RELIGIOSITY AS CONSIDERED IN GREEN PURCHASE INTENTION AMONG MUSLIM CONSUMER

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Article history

Abstract

Introduction to The Problem: Indonesia has shown strengthening figures in world Sharia economic and financial reports in recent years. This encourages studies on Muslim consumer behavior to be sustainable. This article provides an overview of research on the behavior of Muslim consumers who are committed to environmental issues and are aware of religion. Previous research has focused primarily on green consumer behavior and reported mixed findings, depending on the knowledge background.

Purpose/Objective Study: As an extension of previous research, this study will reveal the role of religiosity in impacting green commitment (GC) and purchasing intention.

Design/Methodology/Approach: A total of 296 respondents' data was collected based on purposive sampling and analyzed through structural equation modelling (SEM) with Smart PLS version 3.

Findings: The results show that religiosity influences GC and green purchase intention (GPI) and GC's role in mediating the relationship between religiosity and GPI. Future research requires deeper investigation regarding the number and distribution of samples to help better generalize the findings.

Paper Type: Research Article

Keywords: Religiosity; green commitment; green purchase intention; muslim consumer.

INTRODUCTION

Sensitivity and controversial issues are why marketing and consumer studies often ignore their religious topics (Islam & Chandrasekaran,

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2019). However, recently, there has been increasing scientific interest in the role of religion in marketing and consumer behavior studies (Abror et al., 2020; Anuar et al., 2012; Cohen et al., 2005; Islam & Chandrasekaran, 2019; Rahman et al., 2015). Understanding religion is very important because it provides a philosophical framework or worldview that informs consumers' belief systems and shapes their values, which in turn helps shape consumer tastes and preferences (Huda, 2016). Religion influences it directly by establishing rules of behavior and indirectly by contributing to the formation of the values and attitudes of its adherents.

Historically, Islam has developed rapidly in regional economies and successfully competed in global trade. Economic development, globalization, international migration, the growing Muslim lifestyle as well as consumerism driven by religion are increasing. This phenomenon is a factor that results in increased demand for products and services related to the Islamic religion (Randeree, 2020). Islam is a comprehensive and universal religion, and its values are relevant to be practiced daily, including in terms of sustainable consumption and being pro-environment. On the one hand, Indonesia, one of the countries with the largest Muslim population in the world, is a strategic locus for studying consumer behavior. One of the cities in Indonesia with a Muslim majority exceeding 90 percent is Banjarmasin.

Previous research has examined how purchase intentions are reviewed. For example, Al Hadi and Budi (2022)concluded that marketing strategy is a significant factor in provoking purchase intention. Likewise, Chen & Chang (2012) research shows that knowledge, caring attitude, and environmental image influence purchase intention. Meanwhile, studies around the GC in the relationship between religiosity and GPI still need to be completed. Commitment is essential to relationship marketing management (Alkadash et al., 2023; Badrinarayanan & Ramachandran, 2024; Yu et al., 2023). Commitment can be evaluated as a series of needs to maintain beneficial relationships in a business-to-consumer context (Octavini et al., 2023). However, research showing the role of GC in bridging religiosity and GPI of Muslim consumers has not been sufficiently proven.

Religiosity in consumer literature is still the nethermost, even in the 1980s, when some researchers considered it a taboo. Mokhlis (2009) agrees with the opinion of Hirschman (1983), who identified that researchers need to be made aware of the relationship between religion and consumption behavior. Religion is considered a sensitive topic and not free to be discussed. For these reasons, some are still relevant, but others are no longer. The many religious issues prove this confer in public places. For this reason, this study tries to fill the gap in the literature by further exploring the role of GC in the relationship between religiosity and GPI in Muslim consumers.

