

THE ROLE OF RELIGIOSITY ON SUSTAINABLE CONSUMPTION AND CONSUMER WELFARE AMONG MUSLIM CONSUMERS

M. Qashid Al Hadi

Universitas Islam Kalimantan Muhammad Arsyad Al Banjari Banjarmasin
Adhyaksa Street No. 2 Sungai Miai, Banjarmasin, Kalimantan Selatan
E-mail: mqoshidalhadi@uniska-bjm.ac.id

Abstract: Due to global challenges related to sustainability and environmental protection, Indonesian consumers, especially Muslims, are increasingly considering religiosity in their consumption decisions. This study aims to examine the role of religiosity on sustainable consumption and consumer welfare among Muslim consumers. Data were collected from 10 provinces in Indonesia with a majority Muslim population of 340 respondents. The results of the analysis through SmartPLS 3.0 show that extrinsic religiosity can moderate the relationship between sustainable consumption and consumer welfare. However, this is not the same as intrinsic religiosity which has a positive but insignificant relationship. Moreover, this study also found factors that build sustainable consumption, including product perception and consumer commitment to the environment among Muslim consumers in Indonesia. The findings suggest marketers to focus on strategies that integrate consumer religiosity and green product perceptions to support sustainable consumption. Marketers also need to educate consumers about green products for the sake of prosperity.

Keywords: Sustainable Consumption, Consumer Welfare, Religiosity

Abstrak: Masalah tantangan global terkait keberlanjutan dan perlindungan lingkungan, konsumen di Indonesia, khususnya dari kalangan Muslim, semakin mempertimbangkan faktor religiusitas dalam pengambilan keputusan konsumsi mereka. Penelitian ini bertujuan untuk menguji peran religiusitas terhadap konsumsi berkelanjutan dan kesejahteraan konsumen di kalangan konsumen Muslim. Data dikumpulkan dari 10 provinsi di Indonesia dengan populasi mayoritas Muslim sebanyak 340 responden. Hasil analisis melalui SmartPLS 3.0 menunjukkan bahwa religiusitas ekstrinsik dapat memoderasi hubungan antara konsumsi berkelanjutan dan kesejahteraan konsumen. Namun, hal ini tidak sama dengan religiusitas intrinsik yang memiliki hubungan positif namun tidak signifikan. Lebih dari itu, penelitian ini juga menemukan faktor-faktor yang membangun konsumsi berkelanjutan, termasuk persepsi produk dan komitmen konsumen terhadap lingkungan di kalangan konsumen Muslim di Indonesia. Temuan ini menyarankan pemasar untuk fokus pada strategi yang mengintegrasikan religiusitas konsumen dan persepsi produk hijau untuk mendukung konsumsi berkelanjutan. Pemasar juga perlu mengedukasi konsumen mengenai produk ramah lingkungan demi kesejahteraan.

Keywords: Komsumsi Berkelanjutan, Kesejahteraan Konsumen, Religiositas

INTRODUCTION

It is hard to deny that global sustainability issues have raised public awareness of changes that can be detrimental to human activities (Wasaya et al., 2021). People are increasingly concerned about environmental issues, such as global warming, ozone depletion, and habitat destruction (Lee et al., 2010). For this reason, the study of welfare and sustainable consumer behavior is an interesting topic for academics, practitioners, and policy makers (Hojnik et al., 2020; Mont & Plepys, 2008; Pancer & Handelman, 2012).

This research is motivated by the phenomenon of Muslim consumption behavior which is bound by religious rules. Where the Qur'an acts as a guideline that contains the values of life including consumption as stated in Surah al-A'raf verse 31. In addition, research on consumer welfare behavior that links it to sustainable consumption interests in the context of Muslim consumers is still very limited. In fact, Islam not only requires a good relationship between humans and their God but also with their environment. This is reinforced by previous research where religion has an important role in consumption behavior (Shah Alam et al., 2011; Tuhin et al., 2020).

The role of religion in shaping consumer behavior is considered important, because it can influence through the beliefs, values, rituals, and beliefs held by its adherents. Previous research notes that the level of religiosity, is the intensity of

one's belief in a religion, can lead to differences in observed consumer behavior. This confirms the relationship between marketing and religion, leading to the need for further exploration of the relationship in a systematic and direct manner.

Several previous relevant studies have explained the relationship between religion, green marketing, and consumer well-being behavior. Research by Brach et al., (2018) showed that positive perceptions of green products increase sustainable consumption, while Hojnik et al., (2020) found that barriers to green product adoption can reduce sustainable behavior. Mishra et al., (2021) identified that commitment to sustainability is closely related to consumer welfare behavior. However, the role of religiosity as a moderating factor in the relationship between sustainable consumption and consumer well-being remains largely unexplored, especially in the context of Indonesia, the world's largest Muslim-majority country.

