Religiosity and Environmentally Friendly Behavior of Millennial Muslim Consumers

ABSTRACT

The purpose of this study is to investigate the impact of attitudes, subjective norms and religiosity on consumer intentions to support government policies on environmentally friendly behaviour. Based on a direct survey of 100 Muslim student respondents then analyzed using multiple linear regression, it was found that attitudes, subjective norms and religiosity as determinants of Muslim consumer intentions in supporting government policies on environmentally friendly behaviour, namely paid plastic bag policies. Finally, an important finding from this study is the contribution of subjective norms as the dominant determinant that influences the Muslim consumer's intention to support government policies to behave in an environmentally friendly manner by being willing to support a paid plastic bag policy.

Keywords: theory of reasoned action; religiosity; green marketing; muslim consumers; millennial

INTRODUCTION

Today, the world is focused on environmental friendly consumer behaviour issues in handling plastic waste emergencies caused by the management of plastic bags that consumers do not understand. This has attracted a lot of research interest because plastic production has reached 311 million tons and will continue to double again in 20 years and nearly quadruple in 2050 (World Economic Forum, 2016). Of the total production produced, 95% of plastic becomes packaging material, and 32% of plastic packaging produces very significant pollution (World Economic Forum, 2016). The following illustrates the global flow of plastic packaging materials in 2013. Plastic packaging is the most extensive product produced plastic, which is 26% of the total volume of plastic produced. As a packaging material, plastic is an inexpensive, lightweight and high-performance instrument. Plastic packaging is also beneficial for the environment, such as being lightweight, reducing transportation fuel consumption, being able to keep food fresh (durable), reducing food waste. Because of these characteristics, plastic can replace other packaging materials (World Economic Forum, 2016).

The number of plastic bags in Indonesia is increasingly worried so the government issued a policy of paid plastic bags to realize green consumers (consumers who are...
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concerned about the environment) in Indonesia. The policy began to be put into effect in trials in modern retailers. This policy forced the public to pay for their plastic bags in every shopping of Rp 200 per sheet in order to educate consumers to reduce the volume of plastic bag use. Studies on consumer behaviour in Indonesia that reveal attitudes and intentions associated with supporting government efforts to reduce the negative impact of using plastic bags through paid plastic bag policies are still rare.

The study of consumer behaviour that examines a person's attitudes and intentions refers to the theory of reasoned action (TRA) (Ajzen and Fishbein, 1980). In this theory, the intention to do or not to do behaviour is influenced by two primary determinants, related to attitude towards behaviour and related to social influence, namely subjective norms. Empirical studies using TRA show that in the context of purchasing organic food by Pakistani consumers, the attitude has a positive impact on the intention to buy organic food. This study found that subjective norms have advantages in determining purchase intentions than are generally felt by most researchers.

Subjective norms have a significant direct impact on the buying intentions of Pakistani consumers. Subjective norms have a positive effect on organic food purchases (Al-Swidi et al., 2014). On the other hand, According to Hassan (2014) given the increasing awareness of environmental and ethical issues, there is a need to understand how religion (religious values) play a role in predicting consumer purchase intentions for green products. Religious beliefs guide who believe in them to determine between right and wrong in behaviour. Religious values can be seen as antecedents of consumer behaviour. Religious values can be measured using individual religiosity against the basic principles of Islam. The findings of Hassan (2014) indicate that there is a contribution to a better understanding of how religious values affect intentions in purchasing environmentally friendly products among middle-class Muslim consumers in Malaysia.

This research is an empirical testing effort that focuses on the behaviour of young consumers in responding to the socialization of government policies to reduce the impact of pollution from plastic bag waste through policies that set paid plastic bags that have been socialized in 11 major cities in Indonesia. This policy requires a long roadmap, so to understand it, we conduct research on young consumers as the next generation, driving change, accepting new innovative ideas, policymakers and feeling the results of future changes (Lee, 2010; Joshi and Rahman, 2016; Uddin and Khan, 2016), and environmental protection support groups that are still rarely examined (Lee, 2008).

The purpose of this study is to investigate the impact of attitudes, subjective norms and religiosity on consumer intentions to support government policies on environmentally friendly behaviour. This effort is as education for Indonesian consumers towards a green consumer that is expanded by integrating the variable of religiousity which has not been the focus of an integrated study in educating consumers towards green consumers in developing countries such as Indonesia. Researchers consider using TRA because it is simple to explain behaviour, so able to provide reliable and responsive answers to the testing and the best model in social – psychological attitude-behaviour by combining external factors (normative beliefs) with clear behavioural intentions (Lujja et al., 2016).
THEORETICAL REVIEW