Theory of Planned Behavior (TPB)

TPB was developed by Ajzen (1988) in 1985, and until now, it has been widely adopted to explain and predict consumer behavior. TPB is applied to elucidate the relationship between relevant factors influencing consumer behavior (Setiawan et al., 2020). TPB is a development of the Theory of Reasoned Action (TRA). The main difference between TRA and TPB is that one additional variable influences intention, and that variable is perceived behavioral control (Ajzen & Sexton, 1999). This research aims to understand a strong relationship between intention and behavior, and this research requires perceived behavioral control that specifically builds consumer behavior. For this reason, in supporting the maintenance of a sustainable environment, GC is defined as a perception that can control consumer behavior. The TPB model is expected to clarify the relationship between GC, religiosity, and GPI. The greater a person's commitment, the greater their purchase intention.

Relationship Religiosity and Green Commitment

Islamic spirituality and theological studies, which advocate an uninvolved and more intuitive concept of spirituality, are fundamental. Because the principles of religiosity involve belief as the main element of the soul and mind, the attitudes and core of the heart must be more oriented to following God's involvement so that mental and spiritual aspects become essential for human morals (Huda et al., 2019).

The role of controlling the heart, in this case, the construction of a person's soul, must be considered, especially in embedding religious commitment in humans. As a result, the role of religiosity in Muslims will increase the essential value of human life. In particular, the way to achieve religiosity is to promote all beliefs through an understanding of science, which cannot be separated from ethical values (Sardar, 1996).

Meanwhile, GC is also part of the ethics and morals of consumer awareness of the impact of consumption behavior on environmental sustainability (Todd, 2004). Previous research shows a positive relationship between religiosity and organizational commitment (Farrukh et al., 2016). Even though this study has a different context, theoretically, the better a consumer's religiosity, the better their commitment to the environment, this is shored up by the value of Al Quran as a considered view of humans related to the environment. Islam teaches that humans and nature maintain a balance with each other as a manifestation of their faith as servants (Wahyudi, 2012). For this reason, this research has the following hypothesis:

H1: Religiosity has a positive effect on Green Commitment (GC)

Relationship Religiosity and Green Purchase Intention

Religiosity is not a value of humans, but it is a value based on faith obtained from scriptures such as the Al Quran and Hadith. The Quran is a

holy book that can guide Muslims to social life in order to achieve eternal life after death (Hassan, 2014). However, religion is very personal, and consumer behavior will be influenced depending on the individual's level of piety or commitment to his religion. For Abdullah et al. (2021), religion is sensitive for Muslims in general, but to a certain extent, it depends on their level of devotion or religiosity. Halder et al. (2020) agree that ethical and moral issues confine green consumers. Meanwhile, religiosity can guide followers to distinguish between right and wrong regarding their behavior(Hosen, 2019). Based on this conception, religiosity can undoubtedly be an antecedent of consumer behavior. Previous research has found a connection between religiosity and consumer behavior, as Mokhlis (2009) concluded. The research revealed that shopping orientation factors, such as quality consciousness, impulsive shopping, and price consciousness, were related to religiosity. For this reason, he suggested that religiosity be included as a possible determinant of shopping orientation in consumer behavior models (Mokhlis, 2006, 2009). For this reason, the hypothesis of this research is:

H2: Religiosity has a positive effect on Green Purchase Intention (GPI)

Relationship Green Commitment and Green Purchase Intention

Commitment refers to a strong desire to maintain a valued relationship. Sun et al. (2022) confirm that commitment is integral to a successful long-term relationship. Research by Anora et al. (2024) also reveals that commitment is a predictor that can influence behavior. Commitment is one of the most essential variables to build long-term relationships in a market (Khodabandeh & Lindh, 2021). Through commitment, customers will perceive that they have a strong bond with a product, and this feeling appears to play an essential role in conserving customer relationships (Jamshidi & Rousta, 2021). Therefore, consumer commitment strengthens their relationship with the products they appreciate. So, positive commitment will lead to future purchases (Quero & Ventura, 2015). Furthermore Wang et al. (2019) suggest that companies should be able to manage their customers' commitment because it is one of the factors that can influence consumer buying interest. Future purchasing will lead to customer loyalty, but customer engagement needs to be indicated. In relationships, customer commitment plays an essential role in decisions and future activities such as purchase intentions, this also applies to environmentally friendly behavior (Sun et al., 2022). Thus, the impact of GC on GPI is hypothesized as follows:

H3: Green Commitment has a positive effect on Green Purchase Intention

Relationship Religiosity, Green Commitment and Green Purchase Intention

Religiosity is an individual's preferences, emotions, beliefs, and actions that refer to existing religions (Salam et al., 2019). Religiosity in

consumer research can be defined as simply a belief in God that can guide human behavior in making purchasing decisions (Dinh et al., 2022). At the individual level to community groups, religion often acts as an institution that significantly builds ways of thinking, behaving, and living (Agarwala et al., 2019; Suhartanto, 2019)

A marketer has to consider their offerings carefully when targeting specific religious groups. Due to the perspective of social systems theory, religion is an expression of the relationship between humans and God. The religious expressions carried out by these individuals accumulate in many communications within a particular society (Ottuh & Jemegbe, 2020). While religion does not significantly influence consumer behavior in China, this might happen since the majority of the population is communist (L. Wang et al., 2020).

Researchers acknowledge that this religious expression is reflected in life ideals that influence their behavior and attitudes (Woiwode et al., 2021). On the other hand, religiosity indicates a person's adherence to religious practices in daily life. In the same vein, Dewi et al. (2020) argue that religiosity is belief and loyalty to fulfill the rules set by God. In other words, religiosity shows the level of commitment to a religion. Their commitment to divine laws can influence their decision to select and utilize a good or service (Suhartanto et al., 2021). For this reason, this research hypothesizes that religiosity can influence GC and GPI, where GC acts as a mediator variable that connects religiosity and GPI.

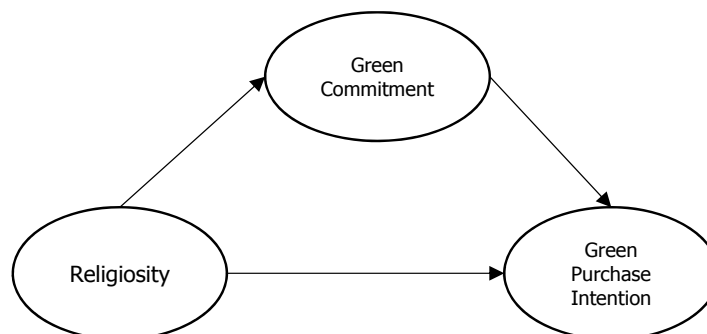**H4:** GC is able to mediate the relationship between Religiosity and GPI

Figure 1. Research Framework

METHODOLOGY

This research examines the relationship between religiosity and GPI among Muslim consumers. Apart from that, this research will explain the mediating role of GC in the connection between religiosity and GPI. In this examination, researchers collected 304 respondents. However, based on the purposive sampling, 296 respondents fit the criteria (Muslim consumers who use green products) with the profile in the table below. The sample size follows the minimum sample recommendation

proposed by Hair et al. (2017), which is ten times the indicators (10 x 12) and equals 120 minimum samples.

This study employs a GC variable adopted from research by Hojnik et al. (2020) related to commitment to protecting the environment, reducing waste and costs, and achieving a healthier life. Meanwhile, the religiosity variable was adopted from Minton et al. (2022), which contains awareness of the five daily prayers, sunnah fasting, feelings of fear of Allah, using the Al Quran and Hadith as a guide for life and belief in death. Lastly, Mohd Suki (2016) adopted consumer purchase intention variables related to concern, benefits, and environmental safety. All variables are measured on a 1-5 Likert scale, where 1 indicates strong disagreement, and 5 indicates strong agreement.

Researchers utilized Google Forms because it is efficient and can be sent to friends via WhatsApp messages who might be interested in purchasing green products in Banjarmasin. Banjarmasin was chosen as the research location because its population is predominantly Muslim, more than 90 percent, and Banjarmasin is a city dedicated to achieving environmental sustainability. This research applies structural equation modeling (SEM). SEM is a model commonly used in marketing studies. Because it simultaneously reflects a theoretical connection of observed and latent variables (constructs) and a general statistical technique, SEM is a versatile and powerful tool for addressing various substantive and methodological problems (Chin et al., 2008). Additionally, Sarstedt et al. (2020) concluded that composite-based SEM methods such as partial least squares (SEM-PLS) are the preferred and superior approach when estimating mediation process models.

