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Integrating Religiosity and Public Policy to Foster Green Behavior: A Muslim Perspective

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Abstract. Plastic pollution has become one of the most pressing environmental challenges of our time, yet the role of faith and knowledge in driving sustainable consumer behavior remains underexplored. This study investigates how religiosity, green knowledge, and plastic ban policies interact to shape green behavior among Muslim consumers. By integrating the Norm Activation Theory (NAT) and Institutional Theory, it develops a novel framework for understanding sustainability within a religious context. A survey of 210 Muslim consumers in Banjarmasin, Indonesia, was conducted using a five-point Likert scale to measure green knowledge, religiosity, perceptions of plastic ban policies, and green behavior, with data analyzed through structural equation modeling (SEM) to assess causal relationships. The results show that green knowledge is a strong predictor of green behavior, reinforcing personal norms aligned with Islamic values. In contrast, religiosity demonstrates a negative association with green behavior, reflecting barriers such as higher costs and limited access to eco-friendly products. Plastic ban policies strengthen social norms but, when interacting with religiosity, reduce individual responsibility. The originality of this study lies in its integration of religious values into NAT and Institutional Theory, providing new insights into how personal norms and institutional pressures interact to drive sustainability. The study is limited by its reliance on self-reported data and a localized sample, and future research is encouraged to expand to cross-cultural contexts and incorporate observed behavioral data.

Keywords: Muslim Consumers, Religiosity, Plastic Ban Policies, Islamic Green Ethics, Green Behavior.

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INTRODUCTION

Indonesia, the largest Muslim-majority country in the world, is one of the 12 nations responsible for 60% of globally mismanaged plastic waste. It is also the second-largest contributor to marine plastic debris, generating approximately 105,000 tons of plastic waste daily, a figure projected to reach 150,000 tons per day by 2025 (Perreard et al., 2024). Alarmingly, 40% of Indonesia's 142 million urban residents lack access to adequate waste

management services, making plastic pollution a significant threat to the environment and marine biodiversity (World Bank, 2021). This pressing issue presents a unique opportunity for Indonesia to take the lead in implementing public policies rooted in religiosity to promote sustainable, green behavior (Ninin & Rachman, 2022). Islamic values, such as *khalifah* (stewardship) and *mizan* (balance), offer a transformative framework for behavioral change (Azmin Shompa et al., 2025). Coupled with the government's commitment to reducing marine plastic pollution by 70% within five years (Presidential Decree No. 83/2018), Indonesia holds great potential to become a global exemplar in linking religiosity and sustainability. Can Islamic values, deeply ingrained in Muslim communities, provide transformative solutions to the global environmental crisis?

Addressing increasingly complex environmental challenges, including the plastic pollution crisis, requires approaches that integrate ethical values and responsible behavior. Research suggests that socially and environmentally responsible consumption is a critical element for achieving sustainability (Kautish & Sharma, 2020; Norton et al., 2017). Within Muslim communities, where religious identity heavily influences daily decision-making, Islamic values can serve as relevant intrinsic drivers to promote more sustainable consumption patterns (Islam & Chandrasekaran, 2019). However, much of the existing literature primarily focuses on situational factors and corporate initiatives, often neglecting the transformative potential of religiosity in driving behavioral change.

Religiosity, as a subcultural factor, has been shown to significantly influence consumer behavior (Alam et al., 2011; Islam & Chandrasekaran, 2020). In Islam, theological teachings emphasize environmental responsibility, as reflected in the Qur'anic verses (QS 10:14, QS 2:205) and Hadith, which provide guidance on sustainability practices. Principles such as *tawhid* (the unity of God), *khalifah* (stewardship), and *mizan* (balance) establish a moral foundation for environmental accountability (Kader, 2021). This indicates that Muslim consumers possess intrinsic religious incentives to adopt green behaviors aligned with Islamic principles. For marketers and policymakers, this represents a unique opportunity to integrate Islamic values into branding strategies and public policies to promote sustainable practices.

Nonetheless, the literature reveals that religiosity does not always translate into consistent pro-environmental behavior. While Islamic teachings explicitly advocate for environmental stewardship, practical barriers such as high costs, limited access to eco-friendly products, and a lack of awareness often hinder the translation of religious values into tangible actions (Bhuian

et al., 2018; Maior et al., 2022). These challenges create an intention-action gap, where consumers express pro-environmental intentions but fail to act. Bridging this gap requires a deeper exploration of motivational factors and aligning public policies with Islamic values to enhance consumer engagement.