Theory of Reasoned Action

Theory of Reasoned Action (TRA) was stated by Ajzen and Fishbein (1980) the theory connects belief, attitude, intention and behaviour. The will is the best predictor of behaviour. However, one can make judgments based on entirely different reasons (not always based on the will). The vital concept in this theory is the focus of attention (salience), considering something that is considered necessary. The intention is determined by subjective attitudes and norms (Ajzen and Fishbein, 1980). The TRA proposition says that attitude influences behaviour through a careful and reasoned decision-making process, and its impact is limited to only three things. First, the behaviour is not much determined by general attitudes but by specific attitudes toward something. Second, the behaviour is not only influenced by attitude but also by subjective norms, namely our beliefs about what other people want us to do. Third, attitudes toward a behavior together with subjective norms, form an intention or intention to behave in a certain way. Intention or intention is a function of two primary determinants, namely individual attitudes towards behaviour (a personal aspect) and individual perceptions of social pressure to do or not to do behaviour called subjective norms.

Conceptual framework

Research studies related to consumer intentions in responding to starring policies regarding paid plastic bags are based on the TRA proposed by Ajzen and Fishbein (1980). However, researchers deem it necessary to develop a research model by integrating religiosity as an essential variable determining consumer intentions, in addition to subjective norms and consumer attitudes. On the other hand, according to the TRA theorists' intention to do something is influenced by subjective attitudes and norms. In the context of consumers who live in predominantly Muslim countries, the role of religion is crucial in encouraging behaviour, including responding to government policies in educating environmentally friendly behaviour by reducing the use of plastic bags when shopping. Thus, the role of religious practice in the form of religiosity becomes an important variable as a determinant of attitude as the following framework (Figure 1).

Figure 1. Research Conceptual Framework - TRA Development (Ajzen and Fishbein, 1980)
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Relationship of Millennial Muslim Consumers Attitude to Intention in Environmentally Friendly Behavior

According to TRA, one's intention is a function of two primary determinants, one personal nature and the other that reflects social influence. Based on the results of the study, it can be said that the intention of end consumers to buy organic food can be predicted through their attitudes (Tarkiainen and Sundqvist, 2005). According to Ajzen (1991) attitudes toward behaviour refer to the extent to which a person has an evaluation of favorable or unfavorable behavior. The intention is considered to precede behaviour and is seen as a significant factor because it captures motivation to behave (Ajzen, 1991). Thus, the stronger a person's desire to engage in behaviour, the higher the likelihood that certain behaviours will emerge (Ajzen, 1991). The results of research on the justification of cheating in predicting academic errors in undergraduate business students at mid-western public universities in the USA found that attitude was significantly related to intention (Stone et al., 2009).

H1: The attitude of millennial Muslim consumers positively influences their intention in environmentally friendly behavior (supporting the government's policy on paid plastic bags).

Relationship of Subjective Norms to Intentions of Millennial Muslim Consumers in Environmentally Friendly Behavior

According to Ajzen (1991) subjective norms have consistently been found to be the weakest predictors of intention determinants in various behavioural domains. The current study found that subjective norms are significant predictors of the intention to buy official sports team merchandise (Kim and James, 2016). Many studies show that people's subjective norms are influenced by the behaviour of others (Stone et al., 2009). Subjective norms also affect consumers' intentions to use, utilize and consume a product or service. In the context of research on efforts to predict the selection of halal products in consumers in Malaysia. Lada et al. (2009) found that subjective norms had a positive effect on the intention of Malaysian consumers to choose halal products. The same was stated by Al-Swidi et al. (2014) who found that in the context of consuming organic food among the academic community in Punjab Pakistan the role of subjective norms directly had a significant impact on consumer purchase intentions. While Charseatd (2016) also found that subjective norms have a positive influence on the intention to make blood donations among young people in Iran.

In the context of research on the buying behaviour of official sports team merchandise at Southeastern University in the United States, subjective norms are found to be positively and significantly related to intention (Kim and James, 2016). Hassandoust et al. (2011) also reinforce some of the above research findings which show that subjective norms have a direct positive effect on the intention to share practical knowledge in Cyberjaya campus of Multimedia University Malaysia students. Lada et al. (2009) found that attitudes were positively related to the intention to choose halal products. Al-Swidi et al. (2014) confirmed the same thing, who found that attitude had a positive effect on the intention to buy organic food according to students and faculty members of two
universities in the Southern-Punjab part of Pakistan. Charseatd (2016) also found that attitude has a positive influence on the intention to donate blood in blood donor behaviour among young people in Iran. Rahman et al. (2015) provided research results that showed further support for TRA and found that there was a relationship between consumer attitudes and intentions regarding cosmetic products.

H2: Subjective norms positively influence the intentions of millennial Muslim consumers in environmentally friendly behaviour (supporting government policies on paid plastic bags).

