

Research Article

Muslim Consumer Behavior Toward Green Financing and Eco-Friendly Products in Islamic Economic Perspective

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Abstract: This study explores the impact of religious values on Muslim consumers' behavior toward green financing and eco-friendly products within the framework of Islamic economics. The research utilized a quantitative approach with a descriptive survey method, surveying 250 Muslim consumers from urban areas in Indonesia. A structured questionnaire with a five-point Likert scale was employed to measure religiosity and eco-friendly purchasing behavior. The multiple regression analysis showed that religiosity significantly influences green purchasing behavior, with higher religiosity scores correlating with greater engagement in environmentally conscious purchasing decisions. Additionally, the t-test and ANOVA revealed significant differences between Sharia-compliant and non-Sharia-compliant groups, with the Sharia-compliant group exhibiting stronger eco-friendly purchasing behavior. These findings suggest that Islamic principles related to environmental stewardship, such as *Khalifa* (guardianship of the earth) and *Israf* (avoiding wastefulness), play a significant role in shaping consumer attitudes toward sustainability. The study concludes that religious values are a crucial determinant of green purchasing behavior and that incorporating these values into sustainability initiatives can effectively promote eco-friendly behavior, especially in communities where religion plays a central role. Policymakers and educators can leverage religious frameworks to foster sustainability and encourage more responsible consumer behavior in Muslim-majority communities.

Keywords: Eco-Friendly Products; Green Financing; Islamic Economics; Muslim Consumer Behavior; Religious Values

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1. Introduction

In recent years, Muslim consumers have shown a growing inclination toward ethical, sustainable, and environmentally friendly products. This behavioral shift is influenced by a combination of Islamic ethical principles and heightened global environmental awareness. Within the framework of Islamic economics, the concept of Maqasid al-Shariah the objectives of Islamic law plays a pivotal role in fostering a balance between economic growth, social justice, and environmental stewardship. These objectives reflect Islam's holistic approach to sustainability, which integrates moral responsibility with economic activity (Rahim et al., 2024).

Maqasid al-Shariah encompasses the protection of religion (*din*), life (*nafs*), intellect (*'aql*), lineage (*nasl*), and wealth (*mal*). These five dimensions encourage actions that uphold justice, equity, and the preservation of natural and human resources. In the context of Islamic finance, Maqasid al-Shariah principles underpin ethical and sustainable economic activities that align with broader global sustainability objectives. Islamic financial instruments such as sukuk, zakat, and waqf are increasingly leveraged to support projects promoting clean energy,

sustainable cities, and poverty alleviation (Rahim et al., 2024; Muhamad et al., 2022). This integration of Maqasid al-Shariah with the Sustainable Development Goals (SDGs) contributes to long-term economic stability while ensuring environmental protection and social welfare.

Muslim consumers' ethical decision-making is deeply influenced by their religious values, particularly those emphasizing social responsibility and environmental stewardship. Religiosity acts as a determinant of consumers' awareness and behavior toward eco-friendly products, shaping their preference for products that comply with both ethical and Islamic values (Khan & Kirmani, 2018). Moreover, Islamic religiosity has been found to positively influence environmental knowledge and promote a lifestyle aligned with health and sustainability (Mursid, 2024). Suhartanto et al. (2023) discovered that environmental concern and knowledge, when combined with religious motivation, significantly affect young Muslims' attitudes toward green products. This religiosity-driven environmental consciousness strengthens Muslims' willingness to purchase green products and engage in sustainable practices that reflect their faith-based ethical obligations.

The convergence of Corporate Social Responsibility (CSR) with Islamic principles further reinforces the ethical dimension of business and finance. CSR in the Islamic context emphasizes justice, transparency, and accountability, ensuring that corporate activities contribute to both societal well-being and environmental conservation. Islamic banks that integrate ESG (Environmental, Social, and Governance) criteria with Maqasid al-Shariah demonstrate stronger sustainable performance and a higher commitment to social and environmental objectives (Muhamad et al., 2022; Rosman & Marzuki, 2024). This alignment indicates that Islamic finance not only fulfills economic needs but also advances moral, ethical, and ecological responsibilities, thereby supporting the realization of a green Islamic economy.