The plastic waste crisis underscores the importance of integrated solutions. Globally, over 500 billion plastic bags are consumed annually, creating severe environmental challenges (Dauvergne, 2018). Policies such as plastic bag bans have been implemented in countries like Bangladesh, Taiwan, and Uganda, with varying levels of success. In Indonesia, where plastic waste significantly contributes to daily waste volumes, cities like Banjarmasin have pioneered innovative solutions. The city has achieved a notably lower Mismanaged Plastic Waste (MPW) rate of 19.7% compared to other urban areas, driven by its plastic bag ban under Mayoral Regulation No. 18 of 2016 (World Bank, 2021). This offers a compelling case to explore the intersection of religiosity, public policy, and consumer behavior.

Green behavior, defined as actions that minimize environmental impacts or provide environmental benefits during consumption (Lanzini, 2017), includes energy conservation, waste management, and purchasing eco-friendly products (Buerke et al., 2017; Nguyen & Johnson, 2020). The Norm Activation Theory (Schwartz, 1977) posits that awareness of environmental consequences and personal responsibility can activate personal norms that drive green behavior. Within this framework, religiosity can serve as a critical antecedent, activating personal norms aligned with environmental stewardship principles in Islam (Abutaleb et al., 2021). However, the interaction between religiosity and public policy in fostering green behavior remains underexplored.

This study aims to address this gap by investigating how religiosity and public policy interact to influence green behavior in Muslim-majority societies. By integrating Islamic ethical principles with policy-based initiatives, this research offers new insights into the discourse on sustainable consumption. Furthermore, it highlights how aligning religious values with environmental policies can bridge the gap between intentions and actions, fostering more sustainable behavior among Muslim consumers.

LITERATURE REVIEW

Green Knowledge

Green knowledge is defined as an individual's understanding of environmental issues, such as the impact of plastic on ecosystems, climate change, and the importance of sustainable practices (Chekima et al., 2016; Laheri et al., 2024). This knowledge not only fosters awareness of the need for environmental preservation but also influences more ecologically responsible decision-making. In the context of Muslims, green knowledge can provide deeper insights into how religious values, such as *khilafah* (stewardship of the earth) and *mizan* (balance), promote environmental responsibility (Ariswibowo & Ghazali, 2017).

The development of green knowledge has been accelerated by advancements in digital technology and social media, enabling the rapid and widespread dissemination of environmental information (Kim & Stepchenkova, 2020; Maksimovic, 2018). In Muslim-majority countries, community-based initiatives integrating Islamic values into environmental education have started to show promising results (Al Farisi & Ibadurrahman, 2023; Rifat et al., 2020). For instance, campaigns utilizing religious messaging to raise awareness about the dangers of plastic have successfully promoted recycling behavior during Ramadan. However, further research is needed to understand the extent to which green knowledge is effectively applied in Muslim communities with diverse social and economic backgrounds.

Although green knowledge is often identified as a critical factor in driving sustainable behavior, significant challenges remain in translating knowledge into tangible actions. Barriers such as the high cost of eco-friendly products, limited accessibility, and low trust in the immediate benefits of green products often hinder the application of this knowledge (Moser, 2015; Sreen et al., 2021). In developing countries, including Indonesia, green knowledge is not yet evenly distributed across all segments of society, particularly among low-income communities (Barbier, 2020). This underscores the need for more inclusive approaches to ensure that everyone has equal opportunities to learn about and adopt sustainable practices.

Furthermore, green knowledge can play a pivotal role in reinforcing religiosity, particularly within the framework of Islamic teachings that emphasize the importance of safeguarding God's creation. Awareness of the harmful impacts of plastic on ecosystems, for example, can deepen the interpretation of values such as *tawhid* (the unity of God) and *khilafah*, strengthening the responsibility of Muslims as stewards of the earth (Huda et al., 2019; Islam

& Chandrasekaran, 2019; Rahman et al., 2015). Mosque-based education campaigns or programs led by religious institutions can serve as effective strategies for conveying environmental information in ways that are religiously relevant.

