructure, confirms its structural rather than peripheral role in residents' evaluative frameworks. Taken together, the hierarchy chart reveals a data distribution in which governance, planning, and community experience constitute the primary analytical axes, while social, spiritual, and environmental dimensions form an equally indispensable secondary architecture that collectively grounds the discussion in the subsequent sections.

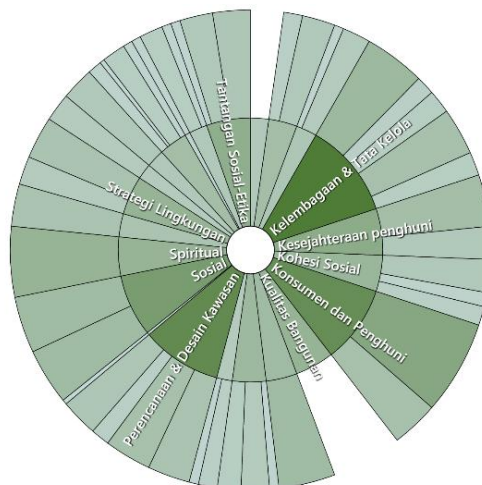


Figure 3. Hierarchy Chart of Parent and Child Nodes

3.3. Discussion

3.3.1. The Implementation of Hikmah Values in Muslim-Led Housing Development

The implementation of *hikmah* (wisdom) values in housing property development in Bone Regency exhibits a distinctly multidimensional character, extending beyond purely normative religious expressions into the practical domains of economic, social, and environmental decision-making. The findings indicate that wisdom is operationalized through decision-making processes that carefully balance economic profitability, community needs, and long-term environmental and social impacts. This suggests that *hikmah* should not be viewed merely as an abstract ethical concept, but rather as an operational framework guiding housing development practices.

This conceptualization is consistent with the Qur'anic directive in QS. An-Nahl (16:125): "*Invite to the way of your Lord with wisdom...*". According to Ibn Kathir, wisdom refers to the capacity to act and communicate with sound judgment, precision, and contextual appropriateness (Ibn Kathir, 2003). Within the context of property development, this notion can be translated into the developer's ability to make decisions that are not only economically rational but also socially responsible and environmentally conscious. Thus, *hikmah* transcends its traditional association with religious preaching and emerges as a form of ethical decision-making in development practice.

From a theoretical standpoint, these findings can be interpreted through the Three-Dimensional Wisdom Model (3D-WM), which encompasses cognitive, reflective, and affective dimensions [34]. The cognitive dimension is reflected in rational considerations related to pricing, location, and housing design. The reflective dimension is evident in the developers' ability to anticipate and evaluate the broader social and environmental consequences of their decisions. Meanwhile, the affective dimension—associated with compassion—is manifested in responsiveness to community needs, including the provision of social and religious facilities. The integration of these three dimensions demonstrates that the application of *hikmah* in property development constitutes a form of holistic wisdom in practice.

Furthermore, the implementation of *hikmah* aligns closely with the framework of *Maqāṣid al-Sharī'ah*, particularly in relation to the protection of wealth (*hifz al-māl*), life (*hifz al-naḥs*), and the environment (*hifz al-bi'ah*). In practice, developers who embody wisdom tend to prioritize housing affordability, environmental safety, and ecological sustainability. This indicates a shift from profit-oriented development toward a broader orientation centered on public welfare (*maṣlahah*).

When examined through the lens of Catanese and Snyder's property development theory, the implementation of *hikmah* reinforces key factors such as community, services, cost considerations, and social aesthetics. However, this study extends the framework by introducing a spiritual dimension as a determinant of development success. In this regard, *hikmah* functions as an additional layer that not only enhances technical aspects but also deepens the ethical foundation of housing development.