The increasing global demand for green financing and eco-friendly products has gained substantial attention in recent years, particularly within the Muslim consumer segment. This growing trend aligns closely with the Islamic values of responsibility (*mas'uliyah*) and stewardship (*Khalifah*), which emphasize human accountability for protecting and preserving the environment as part of divine trust. The ethical and moral imperatives of Islam advocate balance, justice, and sustainability, making environmental protection a form of worship and moral obligation. Despite this alignment, there remains a notable gap in empirical research examining how Islamic religious values influence Muslim consumer behavior toward green initiatives, particularly in emerging markets such as Indonesia and Malaysia.

Religious values have been found to play a central role in shaping consumers' environmental attitudes and green purchasing behaviors. The concept of green religiosity, the combination of religious faith with environmental concern, has been shown to positively affect personal green values and product-switching behavior (Farooq & Yahya, 2022). Furthermore, green altruism serves as a moderating factor, strengthening the relationship between religiosity and eco-friendly behavioral intentions. This implies that religious individuals are not only guided by faith-based principles but also by a sense of altruistic responsibility toward the planet, which enhances their tendency to adopt sustainable consumption patterns.

Religious and cultural appeals also play a significant role in shaping Muslim consumers' responses to green marketing messages. Li et al. (2023) demonstrated that Islamic religious appeals in green advertising can influence purchase intentions indirectly through self-transcendent emotions such as elevation feelings of moral upliftment and inspiration triggered by exposure to virtuous behavior. The study found that the effectiveness of these appeals is further moderated by individual religiosity levels, suggesting that religious messaging can effectively enhance green product purchase intentions among Muslims. This highlights the importance of integrating religiously grounded emotional and moral appeals into green marketing communication strategies.

Several studies conducted in Muslim-majority countries have provided empirical evidence supporting the positive influence of religiosity on green consumer behavior. In Indonesia, a large-scale survey involving 649 Muslim participants found that intrinsic

religiousness significantly enhances pro-environmental identity and attitudes, which are critical predictors of green purchase intentions (Arlı & Tjiptono, 2017). Similarly, in Malaysia and Pakistan, religiosity has been linked with environmentally conscious consumption patterns and willingness to pay for sustainable products (Farooq & Yahya, 2022). These findings underscore the significance of religious motivation as a determinant of green behavior among Muslim consumers.

Beyond consumer behavior, Islamic finance provides a unique opportunity to integrate faith-based principles with sustainable development goals. The intersection between Islamic finance and green initiatives supports the ethical foundations of both systems prohibiting harm (*darar*), promoting social welfare (*maslahah*), and ensuring justice (*adl*). Islamic financial instruments such as green sukuk (environmentally themed Islamic bonds) are increasingly being used to fund renewable energy, waste management, and other sustainability-oriented projects (Alam et al., 2023). This development demonstrates how Islamic financial markets can play a pivotal role in fostering environmentally responsible economic growth (Alnabulsi & Jreisat, 2024). However, to fully realize this potential, a deeper understanding of how religiosity influences Muslim consumers' and investors' preferences toward green initiatives remains essential.

Therefore, this study aims to examine Muslim consumer behavior in Indonesia toward green financing and eco-friendly products from an Islamic economic perspective. By integrating the concepts of religiosity, Maqasid al-Shariah, and green consumption behavior, this research seeks to identify the key determinants that influence purchasing decisions and financial preferences among Muslim consumers in Indonesia. Furthermore, it contributes to bridging the empirical gap by exploring how Islamic ethical values are translated into sustainable economic actions within the local context.

2. Literature Review

Green Financing and Eco-Friendly Products in Islamic Economics

Green Financing Aligned with Sharia Principles

Green financing in Islamic economics is fundamentally guided by the principles of Maqasid al-Shariah, which emphasize ethical investing, social welfare, and the preservation of assets. These principles inherently align with the objectives of green finance, which aims to promote environmental sustainability and social responsibility (Rahim et al., 2024; Billah, 2024; Alnabulsi & Jreisat, 2024). In this context, Islamic finance not only seeks profit but also integrates ethical and environmental considerations into investment decisions.