Although previous research has shed light on the relationship between religion and marketing, research that comprehensively examines the role of religiosity in the relationship between sustainable consumption and consumer well-being behavior is still unclear. Several studies have explored the concept of green marketing and consumer well-being behavior, which generally show an increase in ecological awareness that results in an increase in consumer well-being behavior. Therefore, this study aims to fill the gap in

the existing literature, by exploring how religiosity can moderate the relationship between sustainable consumption and consumer welfare behavior. This study chooses Indonesia as the research location, where Indonesia is the country with the largest Muslim population in the world which has its own uniqueness compared to other countries.

To answer these questions, this study will develop hypotheses by adopting the Theory of Planned Behavior (TPB). TPB is a rational choice model that places interest as a direct psychological antecedent to behavior. TPB is a development of the Theory of Reasoned Action (TRA) which extends TRA by adding perceived behavioral control. This is due to the limitations of the TRA in explaining behavior when a person does not fully control his behavior (Ajzen, 1980, 2012; Hill et al., 1977).

This research will adopt the TPB to predict green intention or sustainable consumption. The decision to purchase or not to purchase green products is not entirely under the control of one's will. Control factors, such as product quality, time and money constraints, and product availability, can influence an individual's purchase intention. The TPB model argues that the intention to perform a particular behavior is a direct antecedent of that behavior. This means that the greater a person's intention to perform the behavior, the more likely he is to do it (Arshad et al., 2014; Devi Juwaheer et al., 2012; Ejiiofor et

al., 2019; Elseidi, 2018; Guerreiro & Pacheco, 2021).

This research exploration will be built on the TPB and also belief congruence theory which explains about a person's beliefs that can influence their behavior. This theory is needed by researchers because belief congruence theory provides a holistic theoretical framework and combines the values of a person's beliefs, interests and consumption habits (Minton et al., 2016, 2020).

Belief Congruence Theory states that there is a tendency to rate certain beliefs, subsystems, or belief systems in proportion to their degree of congruence with our own belief systems and, furthermore, a tendency to rate people in proportion to their degree of congruence (Ajzen & Sexton, 1999). They indicate beliefs, subsystems, or belief systems that correspond to our beliefs (Rokeach & Rothman, 1965). This is in line with the belief that a consumer has a desire to behave in accordance with his beliefs or values.

In terms of religion, it is not difficult to find values that serve as guidelines in influencing attitudes and behavior. The above reasons are commonly used in research related to consumer behavior and ethics, where religiosity always has a role in shaping or influencing consumption interest and behavior.

On the other hand, the general definition of marketing put forward by the American Marketing Association emphasizes that marketing practices contain elements of value for consumer

behavior, including elements of well-being. According to well-being can refer to consumer satisfaction in various life domains including: work situation, family, health, education, friends and colleagues, enjoyment of life, environment, community, spiritual life, politics, economic freedom and sovereignty, housing situation, cultural life, and social status.

Consumer well-being behavior refers to efforts to improve the quality of life through the benefits consumers receive, which can be influenced by various factors, including brand and consumer perceptions. Past research shows that the role of marketing managers is critical in building brands and responding to consumer complaints to improve consumer well-being. In addition, consumer empowerment contributes to improved well-being by strengthening consumer sovereignty. Religiosity, which reflects a person's level of commitment to their religion, can influence consumer behavior, both intrinsically (living religion) and extrinsically (using religion for specific purposes). This study will explore how religiosity, both intrinsic and extrinsic, can moderate the relationship between sustainable consumption and consumer welfare (Junaidi, 2021; Kaplan & Iyer, 2021; Mokhlis, 2006).

Sustainable consumption is a topic that involves dilemmas such as the conflict between consumer sovereignty and product distribution, which touches on various personal, political and economic interests. Nonetheless, this research focuses on sustainable consumption as an attempt to

understand consumer interest in green products. Purchase intention is the first step that drives consumers to make a purchase. Various factors such as awareness, advertising, brand image, and environmental behavior influence purchase intention towards sustainable products.

In this study, three variables will be measured to understand interest in sustainable consumption: perceptions of green products, barriers to going green, and consumer commitment to sustainability. Based on these variables, the hypotheses developed include: (1) Perceptions of green products affect sustainable consumption interest, (2) Barriers to going green affect sustainable consumption, (3) Consumer environmental commitment affects sustainable consumption, (4) Sustainable consumption affects consumer welfare, (5) Religiosity (intrinsic and extrinsic) moderates the relationship between sustainable consumption and consumer welfare.

METHOD

This study aims to examine the role of religiosity on sustainable consumption and consumer welfare among Muslim consumers in Indonesia. For this purpose, a quantitative approach was used by collecting data through a survey involving Muslim consumers in Indonesia, specifically in 10 provinces with a majority Muslim population. The number of respondents involved in this study was 340 people.