Considering this research utilizes the statistical tool SEM-PLS with the SmartPLS version 3 to ascertain the relationships between variables as well as the validity and reliability of the constructs. SmartPLS version 3 is applied because of its user-friendly features and bootstrap analysis, which generates significance tests and parameter estimates (Becker et al., 2023).

RESULTS AND DISCUSSION
Result

There are two stages for this research, according to the above method. First, the average variance extracted (AVE), outer loading Crobach's alpha (CA), and composite reliability (CR) values are computed to assess the validity and reliability of the research construct. Table 2 shows that the loading factor (LF) value is more significant than 0.6, indicating that no items were eliminated because they accurately reflected the construct measurement.

Table 1. Profile Respondent

Data	Frequency	Percentage
Gender		
Male	122	41%
Female	174	59%
Occupation		
Teacher/Lecturer	40	14%
Employee	95	31%
Students of University	67	23%
Civil servants	34	12%
Self-employed	60	20%
Income		
< Rp 2 m	57	19%
Rp 2 m - Rp 3.9 m	91	31%
Rp 4 m - Rp 5.9 m	92	31%
> Rp 6 m	56	19%
Age		
18-25 years	127	43%
26-33 years	125	42%
34-41 years	36	12%
Above 41 years	8	3%
Education		
Senior High School	127	43%
D3	26	9%
Bachelor degree	114	38%
Master degree	27	9%
Doctoral degree	2	1%

Similarly, the value of AVE exceeds 0.6. The variable's construct is good if it can accurately reflect the indicators it measures, as indicated by a higher AVE value. The variable's value ranges from 0 to 1. Thus, in Smart PLS, AVE is a crucial metric to assess and examine. They are all greater than 0.7, following the CR and CA values. Statistically, the research variables are valid and reliable.

Table 2. The measurement model's result

Construct	Items	LF	AVE	CR	CA
Green Commitment	KRL1	0.900	0.775	0.932	0.903
	KRL2	0.870			
	KRL3	0.863			
	KRL4	0.888			
Religiosity	Rel1	0.911	0.771	0.944	0.926
	Rel2	0.851			
	Rel3	0.880			
	Rel4	0.854			
	Rel5	0.892			
Green Purchase Intention	GPI1	0.937	0.798	0.922	0.872
	GPI2	0.845			
	GPI3	0.896			

Meanwhile, this study tested discriminant validity to obtain other valuable additional information. It is widely acknowledged that discriminant validity is necessary for examining the connections between latent variables. One of the most dominant is cross-loading. Although Henseler et al. (2015) claim that cross-loading is less restrictive than the Fornell-Larcker criterion, prior experts like Barclay et al. (1995), Chin (1998, 2009); Gefen & Straub (2005) and J. H. Hair et al., (2010) still advise against it. The table below shows that the values in bold are greater than those on the right and left sides. This shows that the discriminant validity value is acceptable.

Table 3. Cross Loading

	Green Commitment	Green Purchase Intention	Religiosity
GPI1	0.880	**0.937**	0.893
GPI2	0.821	**0.845**	0.812
GPI3	0.857	**0.896**	0.864
KRL1	**0.900**	0.862	0.858
KRL2	**0.870**	0.822	0.832
KRL3	**0.863**	0.827	0.852

	Green Commitment	Green Purchase Intention	Religiosity
KRL4	**0.888**	0.854	0.863
Rel1	0.862	0.876	**0.911**
Rel2	0.825	0.797	**0.851**
Rel3	0.855	0.863	**0.880**
Rel4	0.850	0.820	**0.854**
Rel5	0.853	0.853	**0.892**

The second stage is a bootstrapping procedure with 500 subsamples to facilitate computing all research data. The aim is to test the significance value and path coefficients (Chin, 2009). The analysis results indicate that GC can elucidate 0.935 (93.5 percent) of the variances of religiosity and 0.932 (93.2 percent) of the variance of green purchase intention is explained by religiosity. The 93 percent figure shows it is solid and substantive (Hair et al., 2018).