Sharia-compliant instruments such as sukuk, zakat, and waqf play a critical role in funding environmentally sustainable projects. These instruments ensure that investments adhere to Islamic ethical standards while simultaneously contributing to social welfare and community development (Billah, 2024). Moreover, Islamic finance frameworks emphasize corporate social responsibility (CSR) alongside green finance initiatives, highlighting the importance of balancing economic, social, and environmental objectives (Rosman & Marzuki, 2024; Nordin et al., 2024).

Despite the alignment between Sharia principles and green finance, challenges remain. A significant barrier is the absence of comprehensive Sharia regulatory frameworks specifically designed to facilitate green finance practices. Enhancing such regulatory frameworks is essential to support the integration of Maqasid al-Shariah with sustainable investment strategies (Billah, 2024; Rahim et al., 2024).

Eco-Friendly Products through Halal and Tayyib Consumption

In Islamic consumer ethics, the concepts of halal and *tayyib* are central to guiding product consumption. Halal refers to what is permissible under Islamic law, ensuring compliance with specific religious standards (Zuraini & Hassan, 2019; Nordin & Radzi, 2021). *Tayyib*, on the other hand, emphasizes the goodness, purity, and wholesomeness of products,

ensuring that items are not only permissible but also beneficial and safe for consumers (Nordin et al., 2024; Islam et al., 2024).

The application of halal and *tayyib* principles in eco-friendly products has become increasingly significant. *Tayyib* certification ensures that products are free from harmful substances and are produced in an environmentally sustainable manner (Nordin et al., 2024; Islam et al., 2024). Sustainable practices, such as humane animal treatment, ethical supply chains, and eco-friendly packaging, further demonstrate the integration of Islamic ethical standards with environmental responsibility (Nordin et al., 2024; Rahim et al., 2024).

However, challenges persist in ensuring comprehensive compliance with Islamic principles. Enhancing certification standards to include *tayyib* criteria is recommended to provide consumers with greater assurance that products are both halal and environmentally responsible (Nordin et al., 2024; Nordin & Radzi, 2021). This integration supports sustainable consumption while aligning with the broader goals of Islamic economics and green finance.

Muslim Consumer Behavior and Religious Values

Muslim consumer behavior is fundamentally shaped by religious beliefs and ethical considerations rooted in Islamic principles. According to Mustafar & Borhan (2013), Islamic consumption ethics emphasize devotion to Allah SWT, social solidarity, and well-being in both the present life and the hereafter. Such ethical consumption involves prioritizing needs, preserving maqasid al-shari'ah, adhering to halal and haram guidelines, ensuring quality, and practicing moderation. These principles encourage Muslims to make purchasing decisions that are not merely materialistic but aligned with spiritual and social values.

Ethical consumption in an Islamic context also integrates environmental responsibility and fair trade considerations. Sharif (2016) notes that environmentalism and ethical consumption attitudes significantly influence Muslim consumers' behavior, suggesting that materialism does not necessarily conflict with ethical or religiously guided consumption, especially in affluent markets. Complementarily, Pusparini et al., (2024) highlight the spiritual dimension of frugality in Muslim lifestyles, framing ethical consumption as a moral duty that incorporates sustainability and moderation.

An important dimension influencing consumption behavior among Muslims is religious compensatory consumption. This concept refers to consumption driven by feelings of religious guilt, social control, or perceived religious shortcomings, where purchasing acts as a compensatory mechanism (Syahrivar et al., 2022). Such behavior underscores the complex interplay between religiosity and consumer choice, suggesting that ethical or green consumption may be motivated by both religious adherence and social-psychological factors.

Religiosity has been consistently shown to influence environmental attitudes and purchase intentions. Studies indicate that Muslim consumers with higher levels of religiosity demonstrate stronger pro-environmental attitudes and more deliberate ethical consumption behaviors (Sharif, 2016). For example, in Qatar, religiosity positively affects ethical consumption, with environmentalism acting as a key determinant of green purchasing behavior. Furthermore, the image of Islamic retail stores or halal brands significantly impacts Muslim consumers' purchase intentions, highlighting the role of religiosity in shaping store loyalty and repeat purchase behaviors (Mohd & Abang, 2018; Fauzi et al., 2018). Religiosity not only affects the choice to patronize Islamic stores but also mediates the intention to revisit, often through customer satisfaction and trust (Kusumawati et al., 2020).