Nevertheless, it is essential to recognize that green knowledge alone is insufficient to drive significant behavioral change. Knowledge must be complemented by supportive public policies, such as plastic bag bans, to reduce structural barriers and create incentives for pro-environmental actions. In this context, research suggests that the combination of green knowledge and strong policies can significantly enhance sustainable behavior in Muslim-majority societies (Iqbal & Khan, 2020).

Thus, this study proposes the following hypotheses:

- *H1*: Green knowledge positively influences religiosity.
- *H2*: Green knowledge positively influences sustainable consumption behavior.

Religiosity

Religiosity provides a strong moral foundation for shaping individual norms, particularly in supporting sustainability (Lindridge, 2005; Pinelli & Einstein, 2019). Previous studies have emphasized that Islamic teachings, such as *khilafah* (responsibility as stewards of the earth), *tawhid* (the unity of God), and *mizan* (balance), offer intrinsic motivation to protect the environment as part of spiritual obligations (Azmin Shompa et al., 2025; Kader, 2021). By framing environmental preservation as an act of worship, these values not only influence pro-environmental attitudes but can also significantly drive green behavior (Alotaibi & Abbas, 2023).

However, the literature highlights an intention-action gap, where high levels of intrinsic motivation, such as religious obligations, do not always translate into tangible actions. For instance, Sreen et al. (2021) demonstrated that despite heightened awareness of environmental values, individuals often fail to adopt eco-friendly products due to practical barriers such as high costs and limited accessibility. These barriers create a disconnect between intention and action, especially in communities lacking structural support, such as subsidies or incentives for green products (Hari Adi & Adawiyah, 2018; Moser, 2015).

Moreover, religiosity often operates through social norms and personal morality, shaping awareness of environmental responsibility (Allport & Ross, 1967; Gifford & Nilsson, 2014). Perrucci & Perrucci (2014) found that these norms become more effective when combined with

community support and value-based education. In the Muslim context, mosques and religious communities hold significant potential to educate congregants on the relationship between religious responsibilities and ecological behavior (Koehrsen, 2021). For example, mosque-based campaigns during Ramadan successfully raised awareness about the importance of plastic recycling through *waste shadaqah* initiatives (Yandri et al., 2023).

Religiosity can also interact with other factors, such as personal moral values and social norms, to create stronger drivers for sustainability (Ariswibowo & Ghazali, 2017). Recent studies by Bhuian et al. (2018) confirmed that religious values can motivate consumers to actively support sustainability, particularly when reinforced by spirituality-based education. By activating religious norms that link pro-environmental behavior with spiritual responsibility, Muslim consumers can play a crucial role in promoting sustainable consumption.

This study seeks to critically explore how religiosity motivates sustainable consumption behavior, particularly in Muslim societies exposed to sustainability campaigns grounded in Islamic values. Thus, the proposed hypothesis is:

- *H3*: Religiosity positively influences sustainable consumption behavior.

Public Policy

Plastic bag bans have become a widely adopted environmental policy to mitigate the negative impacts of plastic waste on the environment. Globally, this policy has proven effective in reducing single-use plastic bag consumption, with successful examples in countries such as Bangladesh, Ireland, and Taiwan (Heidbreder et al., 2019, 2023). In Indonesia, plastic bag bans have been implemented in several regions, including Banjarmasin, as part of government efforts to reduce the significant contribution of plastic waste to daily waste volumes (Angriani et al., 2021).

As a public policy instrument, plastic bag bans aim not only to reduce plastic consumption but also to create new social norms that support sustainable behavior (Carlsson et al., 2021). This policy provides a structural framework that can strengthen individual motivation to adopt eco-friendly practices. In the context of Muslim communities, plastic bag bans can align with Islamic values such as khilafah (environmental stewardship) and mizan (balance), potentially achieving higher acceptance due to their congruence with existing religious principles.

However, the effectiveness of this policy often depends on consumer perceptions. Previous studies indicate that positive perceptions of the policy, such as the belief that it is fair and

provides environmental benefits, can enhance consumer compliance (Chekima et al., 2016). Conversely, negative perceptions, such as the belief that the policy imposes burdens on consumers without practical solutions, can reduce its effectiveness (Graham, 2020). Therefore, understanding how Muslim consumers perceive plastic bag bans is crucial for evaluating their impact on sustainable consumption behavior.