In order to calculate the relevance ranking, researchers also evaluated the size of the standardized coefficients based on the test results above. Because the f square helps rank predictors according to their explanatory importance, researchers discovered that the f square effect size captures the R square impact of a predictor. Ramayah et al. (2018) indicates that an f-square value of 0.02 indicates small, 0.15 indicates moderate, and 0.35 indicates vital. Table 4 below displays the research's f-square value.

Table 4. Effect Size

Exogenous Latent Variable	(f^2)	Effect Size
Religiosity	0.288	Moderate Effect
Green Commitment	0.172	Moderate Effect

In the meantime, the sample covariance matrix and the implied covariance matrix of a model are compared using the model fit criterion; the closer the distance, the better the fit (Guenther et al., 2023). This study employs the Standard Root Mean Square (SRMR) value measurement of 0.058 to assess model fit. According to Hair et al. (2017), this value denotes a good fit. In order to help researchers determine the influence relationship between variables, the path coefficient results are displayed in the table below. This coefficient describes the results of the t statistics and p values.

Table 5. Path Coefficient

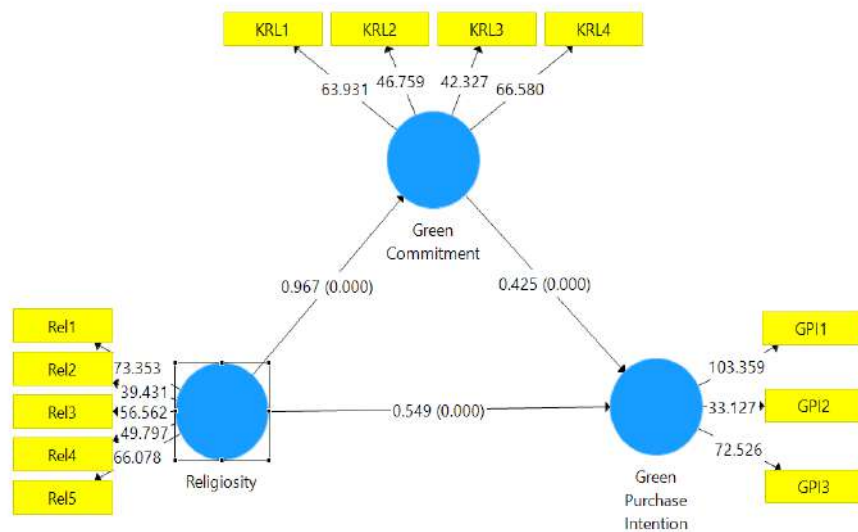| Hypothesis	Connection	Beta	t value	P value	Result
H1	Religiosity → GC	0.967	166.334	0.000	Accepted
H2	Religiosity → GPI	0.549	6.607	0.000	Accepted
H3	GC → GPI	0.425	5.157	0.000	Accepted
H4	Religiosity→ GPI (Mediated by GC)	0.411	5.080	0.000	Accepted

Figure 2. Validated Model

Analysis

Table 5 shows that all of the hypotheses are accepted since the p-value is less than 0.05. According to the first hypothesis, there is a significant and positive correlation between religiosity and GC, as indicated by the beta value of (0.967) and p-value of 0.000. According to this correlation, increasing religiosity increases consumers' dedication to the environment. As a result, the first hypothesis is accepted, and the findings also support earlier studies (Arli & Tjiptono, 2017; Farrukh et al., 2016; Hwang, 2018). The results of this study also indicate a connection between religious belief and organizational commitment. In conclusion, this research offers empirical evidence that the influence of religion on human behavior is inextricably linked despite the differences in context. Distinguishing religion from human conduct is akin to separating the soul from the body.