Al-Hajla et al. (2019) further argue that religion-compliant product adoption in Islamic markets depends heavily on religious values that guide consumption decisions. This finding is consistent with Alkhasawneh (2015), who emphasizes that Islamic consumer behavior is governed by moral and ethical codes, where consumption aligns with divine principles and social responsibilities. The integration of religiosity into consumer decision-making highlights the multidimensional nature of Muslim consumer ethics, encompassing moral, social, and environmental concerns.

Collectively, these studies illustrate that Muslim consumer behavior cannot be fully understood without accounting for religious values. Ethical, frugal, and environmentally

responsible consumption behaviors are closely linked with religiosity, Islamic ethical frameworks, and social accountability. The literature underscores the need for businesses and policymakers to recognize these dimensions when promoting green products and services within Muslim markets, ensuring that offerings align with both ethical and religious standards.

Overview of Global and Regional Research on Green Consumerism

Research on green consumerism has received considerable attention globally, addressing diverse aspects of sustainable consumption behavior. A bibliometric study by Suyoto et al. (2024) identified six major clusters in green marketing research, namely: consumption behavior, behavioral impact, firm innovation and performance, business development, sustainability, and economics. These clusters indicate the multidimensional nature of green consumerism studies, reflecting both organizational and individual perspectives. Furthermore, Nga & Tam (2024) emphasized the influence of cultural values, eco-labels, and environmental perceptions in shaping green buying intentions, noting that demographic factors such as gender and education also play a critical role. Cross-cultural investigations have highlighted significant differences in sustainability values and consumer sentiments, underscoring the need to account for cultural contexts in understanding green behavior (Diwanji et al., 2024; Muzammil & Vijayaraj, 2024).

Regional studies offer nuanced insights into factors driving green consumer behavior: In India, Fatima et al. (2022) identified eleven key determinants, including environmental awareness and green marketing strategies, which significantly shape consumer choices. In Vietnam, environmental awareness, product characteristics, and social influence emerged as important predictors of green consumption behavior (Nga & Tam, 2024). Research in Indonesia indicates that Islamic religiosity positively affects environmental knowledge and sustainable lifestyle practices among Muslim consumers (Mursid, 2024). Collectively, these studies highlight that while global trends in green consumerism are informative, regional and cultural contexts significantly modulate consumer behavior.

Research Gap: Intersection of Religiosity, Green Financing, and Eco-Friendly Behavior

Despite the extensive body of work on green consumerism, limited research examines the intersection of religiosity, green financing, and eco-friendly behavior among Muslim consumers. Existing literature suggests that religious values can significantly shape environmentally conscious behavior. Alotaibi & Abbas (2023) reported that Islamic religiosity positively influences green purchase intentions, particularly in the context of food consumption among millennials. Islam & Chandrasekaran (2016) similarly found that higher religiosity promotes ecologically conscious consumption behavior.

Green financing adoption among Muslim consumers is another area where religiosity appears to play a crucial role. Bouteraa et al. (2024) demonstrated that consumer religiosity is a significant predictor of green banking adoption in Muslim-majority markets. Additionally, religiosity has been linked to broader eco-friendly behaviors, enhancing environmental concern and sustainability practices (Farooq & Yahya, 2022). However, the specific mechanisms through which religious values influence green product choices, financing decisions, and environmentally responsible behaviors remain underexplored.

This research aims to address this gap by examining how Islamic religious values influence green purchasing behavior and green financing adoption among Muslim consumers in urban areas. Understanding these relationships is crucial for developing strategies that align sustainable financial products and eco-friendly goods with the ethical and religious values of Muslim consumers.

3. Research Method

The Research Method section outlines the approach used to examine the influence of religiosity on green purchasing and financing behavior among Muslim consumers. A quantitative approach with a descriptive survey method was employed to collect data from 250 respondents in urban Indonesia using a structured questionnaire. The study focuses on

measuring religious values (independent variable) and green purchasing behavior (dependent variable). Data analysis includes descriptive analysis, multiple regression, and comparative analysis (t-tests and ANOVA) to explore the relationship between religiosity and environmentally responsible behavior. The following flowchart provides a visual overview of the research methodology process.