**Relationship of Religiosity to Intentions of Millennial Muslim Consumers in Environmentally Friendly Behavior**

Religiosity is defined as how far is knowledge, how strong is the belief, how much is the implementation of worship and rules and how deep the appreciation of the religion. For a Muslim, religiosity can be known from the extent of knowledge, belief, implementation and appreciation of the teachings of Islam. Religion is a critical element in the conceptualization and operationalization of religiosity (Krauss et al., 2005). Religion has an impact on each related to the choices and decisions he makes, such as determining what right or wrong, halal and non-halal choices, good and bad, is. (Johan et al., 2014; Hassan, 2014). According to Hassan (2014) given the increasing awareness of environmental and ethical issues, there is a need to understand how religion (religious values) plays a role in predicting consumer intention to buy green products.

Some research results indicate that one's religiosity can influence his intention (Hassan, 2014). In the context of purchasing environmentally friendly products among middle-class Muslims in Malaysia, religiosity can positively influence their intentions. Thus, the higher the understanding of one's Islamic religion (religiosity), the higher one's intention to support government policies in educating the public towards environmentally friendly behaviour. In this context, if consumers have a good understanding of the religion of Islam (religiosity), it will increase support government policies on paid plastic bags to ensure environmental sustainability and educate consumers towards green consumers (consumers who care about the environment). Thus the hypothesis proposed based on previous research findings are:

H3: The religiosity of millennial Muslim consumers positively influences their intentions in environmentally friendly behaviour (supporting government policies regarding paid plastic bags).

**METHODOLOGY**

We use analytical research with a quantitative approach to answer the proposed hypothesis. We use the proportional stratified random sampling technique (probability sampling) as a basis for sampling each cluster (faculty) under the objectives and conditions set by the researcher. For the validity of the results and ease of calculation, researchers conducted data collection of up to 100 respondents as samples because the population was homogeneous. The research instrument used a questionnaire that was adopted from a variety of previous researchers. Consumer attitudes (two items),
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subjective norms (three items), consumer intentions (three items) adopted from Lada et al., (2009) and Religiosity (five items) adopted from Hassan (2014); Rahman et al. (2015). All items measured were measured using a 5-point Likert Interval scale (Likert, 1932). Data analysis was performed using multiple linear regression analysis with SPSS software version 22.

RESEARCH RESULT

Based on Table 1, the respondents in this study were mostly (58%) female sex, 18 years old (54%), one year study period (45%), the intensity of shopping at supermarkets every week (76%) and for one month spending 1-2 million (42%).

| Variable                     | Frequency | Per cent (%) |
|------------------------------|-----------|--------------|
| Gender                       |           |              |
| Male                         | 42        | 42,0         |
| Female                       | 58        | 58,0         |
| Age (years)                  |           |              |
| 18                           | 54        | 54,0         |
| 19                           | 21        | 21,0         |
| 20                           | 12        | 12,0         |
| 21                           | 6         | 6,0          |
| 22                           | 5         | 5,0          |
| >22                          | 2         | 2,0          |
| Educational year (a year too)|           |              |
| 1                            | 45        | 45,0         |
| 2                            | 18        | 18,0         |
| 3                            | 16        | 16,0         |
| 4                            | 14        | 14,0         |
| >4                           | 7         | 7,0          |
| Shopping intensity           |           |              |
| Every day                    | 1         | 1,0          |
| Every week                   | 76        | 76,0         |
| Once a month                 | 19        | 19,0         |
| Etc                          | 4         | 4,0          |
| Expenditures Rp (per month)  |           |              |
| 1.000.000 – 2.000.000         | 42        | 42,0         |
| 2.000.001 – 3.000.000         | 30        | 30,0         |
| 3.000.001 – 4.000.000         | 17        | 17,0         |
| > 4.000.000                  | 11        | 11,0         |

The results of the validity and reliability tests were the significance of the probability <0.05 and the Cronbach alpha coefficient > 0.7 as in Table 2.
Table 2. Instrument Validity and Reliability Test Results

| Variable          | Indicator                                                                 | Sig. (2-tailed) | Pearson Correlation | Alpha Cronbach |
|-------------------|---------------------------------------------------------------------------|-----------------|---------------------|----------------|
| Consumer attitude | Not buying a plastic bag is a good idea                                   | 0.000           | 0.939               | 0.871          |
|                   | Not buying a plastic bag is a pleasant attitude                           | 0.000           | 0.944               |                |
| Subjective norms  | Not buying a plastic bag is an important decision                        | 0.000           | 0.753               | 0.524          |
|                   | My family prefers not to buy plastic bags                                | 0.000           | 0.738               |                |
|                   | I have to buy environmentally friendly products                          | 0.000           | 0.654               |                |
| Religiosity       | Islamic teachings played an essential role in my life philosophy         | 0.000           | 0.793               | 0.874          |
|                   | Islam is an essential basis in shaping human character                   | 0.000           | 0.837               |                |
|                   | Islamic teachings become an essential consideration in making decisions  | 0.000           | 0.801               |                |
|                   | Islamic teachings influenced various aspects of my life                 | 0.000           | 0.792               |                |
|                   | Preserving the environment means living the teachings of Islam           | 0.000           | 0.861               |                |
| Consumer intentions | I plan not to buy plastic bags in the next four months                  | 0.000           | 0.847               | 0.822          |
|                   | I plan not to buy plastic bags in the next four months                  | 0.000           | 0.872               |                |
|                   | I would not choose a plastic bag                                         | 0.000           | 0.858               |                |