This research design is descriptive correlational, which aims to analyze the relationship between existing variables. The

main variables analyzed in this study include religiosity (intrinsic and extrinsic), sustainable consumption, and consumer welfare. This study also tests whether religiosity (both intrinsic and extrinsic) acts as a moderating variable in the relationship between sustainable consumption and consumer well-being.

The population in this study is Muslim consumers in Indonesia. The sample was purposively drawn using certain criteria that included consumers who have an understanding of sustainable consumption and the relevance of religiosity in their daily lives. The respondents involved came from 10 provinces in Indonesia with a representative distribution. Sampling was conducted randomly using stratified random sampling technique to ensure diversity among respondents.

The research instrument used was a questionnaire consisting of several sections. The first section measures the religiosity variable, which consists of two dimensions, namely intrinsic and extrinsic religiosity. The intrinsic religiosity dimension is measured by questions relating to religious beliefs and personal appreciation of religious teachings, while extrinsic religiosity is measured through questions relating to the use of religion for social and extrinsic purposes.

The second section measures sustainable consumption which includes consumers' perceptions of green products, barriers faced in adopting green consumption, and their commitment to

environmental sustainability. This dimension is measured through a five-point Likert scale, which includes statements measuring the extent to which respondents agree with the idea of green products and their willingness to purchase green products.

The third section measures consumer well-being, which includes overall life satisfaction, quality of life in various aspects such as health, family, work, and environment. The scale used to measure consumer well-being is also Likert-based.

Data collection was conducted through online and face-to-face questionnaire distribution. Online questionnaires were distributed through online platforms that could be accessed by respondents in various provinces, while face-to-face questionnaires were used to reach consumers who had more difficulty accessing digital platforms. Before the questionnaire was distributed, a pilot test was conducted to ensure the validity and reliability of the research instrument. This pilot test was conducted involving 30 respondents who had similar characteristics to the research sample.

The collected data will be analyzed using Structural Equation Modeling (SEM) technique using SmartPLS 3.0 software. SEM is used to examine the relationship between complex variables and to identify whether moderating variables, in this case religiosity, play a role in the relationship between sustainable consumption and consumer welfare. The model used in this

study adopts the Theory of Planned Behavior (TPB) as the basic framework, which considers the intention to perform a particular behavior as an antecedent of that behavior (Black & Babin, 2019; Hair et al., 2021; Hojnik et al., 2020).

Based on the background and theory that has been explained, the hypotheses developed in this study (1) Perceptions of environmentally friendly products affect sustainable consumption interest, (2) Barriers to being green affect sustainable consumption, (3) Consumer environmental commitment affects sustainable consumption, (4) Sustainable consumption affects consumer welfare, (5) Religiosity (intrinsic and extrinsic) moderates the relationship between sustainable consumption and consumer welfare.

To ensure the validity and reliability of the data, validity and reliability tests were conducted on the instruments used.

By using this methodology, this research is expected to provide deeper insights into the role of religiosity in directing sustainable consumption behavior and its impact on consumer welfare among Muslim consumers.

RESULT AND DISCUSSION

This study collected 350 respondents, but 10 respondents were excluded because they did not meet the specified sampling technique. The ten people consisted of one respondent who was a non-Muslim, one respondent who was under 18 years old, one respondent who had never purchased green products, and seven other respondents came from outside the 10 provinces that had been determined. So that there are 340 respondents who are processed in the following statistical tests.

Table 1. Respondent Demographics

Gender	Frequency	Percentage
Male	143	42%
Female	197	58%
Total	340	100%
Occupation		
Employee	166	49%
Teacher/Lecturer	38	11%
Self-employed	43	13%
Student	69	20%
Govt. Service	24	7%
Total	340	100%
Income		
Rp 2 m - Rp 3.9 m	46	14%
Rp 4 m - Rp 5.9 m	223	66%
< Rp 2 m	45	13%
> Rp 6 m	26	8%
Total	340	100%
Province		

Aceh	13	4%
South Kalimantan	66	19%
West Java	56	16%
East Java	35	10%
Central Java	24	7%
Bengkulu	18	5%
West Nusa Tenggara	26	8%
Gorontalo	15	4%
South Sumatra	36	11%
West Sumatra	51	15%
Total	340	100%
Age		
18-25 years	113	33%
26-33 years old	173	51%
34-41 years old	50	15%
Above 41 years	4	1%
Total	340	100%

This study tests the measurement model using confirmatory factor analysis (CFA) to ensure data reliability and validity. In accordance with the guidelines of Hair et al. (2021), testing is done through convergent validity and discriminant validity. Convergent validity is evaluated using the Average Variance Extracted (AVE) value, which must exceed 0.5 to ensure that

items within a construct actually measure the same concept. In addition, reliability was also tested through Cronbach's Alpha and Composite Reliability to ensure internal consistency. Discriminant validity is tested using the Fornell-Larcker Criterion, ensuring that the construct has a clear distinction from other constructs in the model.