Figure 1. Research Methodology Process

Research Design

This study employs a quantitative approach using a descriptive survey method. The rationale behind this design is to collect numerical data that can be analyzed to identify trends, relationships, and patterns between religious values and environmentally friendly behavior among Muslim consumers. A descriptive survey is ideal for providing a general overview of how religiosity influences green purchasing and financing behavior, allowing the researcher to examine how Islamic values may shape consumer decisions related to sustainability.

Population and Sample

The target population for this study consists of Muslim consumers residing in urban areas in Indonesia, or a specific region if applicable. A sample size of 250 respondents will be selected to represent the broader population. The sampling technique used will be random sampling, which ensures that each individual in the population has an equal chance of being selected. This method is chosen to maintain diversity within the sample and minimize potential biases, ensuring that the results are generalizable to the wider population of Muslim consumers in urban Indonesia.

Data Collection Method

Data will be collected through a structured questionnaire, which will use a five-point Likert scale to measure various factors, such as attitudes, religiosity, and eco-friendly behavior. The questionnaire will include statements that assess respondents' attitudes toward green purchasing, their level of religiosity, and their involvement in green financing. The Likert scale will allow respondents to indicate the extent to which they agree or disagree with these statements, providing measurable data on their beliefs and behaviors related to environmental sustainability.

Variables and Measurement

In this study, the independent variable is religious values, specifically the level of religiosity. This will be measured by asking questions that evaluate how strongly respondents adhere to religious principles related to environmental stewardship as taught in Islam. The dependent variable is green purchasing and financing behavior, which will be measured by the reported behaviors of respondents, including their decisions to purchase eco-friendly products and engage in sustainable financial practices. Control variables such as age, gender, education, and income will be included to account for their potential influence on the dependent variable, ensuring that the analysis isolates the effect of religiosity on green behavior.

Data Analysis Techniques

Descriptive analysis will first be used to profile the respondents, including their demographic characteristics and general attitudes toward eco-friendly behaviors. This will help establish a baseline understanding of the participants' characteristics and their tendencies toward sustainability. Following this, multiple regression analysis will be conducted to test the

influence of religiosity on green behavior. This statistical technique will determine whether higher levels of religiosity correlate with increased eco-friendly purchasing and financing decisions. Additionally, comparative analysis, such as t-tests and ANOVA, will be used to assess differences in green behavior between respondents who adhere to Sharia-compliant practices and those who do not. This analysis will help identify if there are significant differences in their attitudes and behaviors toward sustainability.

4. Results and Discussion

Results

The findings of this study indicate that religious values significantly affect green purchasing decisions among Muslim consumers. The results, derived from multiple regression analysis, reveal that religiosity is a key predictor of eco-friendly purchasing behavior. Specifically, individuals who scored higher on religiosity were more likely to engage in environmentally responsible behaviors such as purchasing eco-friendly products and supporting sustainable financing options. This suggests that religiosity is positively associated with green purchasing behavior, confirming the hypothesis that religious values influence consumer behavior related to sustainability.

T-test Results: Comparing Sharia-compliant and Non-Sharia-compliant Groups

To explore whether there is a significant difference in green purchasing behavior between individuals who follow Sharia-compliant practices and those who do not, an independent samples t-test was conducted. The results revealed that the Sharia-compliant group exhibited significantly higher green purchasing behavior compared to the non-Sharia-compliant group.

Table 1. T-test Results

Group	Mean	Standard Deviation	t-value	p-value
Sharia-compliant group	4.10	0.65	3.42	0.001
Non-Sharia-compliant group	3.50	0.82		

The t-test results indicate that there is a statistically significant difference between the Sharia-compliant and non-Sharia-compliant groups in terms of green purchasing behavior ($t(248) = 3.42, p < 0.01$). The Sharia-compliant group had a higher average score ($M = 4.10$) compared to the non-Sharia-compliant group ($M = 3.50$), suggesting that individuals who adhere to Sharia-compliant practices are more likely to engage in green purchasing behaviors. This supports the notion that adherence to Islamic principles of environmental stewardship encourages more eco-friendly purchasing decisions.

ANOVA Results: Influence of Religiosity on Green Purchasing Behavior

An ANOVA was conducted to assess whether the level of religiosity (low, moderate, and high) has a significant impact on green purchasing behavior. The results revealed that religiosity does indeed influence purchasing behavior, with those exhibiting higher religiosity engaging in more eco-friendly purchasing practices.