Compared to previous studies, this research offers a significant contribution. Milala and Ariffin [29] primarily emphasize economic and policy dimensions, while Gouburan [35] focuses on technical aspects of green building. Oyetunji [36] examines the benefits of sustainable housing but does not incorporate spiritual or ethical dimensions. Therefore, this study introduces a novel perspective by positioning *hikmah* as a central foundation in property development. Overall, the implementation of *hikmah* in housing development in Bone Regency serves as a moral compass that directs development processes toward a balance between economic, social, and environmental interests. This finding underscores that the success of property development is not solely determined by technical and financial factors, but also by the underlying value system guiding it.

3.3.2. Sustainable Housing Development Through the Lens of Hikmah

Sustainable housing development in Bone Regency demonstrates a holistic character, although empirically it is more strongly manifested in the social dimension. The findings reveal that sustainability is not only measured by environmental indicators but also by the ability of housing developments to foster safe, inclusive, and cohesive communities [37]. This suggests that the local conceptualization of sustainability extends beyond the technocratic approaches commonly found in global literature [38], [39].

From an Islamic perspective, sustainability is closely related to QS. Al-A'raf (7:56): "*Do not cause corruption on the earth...*" [40]. Ibn Kathir interprets this verse as a prohibition against all forms of environmental degradation that disrupt the natural balance established by God [41]. In the context of housing development, this implies that planning and construction must incorporate environmental considerations such as drainage systems, waste management, and sustainable spatial design [42]. Consequently, housing development that neglects environmental aspects can be understood as a form of *fasād* (corruption or damage).

Additionally, QS. Al-Baqarah (2:269) states: "*Allah grants wisdom to whom He wills...*" [40]. Ibn Kathir explains that wisdom entails the ability to understand and appropriately position matters [41]. In this regard, sustainable development depends heavily on the developers' capacity to manage resources wisely and strategically. This reinforces the notion that *hikmah* serves as a foundational principle for achieving sustainability.

Theoretically, these findings align with the concept of Sustainable Development, which encompasses economic, social, and environmental dimensions. The economic dimension is reflected in improved access to affordable housing and the stimulation of local economic growth. The social dimension is evident in the formation of cohesive and secure communities. Meanwhile, the environmental dimension is represented by efforts to maintain ecological cleanliness and sustainability within residential areas.

Moreover, these findings resonate with SDGs 11 (Sustainable Cities and Communities) [43], which emphasizes inclusive, safe, resilient, and sustainable settlements. Although practices in Bone Regency reflect these principles, they are not yet fully institutionalized within formal policy frameworks. In relation to Catanese and Snyder's theory, housing development in Bone Regency shows strong connections to factors such as location, utilities, community, and services. However, this study demonstrates that development success is not solely dependent on these variables, but also on the integration of *hikmah* within planning and implementation processes.

Compared to prior studies, this research offers a more integrative perspective. Zu Ermgassen et al. [44] focus primarily on environmental aspects, Winston [45] on social sustainability, and Ashaye (2024) on economic considerations. Rahmawati et al. [46] highlight the dominance of market mechanisms in housing development. This study moves beyond these fragmented approaches by integrating all three dimensions within a value-based framework rooted in local Muslim community principles. Thus, sustainable housing development in Bone Regency can be conceptualized as a *living system* that integrates economic, social, and environmental dimensions, with *hikmah* serving as its foundational guiding principle.

3.3.3. Integrating Hikmah Values into Sustainable Housing Development

Community perceptions of sustainable housing development in Bone Regency are shaped by lived experiences encountered in everyday life. The findings indicate that positive perceptions are influenced not only by the physical quality of housing but also by the values demonstrated by developers, including honesty, responsibility, and social concern. This can be linked to QS. An-Nisa (4:58): "*Indeed, Allah commands you to render trusts to whom they are due...*" [40]. Ibn Kathir explains that *amanah* (trust) encompasses all forms of responsibility, including those related to social and economic interactions [41]. In the context of property development, *amanah* can be interpreted as the developer's commitment to fulfilling promises, maintaining construction quality, and ensuring fairness in service delivery.