Table 2. Assessment of the Measurement Model

Construct	Items	Outer Loading	CA	CR	AVE
<i>Product Perception</i>	PP1	0.922	0.880	0.926	0.926
	PP2	0.857			
	PP3	0.914			
<i>barriers hard to be green</i>	BHG1	0.877	0.845	0.906	0.906
	BHG2	0.852			
	BHG3	0.891			
<i>consumers' environmental commitment</i>	CEC1	0.880	0.714	0.875	0.875
	CEC2	0.884			
<i>sustainable consumption</i>	SC1	0.828	0.792	0.878	0.878
	SC2	0.836			
	SC3	0.857			
<i>Intrinsic Religiosity</i>	IR1	0.901	0.762	0.894	0.894
	IR2	0.897			
<i>Extrinsic Religiosity</i>	ER1	0.782	0.774	0.869	0.869
	ER2	0.859			

	ER3	0.846			
consumer well being	CWB1	0.860	0.833	0.900	0.900
	CWB2	0.855			
	CWB3	0.883			

Table 3. Fornell-Larcker Criterion

	BHG	CEC	CWB	ER	IR	PP	SC
BHG	0.874						
CEC	0.732	0.882					
CWB	0.674	0.766	0.866				
ER	0.736	0.736	0.812	0.830			
IR	0.618	0.793	0.764	0.717	0.899		
PP	0.656	0.748	0.716	0.709	0.803	0.898	
SC	0.662	0.823	0.787	0.773	0.874	0.881	0.840

Table 4. Cross Loadings

	BHG	CEC	CWB	ER	IR	PP	SC
BHG1	0.877	0.655	0.602	0.670	0.533	0.576	0.599
BHG2	0.852	0.606	0.576	0.630	0.553	0.591	0.574
BHG3	0.891	0.656	0.586	0.626	0.533	0.552	0.561
CEC1	0.699	0.880	0.679	0.664	0.731	0.656	0.720
CEC2	0.593	0.884	0.673	0.635	0.668	0.664	0.732
CWB1	0.569	0.649	0.860	0.672	0.665	0.619	0.673
CWB2	0.564	0.693	0.855	0.743	0.678	0.646	0.713
CWB3	0.617	0.646	0.883	0.690	0.640	0.592	0.656
ER1	0.467	0.593	0.690	0.782	0.639	0.646	0.719
ER2	0.682	0.682	0.715	0.859	0.634	0.616	0.667
ER3	0.688	0.546	0.604	0.846	0.495	0.488	0.520
IR1	0.570	0.740	0.694	0.648	0.901	0.726	0.798
IR2	0.541	0.684	0.680	0.641	0.897	0.718	0.774
PP1	0.581	0.666	0.648	0.631	0.715	0.922	0.794
PP2	0.617	0.686	0.634	0.648	0.728	0.857	0.794
PP3	0.570	0.664	0.647	0.632	0.720	0.914	0.785
SC1	0.581	0.673	0.663	0.633	0.735	0.796	0.828
SC2	0.542	0.714	0.667	0.666	0.750	0.723	0.836
SC3	0.545	0.688	0.654	0.649	0.718	0.699	0.857

The structural model path coefficient test is carried out through a bootstrapping procedure. According to Hair et al.,(2021), bootstrapping is a resampling technique for estimating standard errors without conveying distributional assumptions. Bootstrap results approach

data normality. Bootstrapping is used to calculate the significance of t statistics associated with path coefficients (Shahid et al., 2002; Wright, 1934). Table 5 and Figure 1 show the significance value of the path coefficient determined from the bootstrapping process. Based on tests

conducted using PLS SEM, all hypotheses and models that have been built will be described as follows.

Hypothesis one test shows a relationship between product perception and sustainable consumption with a p value of 0.000. This means the relationship between the two variables is significant. Then hypothesis one is accepted. The results align with previous research by Brach et al., (2018) and Thakur et al., (2023). This finding occurs because consumers' positive perceptions of environmentally friendly products make them willing to pay more for green products or stop buying non-environmentally friendly products.

Furthermore, the second hypothesis shows that there is a relationship between difficult barriers to being green and sustainable consumption with a p value of 0.803, meaning that the relationship between the two variables is not significant, so the hypothesis is rejected. The results of this test are not in line with previous research conducted by

Then the third hypothesis is to test the relationship between consumer commitment to the environment and sustainable consumption with a p value of 0.000. This means that the relationship between the two variables is significant, so the hypothesis is accepted. The results of this test are in line with previous research conducted by Hojnik et al., (2020) and Mishra et al., (2021). The relationship between consumer commitment to the environment means that consumers' desire

to contribute positively to the environment is an important factor in attitudes towards sustainable consumption.