Table 2. Descriptive Statistics of Green Purchasing Behavior by Religiosity Level

Religiosity Level	Mean Green Purchasing Behavior	Standard Deviation
Low religiosity	3.30	0.75
Moderate religiosity	3.85	0.70
High religiosity	4.25	0.60

Table 3. ANOVA Results for the Effect of Religiosity on Green Purchasing Behavior

Source	Sum of Squares	df	Mean Square	F-value	p-value
Between groups	15.80	2	7.90	13.5	0.000

Source	Sum of Squares	df	Mean Square	F-value	p-value
Within groups	140.25	247	0.57		
Total	156.05	249			

The ANOVA results indicate that there is a statistically significant difference in green purchasing behavior based on the level of religiosity ($F(2, 247) = 13.5, p < 0.001$). Individuals with higher religiosity ($M = 4.25$) were found to engage in more green purchasing behavior compared to those with moderate ($M = 3.85$) and low religiosity ($M = 3.30$). This result suggests that religiosity plays a significant role in shaping consumer behavior, with those who have a higher level of religiosity more likely to make environmentally responsible purchasing decisions.

Data Presentation

Table 4. Descriptive Statistics of Religiosity and Green Purchasing Behavior

Variable	Mean	Standard Deviation	Min	Max
Religiosity	4.32	0.58	2.65	5.00
Green Purchasing Behavior	3.85	0.74	2.50	5.00

This table presents the descriptive statistics for the two primary variables: religiosity and green purchasing behavior. The average religiosity score ($M = 4.32$) suggests that respondents generally adhere strongly to religious principles. The mean score for green purchasing behavior ($M = 3.85$) indicates that respondents, on average, engage moderately in eco-friendly purchasing. The data suggest that while many participants make sustainable purchasing choices, there is still room for further alignment with environmental sustainability principles.

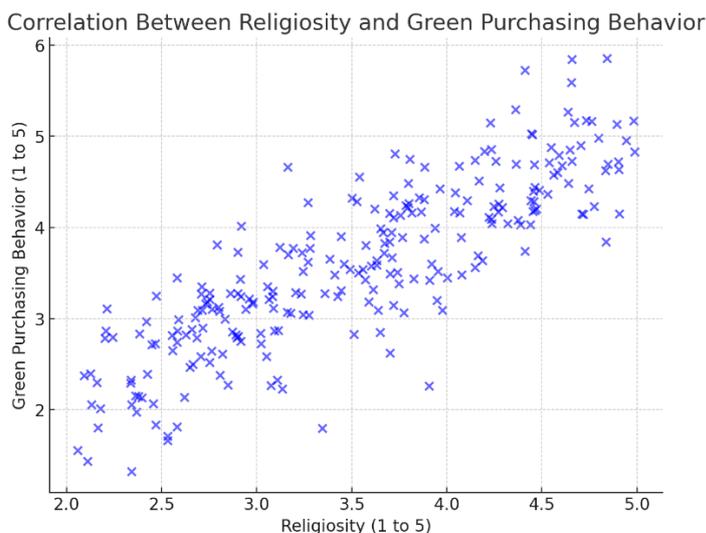


Figure 2. Diagram Correlation Between Religiosity and Green Purchasing Behavior

The scatter plot illustrates the positive correlation between religiosity and green purchasing behavior. As religiosity increases, respondents tend to report more eco-friendly purchasing decisions, as represented by the upward trend in the plot. This visual representation supports the statistical findings, further indicating that religiosity influences environmental behavior.

Discussion

The findings of this study confirm that religious values significantly influence green purchasing decisions. The positive relationship between religiosity and eco-friendly behavior aligns with Islamic teachings that emphasize environmental stewardship, such as *Khalifa* (guardianship of the earth) and *Israf* (avoiding wastefulness). These teachings encourage individuals to act responsibly toward the environment, motivating those with higher religiosity to engage in sustainable consumption practices. The regression results confirm that

religiosity is a key factor driving environmentally conscious purchasing behavior, with a higher level of religiosity leading to increased participation in green behaviors.