Furthermore, the interaction between public policies and religious values influences the effectiveness of such policies in promoting sustainable behavior. Studies show that policies like plastic bag bans can act as moderators that either strengthen or weaken the relationship between religiosity and green behavior (Abutaleb et al., 2021). On one hand, these policies can reinforce religious norms by providing structural support for behaviors that align with Islamic teachings. On the other hand, if the policy is perceived as sufficient to address environmental issues, highly religious individuals might feel their personal responsibility has been overtaken by the government, thereby reducing their motivation to act proactively.

In the context of Banjarmasin, the plastic bag ban implemented through Mayoral Regulation No. 18 of 2016 provides a unique opportunity to explore this relationship. The city is one of the pioneers in implementing plastic bans in Indonesia, making it an intriguing case to study within a predominantly Muslim community with high levels of religiosity (Raihani et al., 2023). Understanding how this policy is received and how it influences green behavior among consumers can offer valuable insights into the interaction between public policy and religiosity.

Based on this review, the study proposes the following hypotheses:

- *H4*: The plastic bag ban moderates the relationship between religiosity and sustainable consumption behavior.
- *H5*: The plastic bag ban moderates the relationship between green knowledge and sustainable consumption behavior.

All hypothesized relationships in the research model are depicted in Figure I.

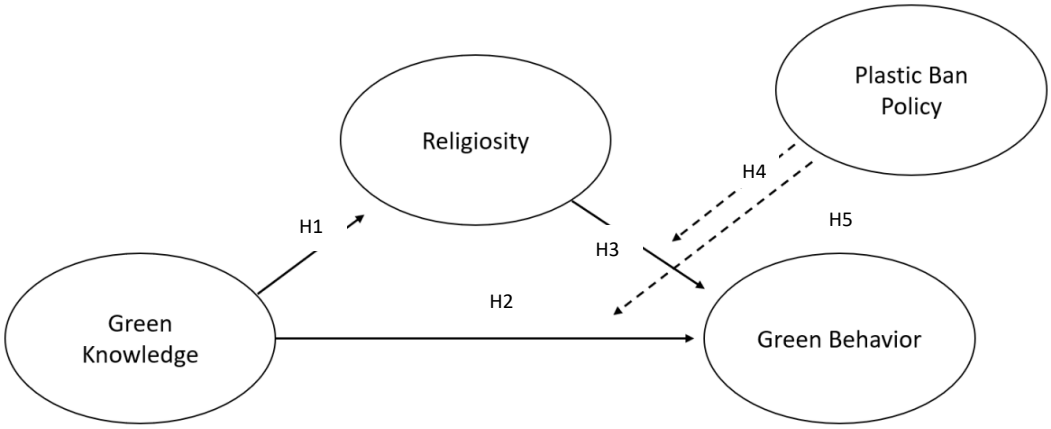

Figure 1. Research Model

Sustainable Consumption Behavior

Sustainable consumption behavior encompasses individual actions aimed at minimizing negative environmental impacts while fulfilling personal needs. These actions involve waste management, resource consumption reduction, and preferences for eco-friendly products (Lanzini, 2017). In the Muslim context, sustainable consumption is not only based on ecological awareness but also on the moral and spiritual values embedded in Islamic teachings, such as *khilafah* (stewardship of the earth) and *mizan* (balance) (Ariswibowo & Ghazali, 2017). This understanding highlights the importance of integrating religious norms and public policies to foster sustainable green behavior.

The Norm Activation Theory (NAT) provides a relevant theoretical framework for understanding sustainable consumption behavior. The theory explains that awareness of the negative consequences of an action on the environment (awareness of consequences) and the acceptance of personal responsibility (ascription of responsibility) are two key elements that activate personal norms supporting pro-environmental behavior (Schwartz, 1977). In the Muslim context, religiosity can play a significant role in activating these personal norms, reinforcing individuals' beliefs about their responsibility for environmental preservation as a divine trust (Abutaleb et al., 2021).

However, personal norms activated through NAT are often insufficient to bridge the gap between intention and action. Institutional Theory provides an additional perspective by emphasizing how public policies function as institutional pressures that shape collective norms. Policies such as plastic bag bans create a social environment that encourages sustainable

consumption behavior by providing social and economic incentives (Carlsson et al., 2021). For example, in Banjarmasin, the plastic bag ban has increased public awareness of the importance of reducing plastic waste while promoting behavioral changes at the community level (Wulandari et al., 2022).