The fourth hypothesis shows a relationship between sustainability commitment and consumer welfare. Based on statistical test results, the p value is 0.081, meaning it is not significant, so the hypothesis is rejected. Finally, this study examines the moderating relationship of extrinsic and intrinsic religiosity between sustainable consumption and prosperous behavior.

Hypothesis 5a shows a p value of 0.004 or significant, which means that extrinsic religiosity is able to mediate the relationship between sustainable consumption and prosperous consumer behavior. However, on the other hand, intrinsic religiosity is not able to mediate the relationship with a p value indicator of 0.303 or more than 0.05.

An in-depth analysis of the research findings shows that consumers' positive perceptions of green products are a key factor in driving sustainable consumption. This confirms the importance of marketing approaches that highlight the ecological benefits of products to create added value that consumers recognize. However, barrier factors such as difficulty in accessing green products or the perception that green efforts require great sacrifice were not significant in influencing sustainable consumption. In contrast, the findings on consumers' significant environmental commitment highlight the role of individual awareness and responsibility in motivating

sustainable behavior. The significant moderation of extrinsic religiosity also reflects that social norms and cultural influences are potentially strong drivers in shaping consumption behavior. This research also suggests that a value-based approach that engages social norms, culture and religiosity can enhance the effectiveness of education and marketing strategies. In this context, collaborative interventions from various stakeholders are needed to create a consumption ecosystem that supports holistic sustainability. According to Lehman & Geller (2004), pro-

environmental behavior is strongly influenced by the interaction between individual values, social norms, and environmental context. In addition, Thøgersen & Crompton (2009) state that building collective awareness through cultural and educational approaches can strengthen people's commitment to sustainability. Therefore, collaboration between businesses, government, and society is needed to create an ecosystem that supports sustainable consumption more effectively

Table 5. Hypothesis Result

Hypothesis	Relationship	Standard Deviation	T Statistics	P Values	Decision
H1	PP -> SC_	0.056	10.722	0.000	Accepted
H2	BHG -> SC_	0.052	0.249	0.803	Rejected
H3	CEC -> SC_	0.075	5.102	0.000	Accepted
H4	SC_ -> CWB	0.090	1.748	0.081	Rejected
H5a	SC*ER -> CWB	0.057	2.920	0.004	Accepted
H5b	SC*IR -> CWB	0.057	1.031	0.303	Rejected