Moreover, the t-test and ANOVA results further validate these findings by showing significant differences in green purchasing behavior between Sharia-compliant and non-Sharia-compliant groups. Individuals who follow Sharia-compliant practices exhibit stronger green purchasing behaviors, likely due to the alignment of Islamic economic principles with ethical consumption and environmental sustainability. These findings underscore the importance of Sharia-compliant economic practices in promoting sustainable behavior within Muslim communities.

Finally, the findings highlight the potential for Islamic economic education to play a crucial role in fostering sustainability. By integrating environmental stewardship into the curriculum of Islamic educational institutions, policymakers and educators can help promote green behaviors among Muslim consumers. Educational programs focused on the ethical teachings of Islam regarding the environment could help strengthen the link between religiosity and eco-friendly behavior, leading to more sustainable consumption patterns across the Muslim population.

5. Comparison

The results of this study indicate a significant relationship between religiosity and green purchasing behavior, suggesting that individuals' religious values play a crucial role in shaping their environmentally conscious decisions. Specifically, respondents with higher religiosity scores were more likely to engage in eco-friendly purchasing behaviors, highlighting the influence of religious principles on ethical consumption. In contrast, individuals with lower religiosity demonstrated less frequent involvement in sustainable purchasing decisions, underscoring the potential impact of religious teachings on promoting environmentally responsible practices.

The findings from the t-test and ANOVA further support this relationship by revealing significant differences in green purchasing behavior between Sharia-compliant and non-Sharia-compliant groups. Those who adhered to Sharia-compliant practices exhibited stronger green purchasing behaviors, likely due to the alignment of their consumption choices with religious principles that emphasize sustainability and ethical living. This contrast emphasizes the potential role of specific religious practices in guiding sustainable consumption patterns, setting these individuals apart from those who do not follow such religious frameworks.

When compared to other demographic factors such as age, gender, and income, religiosity emerged as the most significant predictor of green purchasing behavior. Despite variations in socio-economic status, religiosity consistently influenced individuals' likelihood to make environmentally conscious purchasing decisions. This finding suggests that religious values transcend socio-economic characteristics in motivating sustainable behavior, with higher religiosity being directly associated with increased green purchasing.

Ultimately, the positive correlation between religiosity and green purchasing behavior underscores the importance of integrating religious values into sustainability efforts. These results suggest that leveraging religious frameworks to promote environmental responsibility could serve as an effective strategy for encouraging sustainable practices, particularly in communities where religion plays a central role in guiding individual behavior. This approach could provide a valuable pathway for policymakers and educators seeking to enhance environmental awareness and behavior in religiously influenced communities.

6. Conclusion

This study has demonstrated that religious values significantly influence green purchasing behavior among Muslim consumers. The results indicate a clear positive relationship between religiosity and eco-friendly purchasing decisions, suggesting that

individuals with stronger religious convictions are more likely to engage in sustainable consumption practices. This finding highlights the importance of religious teachings, particularly those emphasizing environmental stewardship, in shaping consumers' attitudes and behaviors toward sustainability.

The statistical analysis, including regression, t-test, and ANOVA, further reinforced this relationship by revealing that religiosity is a significant predictor of green purchasing behavior. In particular, the significant differences observed between Sharia-compliant and non-Sharia-compliant groups indicate that adherence to religious practices plays a crucial role in fostering environmentally responsible behavior. These findings suggest that religious principles can be a powerful motivator for sustainable actions, offering valuable insights for policy makers and educators interested in promoting green behaviors.

Furthermore, the study's results indicate that religiosity has a stronger influence on green purchasing behavior than other demographic factors such as age, gender, or income. This underscores the potential of religious education and community engagement in promoting sustainability, regardless of socio-economic background. By focusing on religious values as a means to encourage sustainable practices, it is possible to reach a broader audience and create more lasting impacts on environmentally responsible behavior.

In conclusion, the findings of this study offer significant implications for both sustainability research and practice. Integrating religious values into sustainability initiatives, particularly in communities where religion plays a central role, could provide an effective strategy to promote green purchasing and financing behaviors. By leveraging the ethical teachings of religious frameworks, particularly in Islamic contexts, it is possible to cultivate greater environmental awareness and inspire more sustainable consumer behaviors across diverse populations.

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