From a theoretical perspective, community perception can be analyzed using the 3D-WM framework. The cognitive dimension relates to rational evaluation of housing price [47] and quality, the reflective dimension involves the assessment of lived experiences, and the affective dimension pertains to feelings of comfort, safety, and emotional attachment. These dimensions interact dynamically in shaping overall perception. The findings further reveal that factors such as the availability of religious facilities, developer responsiveness, and consistency between promises and outcomes significantly influence community perception. This indicates that *hikmah* and *amanah* not only affect development processes but also shape how communities interpret and evaluate development outcomes.

In comparison with previous studies, this research provides a novel contribution. Camões and Vale [48] emphasize economic aspects of perception, while Oyetunji [36] focuses on residential satisfaction. Mugellini et al. [49] examine sustainability indicators but do not incorporate value-based dimensions. This study fills this gap by demonstrating that community perception is also shaped by ethical and spiritual values.

However, the study also identifies challenges, including moral hazard among certain developers and discrepancies between promises and actual outcomes. These findings suggest that the implementation of *hikmah* remains incomplete. Therefore, stronger internalization of wisdom-based values is necessary in property

development practices. Overall, community perception is determined by the consistency between claimed values and actual practices. In this regard, *hikmah* and *amanah* serve as critical factors in building public trust.

Overall, this study demonstrates that sustainable housing development within an Islamic perspective represents an integration of *hikmah* (wisdom), *amanah* (trust), and ecological sustainability. Emphasizes wisdom as the foundation of sound judgment, underscores environmental responsibility, highlights the importance of trust, and stresses the need for wise and appropriate approaches in action [45], [44], [50]. The integration of these four principles indicates that sustainability in Islam is not merely a technical concept, but a comprehensive value system. Accordingly, this study contributes theoretically by advancing a value-based development framework that integrates spiritual, social, and environmental dimensions within housing property development.

4. CONCLUSION

This study demonstrates that *hikmah*, as articulated in Qur'anic exegesis, functions as a lived and actionable principle shaping housing development in Bone Regency across three interdependent layers: normative (*maqāṣid al-sharī'ah*), procedural (governance and regulation), and experiential (resident welfare). The findings show that sustainability in this Muslim-majority context cannot be reduced to technical or economic indicators alone; rather, social cohesion, spiritual infrastructure, and ethical conduct—particularly honesty, fairness, and *amanah* (trustworthiness)—are equally critical to long-term housing resilience. When these dimensions are aligned, *hikmah* translates into tangible community benefits; when they are not, gaps between proclaimed values and actual practices generate distrust and undermine welfare outcomes. These findings align with recent research emphasizing the multidimensional nature of housing sustainability, including the roles of social cohesion, environmental integration, and institutional accountability. However, much of this literature remains grounded in technocratic perspectives. By embedding these dimensions within a value-based framework rooted in *hikmah*, this study offers a more holistic and contextually grounded understanding of sustainable housing.

The study contributes theoretically by extending the Three-Dimensional Wisdom Model and *maqāṣid al-sharī'ah* into an empirically grounded framework for housing sustainability, providing a normative complement to conventional metrics and a context-sensitive pathway toward SDG 11. Practically, it highlights the need for developers, regulators, and associations such as HIMPERRA to institutionalize value-based standards through enforceable quality assurance, provision of spiritual infrastructure, and transparent, participatory governance, ensuring sustainability across the housing lifecycle rather than at project completion alone. This study is subject to several limitations, including its focus on a single geographic context, the non-generalizable nature of qualitative inquiry, and limited engagement with higher-level policy dynamics. Accordingly, the proposed framework should be understood as contextually grounded rather than universally applicable. Future research should employ mixed-method or quantitative designs across diverse contexts to further test and refine the proposed wisdom-based sustainable housing framework.

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