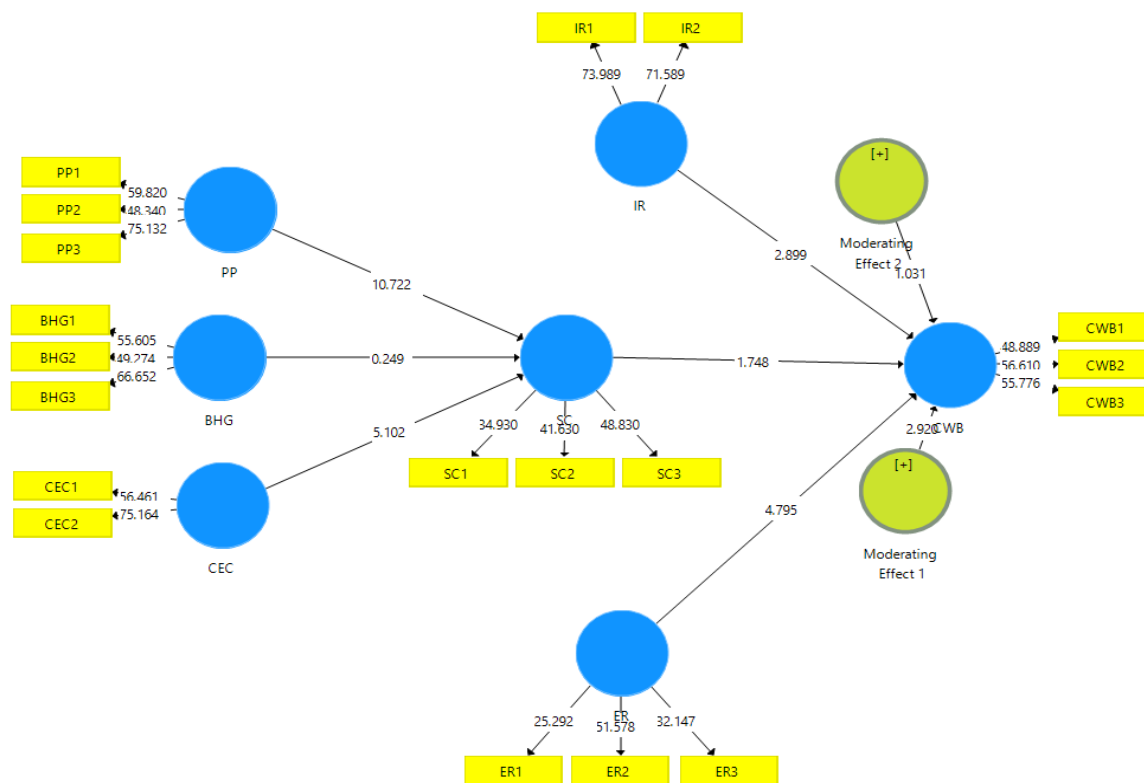


Figure 1. SmartPLS 3.0 output

In this study, the findings indicate that positive perceptions of green products are a key factor in encouraging sustainable consumption. Consumers who have positive perceptions of green products are more likely to be willing to pay more or switch from products that are not environmentally friendly (Attiq et al., 2022; Balderjahn et al., 2019; Ejiofor et al., 2019). This suggests that the perceived ecological value of products can motivate consumers to make more sustainable decisions. The Theory of Planned Behavior (Ajzen, 1980, 2012) can be used to explain this phenomenon, where a positive attitude towards a behavior (in this case, sustainable consumption) influences the intention to perform that behavior.

However, although external barriers such as high prices or difficulty of access to green products did not have a significant effect in this study, they remain an important issue in marketing practice and sustainability policy. Limited access to green products, as highlighted by (Ejiofor et al., 2019) may indeed reduce consumers' intention to switch to green products, but the results of this study show that positive perceptions of products and consumers' commitment to the environment dominate sustainable behavior, even in the presence of such barriers.

Consumer commitment to the environment has been shown to be a very influential factor in sustainable consumption. Consumers who are

committed to the environment tend to be more consistent in supporting sustainable behavior (Junaidi, 2021; Kaplan & Iyer, 2021; Toklu & Kucuk, 2016). This can be explained through Social Cognitive Theory (Bandura, 2023), which reveals that human behavior is influenced by the interaction between personal, behavioral, and social environmental factors. Individuals who have a strong commitment to the environment are more likely to take concrete actions in support of sustainability, as they see it as part of their personal identity and values.

However, the finding that sustainability commitment has no significant relationship with consumer well-being leaves room for further discussion. Wellbeing is often measured through life satisfaction or subjective happiness, and this relationship can be influenced by many other factors that were not measured in this study. In line with Self-Determination Theory (Deci & Ryan, 1985), individual well-being could be more influenced by the achievement of basic psychological needs such as autonomy, competence, and social connectedness, which may not always be achieved through sustainable consumption. Therefore, more research is needed to understand the long-term impact of sustainable consumption on consumer well-being in more depth.

Religiosity, both extrinsic and intrinsic, plays an important role in shaping consumer behavior. The results of this study show that extrinsic religiosity-which

is related to social norms and the influence of religious communities-has a significant influence on sustainable consumption behavior. This reflects the importance of external factors in encouraging pro-environmental behavior. In contrast, the more personal intrinsic religiosity showed no significant influence, indicating that while intrinsic religious values can shape an individual's worldview, social norms more strongly influence sustainable behavior. Research by (Scannell & Gifford, 2013) states that social factors, including cultural and religious norms, are often key drivers in pro-environmental behavior.

Overall, this study confirms that a value-based approach is essential in promoting sustainable consumption. According to Thøgersen and Crompton (2009), education based on collective consciousness and social culture can strengthen individuals' commitment to sustainability. This suggests that the success of sustainable consumption depends not only on individual awareness, but also on social and cultural support that encourages such behavior. Therefore, policies that integrate social values and religiosity can accelerate the transition to a more sustainable society.

CONCLUSION

This study shows that religiosity plays an important role in the relationship between sustainable consumption and consumer welfare behavior. Using SEM, this study analyzed 340 respondents from 10 provinces in Indonesia. The results

reveal that Muslim consumers have a positive perception of green products, especially in terms of performance and packaging, which encourages sustainable consumption. Consumer commitment to the environment also has a significant effect on sustainable consumption, confirming the importance of individual awareness. This study also found that extrinsic religiosity, which focuses on social influence and religious norms, has a significant moderating role in the relationship between sustainable consumption and well-being behavior. In contrast, intrinsic religiosity did not show a significant moderating influence, which opens up room for further research using a qualitative approach to understand such differences. The implication of this study is the importance of a value-based approach in the marketing strategy of green products, particularly for Muslim consumers. Stakeholders, such as companies and policy makers, need to consider the role of extrinsic religiosity to build social awareness about sustainability. Community-based interventions that integrate religious and social values are also important to encourage sustainable consumption and create an ecosystem that supports sustainable behavior and consumer well-being.