The classical assumption test results are also excellent and meet the requirements as in table 3 where the significance value of the Kolmogorov-Smirnov test results > 0.05, all independent variables are characterized by non-multicollinearity because the VIF value < 10 and the Spearman Rank correlation coefficient are less than 0.05.

Table 3. Multicollinearity, Heteroscedasticity and Normality test results

| Independent variable | VIF   | r      | Sig     | Unstandardized Residual |
|----------------------|-------|--------|---------|-------------------------|
| Consumer attitude    | 1.008 | 0.111  | 0.270   |                         |
| Subjective norms     | 1.001 | 0.077  | 0.445   |                         |
| Religiosity          | 1.008 | -0.015 | 0.883   |                         |
| Durbin-Watson        |       |        | 2.166   |                         |
| Kolmogorov-Smirnov Z |       |        | 0.580   |                         |
| Asymp. Sig. (2-tailed)|      |        | 0.890   |                         |
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DISCUSSION

Table 4 shows that consumer attitude has a positive impact on consumer Intention in supporting government policies that encourage environmentally-friendly behaviour by promoting a paid plastic bag policy.

| Variable                  | Standardized Coefficients (β) | t_statistics | Sig. | Decision     |
|---------------------------|-------------------------------|--------------|------|--------------|
| (Constant)                | 4.006                         |              |      |              |
| Consumer Attitude         | 0.242                         | 2.719        | 0.008| Significant  |
| Subjective norms          | 0.421                         | 4.761        | 0.000| Significant  |
| Religiosity               | -0.093                        | -1.042       | 0.300| Not significant |
| R Square                  | 0.248                         |              |      |              |
| Adjusted R Square         | 0.225                         |              |      |              |
| F statistics              | 10.560                        |              |      |              |
| F table                   | 2.6498                        |              |      |              |

Related to attitude variables as determinants of intention in the context of this study supports several previous research studies which said that attitudes positively influence consumer intentions in choosing halal products among Malaysian consumers (Lada et al., 2009) and channel migration selection among American consumers (Pookulangara et al., 2011). The attitude towards sharing practical knowledge has a positive influence the intention to share practical knowledge with students at the Cyberjaya campus of Multimedia University Malaysia (Hassandoust et al., 2011), purchasing environmentally friendly products among middle-class Muslims in Malaysia (Hassan, 2014) and as a determinant of the intention of Ugandan consumers in choosing Islamic Bank services in Uganda (Luija et al., 2016).

The test results show that subjective norms affect consumer intention in supporting government policies that encourage environmentally-friendly behaviour or care for the environment as indicated by the willingness to support paid plastic bag policies when shopping at modern retail. Subjective norms as determinants of consumer intentions in the context of this study support some of the results of previous studies such as the positive impact of subjective norms in determining consumer intentions to choose halal products among Malaysian consumers (Lada et al., 2009), channel selection among American consumers (Pookulangara et al., 2011), sharing practical knowledge (Hassandoust et al., 2011), adoption of Islamic bank services in Uganda (Luija et al., 2016).

Religiosity according to empirical findings, is not able to have an impact on consumers in responding to government policies that emphasize the importance of environmentally friendly behaviour through a paid plastic bag policy. The results of this study are not in line with the findings of research conducted by Hassan (2014) which states that in the context of purchasing environmentally friendly products among middle-class Muslims in Malaysia religious values are directly able to influence environmental orientation and environmental behaviour in the environment.
CONCLUSION

First, this study has an observation scope on Muslim students in one of the tertiary institutions in Malang, so the results obtained cannot be generalized to the general Muslim student population in Indonesia. Second, this research only examines a small part of the variables that can have an impact on consumer intentions in supporting environmentally-friendly behaviour patterns. Dimensions and other variables that contribute to forming a complete exploration of research, for example, consumer awareness, consumer knowledge, perceived behavioural control regarding environmentally friendly consumer behaviour in the theory of planned behaviour (TPB) model. Third, the findings of this study indicate that individual religiosity does not affect consumer intentions in supporting environmentally-friendly behaviour in the form of government policies on paid plastic bags, so studies need to be continued by making comparisons between Muslim and non-Muslim consumers so that they will provide unique and informative for marketers and governments.

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