The discovery of a connection between religiosity and GC contributes to our understanding of the characteristics of Muslim customers in

Banjarmasin, including their knowledge, awareness, and actions toward the environment. The more a customer believes in their religion and practices acts of worship like fasting and prayer, the more environmentally conscious they will be. This dedication is demonstrated by the desire to preserve health, avoid wasting money, and protect the environment. This is in line with the teaching of Surah Al A'raf verse 31 of the Al Quran, which states that excessive consumption is inappropriate.

The second hypothesis, according to which there is a strong positive correlation between religiosity and GPI, is also supported by this research. These findings support the conclusion of Alotaibi & Abbas (2023), Islam & Chandrasekaran (2016), and Qureshi et al. (2023) that an individual's emotions have a connection to Islamic teachings. This means that religion is a powerful predictor of behavior.

Islamic teachings require a Muslim to take responsibility for all of his deeds. Islam teaches people to be obedient, polite, disciplined, and helpful (Siyavooshi et al., 2019). In order to preserve the environment and natural resources, religious awareness and guidance regarding green consumption are crucial, claims Hasnah Hassan (2014). Human ignorance is the root cause of many environmental issues. In actuality, this conduct goes against what Islam teaches. According to Surah al Qasas, 28, Verse 77, Allah SWT has made environmental protection a religious duty.

Furthermore, this research proves that the third hypothesis is also accepted. The relationship between GC and GPI is proven to be positive and significant. This is proven by the beta value of 0.427 and p-value <0.05. This finding is inversely proportional to that concluded by Khodabandeh & Lindh (2021), but it is in line with previous research revealed by Chen et al. (2022), Quero & Ventura (2015), Sun et al. (2022). Thus, these findings mean that the higher the consumer's commitment to green products, the higher their interest in purchasing them.

Commitment is a consumer's emotional or psychological attachment to a product. This is considered a belief in a sustainable relationship worth maximizing efforts to maintain (Byun & Dass, 2015). Commitment's importance can also drive consumer loyalty and repeat purchases (Amine, 1998). In other words, commitment describes the bond between a customer and a particular product, expanding its impact on repeat product purchases.

In order to fill the gap in previous literature on the relationship between religiosity and GPI, this study examines the mediating role of GC in the relationship between religiosity and GPI among Muslim consumers. Research results have confirmed this role. GC has a function in mediating the relationship between religiosity and GPI. This is proven by the beta value of 0.411 and p-value <0.05, which means positive and significant. The green commitment relationship demonstrates its ability to link religiosity and GPI as a mediator (Chen et al., 2022).

From the findings above, the direct relationship between religiosity and GPI is positive and significant, so the part that GC played becomes complementary partial mediation (Nitzl et al., 2016). Complementary partial mediation is part of partial mediation, which, in this case, has direct and indirect effects. This mediating influence accompanies the positive direct influence (Sidhu et al., 2021).

Richter et al. (2022) attached that complementary produced a new point of view regarding the relationship mechanisms that would explain other factors that lead to success. In this case, GC becomes a variable that can be relied on to explain the success of GPI.

CONCLUSION

This study examines the relationship between GPI and Muslim consumer behavior and religiosity. In addition, GC is examined in this study as a mediating factor affecting purchase intentions. The study's findings indicate that religiosity and GPI have a significant positive relationship. The relationship between religiosity and GPI is mediated in part by GC. In addition, this study discovered that religion significantly positively affects GC and that GC significantly positively affects GPI. Therefore, GC uses complementary partial mediation.

Additionally, this research suggests that customers with high religious awareness will be highly committed to preserving what they value. Consumers' positive commitment will significantly influence their desire to purchase a product.

According to this research, producers should be able to offer incentives to promote consumer religiosity, which in turn fosters environmental commitment. However, because of the small sample size, it is challenging to generalize these findings. Subsequent studies should offer sufficient sample sizes and investigate more targeted pledges to encourage eco-friendly behavior.

Despite these limitations, the study provides to the body of literature regarding the connection between Muslim consumer behavior and religiosity. The relationship between consumer religiosity and consumption behavior becomes more apparent in this study. Subsequent investigations into consumer values concerning religiosity can shed more light on consumer behavior.

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