REFERENCES

- Ajzen, I. (1980). *Understanding attitudes and predicting social behavior*. Englewood Cliffs.
- Ajzen, I. (2012). *Attitudes and Persuasion*.

- In *The Oxford Handbook of Personality and Social Psychology* (pp. 366–393). Oxford University Press. <https://doi.org/10.1093/oxfordhb/9780195398991.013.0015>
- Ajzen, I., & Sexton, J. (1999). Depth of Processing, Belief Congruence, and Attitude-Behavior Correspondence. *Dual-Process Theories in Social Psychology*, 6(1), 117–138.
- Arshad, R., Mahmood, U., Siddiqui, H., & Tahir, A. (2014). An Empirical Study about Green Purchase Intentions. *Journal of Sociological Research*, 5(1). <https://doi.org/10.5296/jsr.v5i1.6567>
- Attiq, S., Hamid, A. B. A., Shah, H. J., Khokhar, M. N., & Shahzad, A. (2022). Impact of Brand hate on Consumer Well-Being for Technology Products Through the Lens of Stimulus Organism Response Approach. *Frontiers in Psychology*, 13(4), 362–372. <https://doi.org/10.3389/fpsyg.2022.946362>
- Balderjahn, I., Lee, M. S. W., Seegebarth, B., & Peyer, M. (2019). A Sustainable Pathway to Consumer Wellbeing. The Role of Anticonsumption and Consumer Empowerment. *Journal of Consumer Affairs*, 54(2), 456–488. <https://doi.org/10.1111/joca.12278>
- Bandura, A. (2023). *Social Cognitive Theory: An Agentic Perspective on Human Nature*. John Wiley & Sons.
- Black, W., & Babin, B. J. (2019). Multivariate Data Analysis: Its Approach, Evolution, and Impact. In *The Great Facilitator* (pp. 121–130). https://doi.org/10.1007/978-3-030-06031-2_16
- Brach, S., Walsh, G., & Shaw, D. (2018). Sustainable Consumption and Third-Party Certification Labels: Consumers' Perceptions and Reactions. *European Management Journal*, 36(2), 254–265. <https://doi.org/10.1016/j.emj.2017.03.005>
- Deci, E. L., & Ryan, R. M. (1985). The General Causality Orientations Scale: Self-Determination in Personality. *Journal of Research in Personality*, 19(2), 109–134. [https://doi.org/10.1016/0092-6566\(85\)90023-6](https://doi.org/10.1016/0092-6566(85)90023-6)
- Devi Juwaheer, T., Pudaruth, S., & Monique Emmanuelle Noyaux, M. (2012). Analysing the impact of green Marketing Strategies on Consumer Purchasing Patterns in Mauritius. *World Journal of Entrepreneurship, Management and Sustainable Development*, 8(1), 36–59. <https://doi.org/10.1108/20425961211221615>
- Ejiofor, U. H., Nkamnebe, A. D., & Otika, U. S. (2019). Customers Ethnocentrism and Purchase Intention of Local Wheat Flour: A study of Bakers in Anambra State, Nigeria. *International Journal of Business Marketing and Management*, 4(11), 91–105.
- Elseidi, R. I. (2018). Determinants of Halal Purchasing Intentions: Evidences From UK. *Journal of Islamic Marketing*, 9(1), 167–190. <https://doi.org/10.1108/jima-02-2016-0013>
- Guerreiro, J., & Pacheco, M. (2021). How Green Trust, Consumer Brand Engagement and Green Word-of-Mouth Mediate Purchasing Intentions. *Sustainability*, 13(14), 7877. <https://doi.org/10.3390/su13147877>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R. In *Classroom Companion: Business*.

- <https://doi.org/10.1007/978-3-030-80519-7>
- Hill, R. J., Fishbein, M., & Ajzen, I. (1977). Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research. *Contemporary Sociology*, 6(2), 244. <https://doi.org/10.2307/2065853>
- Hojnik, J., Ruzzier, M., & Manolova, T. S. (2020). Sustainable Development: Predictors of Green Consumerism in Slovenia. *Corporate Social Responsibility and Environmental Management*, 27(4), 1695–1708. <https://doi.org/10.1002/csr.1917>
- Junaidi, J. (2021). The awareness and attitude of Muslim Consumer Preference: the Role of Religiosity. *Journal of Islamic Accounting and Business Research*, 12(6), 919–938. <https://doi.org/10.1108/jiabr-08-2020-0250>
- Kaplan, B., & Iyer, E. S. (2021). Motivating Sustainable Behaviors: The role of Religiosity in a Cross-Cultural Context. *Journal of Consumer Affairs*, 55(3), 792–820. <https://doi.org/10.1111/joca.12376>
- Lee, J.-S., Hsu, L.-T. (Jane), Han, H., & Kim, Y. (2010). Understanding how Consumers View Green Hotels: how a Hotel's Green Image can Influence Behavioural Intentions. *Journal of Sustainable Tourism*, 18(7), 901–914. <https://doi.org/10.1080/09669581003777747>
- Lehman, P. K., & Geller, E. S. (2004). Behavior Analysis and Environmental Protection: Accomplishments and Potential for More. *Behavior and Social Issues*, 13, 13–33.
- Minton, E. A., Kahle, L. R., Jiuan, T. S., & Tambyah, S. K. (2016). Addressing Criticisms of Global Religion Research: A Consumption-Based Exploration of Status and Materialism, Sustainability, and Volunteering Behavior. *Journal for the Scientific Study of Religion*, 55(2), 365–383. <https://doi.org/10.1111/jssr.12260>
- Minton, E. A., Tan, S. J., Tambyah, S. K., & Liu, R. L. (2020). Drivers of Sustainability and Consumer Well-Being: an Ethically-Based Examination of Religious and Cultural Values. *Journal of Business Ethics*, 175(1), 167–190. <https://doi.org/10.1007/s10551-020-04674-3>
- Mishra, S., Malhotra, G., Chatterjee, R., & Sanatkumar Shukla, Y. (2021). Impact of self-Expressiveness and Environmental Commitment on Sustainable Consumption Behavior: the Moderating role of Fashion Consciousness. *Journal of Strategic Marketing*, 32(8), 1048–1070. <https://doi.org/10.1080/0965254x.2021.1892162>
- Mokhlis, S. (2006). *The influence of religion on retail patronage behaviour in Malaysia*.
- Mont, O., & Plepys, A. (2008). Sustainable Consumption Progress: Should we be Proud or Alarmed? *Journal of Cleaner Production*, 16(4), 531–537. <https://doi.org/10.1016/j.jclepro.2007.01.009>
- Pancer, E., & Handelman, J. (2012). The Evolution of consumer well-being. *Journal of Historical Research in Marketing*, 4(1), 177–189. <https://doi.org/10.1108/17557501211195118>
- Rokeach, M., & Rothman, G. (1965). The Principle of Belief Congruence and the Congruity Principle as Models of Cognitive Interaction. *Psychological Review*, 72(2), 128–142. <https://doi.org/10.1037/h0021702>

- Scannell, L., & Gifford, R. (2013). Personally Relevant Climate Change: The Role of Place Attachment and local Versus global message Framing in Engagement. *Environment and Behavior*, 45(1), 60–85. <https://doi.org/10.1177/0013916511421196>
- Shah Alam, S., Mohd, R., & Hisham, B. (2011). Is Religiosity an Important Determinant on Muslim Consumer Behaviour in Malaysia? *Journal of Islamic Marketing*, 2(1), 83–96. <https://doi.org/10.1108/17590831111115268>
- Shahid, M., Mohammad, F., & Tahir, M. (2002). Path coefficient analysis in wheat. *Sarhad Journal of Agriculture*, 18(4), 383–388.
- Thakur, M., Madhu, & Kumar, R. (2023). Analysing the Aspects of Sustainable Consumption and Impact of Product Quality, Perceived Value, and Trust on the Green Product Consumption. *International Social Science Journal*, 73(248), 499–513. <https://doi.org/10.1111/issj.12412>
- Thøgersen, J., & Crompton, T. (2009). Simple and Painless? The limitations of Spillover in Environmental Campaigning. *Journal of Consumer Policy*, 32(3), 141–163. <https://doi.org/10.1007/s10603-009-9101-1>
- Toklu, I. T., & Kucuk, H. O. (2016). The Impact of Brand Crisis on Consumers' Green Purchase Intention and Willingness to Pay More. *International Business Research*, 10(1), 22. <https://doi.org/10.5539/ibr.v10n1p22>
- Tuhin, M. K. W., Miraz, M. H., Habib, M. M., & Alam, M. M. (2020). Strengthening consumers' halal buying behaviour: role of attitude, religiosity and personal norm. *Journal of Islamic Marketing*, 13(3), 671–687. <https://doi.org/10.1108/jima-07-2020-0220>
- Wasaya, A., Saleem, M. A., Ahmad, J., Nazam, M., Khan, M. M. A., & Ishfaq, M. (2021). Impact of green trust and green perceived quality on green purchase intentions: a moderation study. *Environment, Development and Sustainability*, 23(9), 13418–13435. <https://doi.org/10.1007/s10668-020-01219-6>
- Wright, S. (1934). The Method of Path Coefficients. *The Annals of Mathematical Statistics*, 5(3), 161–215. <https://doi.org/10.1214/aoms/1177732676>