The interaction between personal norms activated by NAT and collective norms created through institutional pressures provides a strong conceptual foundation for understanding sustainable consumption behavior. Studies show that effective environmental policies not only reshape social structures but also reinforce personal norms, especially when these norms are based on religious beliefs (Iqbal & Khan, 2020). In the Muslim context, religious norms can act as intrinsic motivators, reinforced by public policies to bridge the gap between religious intentions and tangible actions.

This study argues that the combination of personal norms, religiosity, and public policies creates a robust framework for promoting sustainable consumption. By integrating the NAT and Institutional Theory, this research aims to explore how public policies can act as moderator, bridging the gap between intentions and actions in sustainable consumption behavior within Muslim communities.

METHOD

Sample and Measurement

This study employed a survey approach by distributing questionnaires via Google Forms to Muslim consumers in Banjarmasin, Indonesia. The questionnaire was developed based on a literature review and consisted of four main sections: (1) Green Knowledge (GK), (2) Religiosity, (3) Plastic Ban Policy (PBP), and (4) Green Behavior (GB). All items were measured using a 5-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. The target respondents for this study consisted of 210 consumers who were selected based on the criteria of being over 18 years of age and having prior experience in purchasing eco-friendly products.

To measure GK, respondents were asked to provide their views on environmental issues, the use of environmental symbols on product packaging, and recyclable products. The statements used were adopted from Kim & Stepchenkova (2020). For measuring religiosity, respondents were asked to share their views on practices such as performing the five daily prayers, fear of God, and their beliefs about the afterlife, based on Islam & Chandrasekaran (2020). The section

measuring respondents' perceptions of the plastic bag ban referred to the policy implemented under Mayoral Regulation No. 18 of 2016 in Banjarmasin. Four statements adopted from Miller (2012) addressed the social, economic, and environmental aspects of the policy. Green Behavior (GB) was measured using three items adopted from Taufique (2022), focusing on the green actions undertaken by consumers.

Structural Model

After data collection, the analysis was conducted using a two-step approach as outlined by Anderson & Gerbing (1988). The first step involved confirmatory factor analysis (CFA) to measure the reliability and validity of the measurement model. CFA was used to verify the theoretical constructs of the research variables. The validity of the measurement model was assessed using several fit indices, including chi-square (X^2), root mean square error of approximation (RMSEA), and additional fit indices such as the normed fit index (NFI), Tucker-Lewis index (TLI), and comparative fit index (CFI).

The second step involved SEM using the maximum likelihood method to test the relationships among the four main constructs in this study: GK, IR, PBP and GB. SEM was utilized to examine whether GK and religiosity significantly influence sustainable consumption behavior.

Additionally, it was performed to identify the direct relationships between GK, religiosity, and GB. This analysis aimed to test whether GK has a significant impact on religiosity and sustainable consumption behavior.

RESULTS

Respondent Decription

Table 1 presents the demographic profile of the respondents. Out of 210 respondents, the majority were female (60%) and aged between 18 and 25 years (51%). In terms of occupation, the largest groups were employees (28%) and students (22%). A significant proportion of respondents reported monthly incomes below IDR 2 million (31%), followed by those earning between IDR 2 million and IDR 3.9 million (28%). A smaller percentage of respondents were civil servants (12%) and entrepreneurs (15%), with only 2% of respondents aged over 41 years. This demographic profile highlights the dominance of young, low- to middle-income individuals, representing a diverse range of occupations engaged in the use of eco-friendly products in Banjarmasin.

Table 1. Demographic Respondent

No	Variable	Category	Frequency	Percent
1	Gender	Male	83	40%
		Female	127	60%
			210	
2	Occupation	Teacer/Lecturer	33	16%
		Employees	59	28%
		Students	46	22%
		Civil Servants	25	12%
		Entrepreneurs	31	15%
		Others	16	8%
			210	
3	Income	< Rp 2 M	65	31%
		> Rp 6 M	37	18%
		Rp 2 M - Rp 3.9 M	59	28%
		Rp 4 M- Rp 5.9 M	49	23%
			210	
4	Age	18-25 years	107	51%
		26-33 years	73	35%
		34-41 years	26	12%
		> 41 years	4	2%
			210	

Construct Validity and Reliability

Table 2 presents the results of convergent validity and reliability analysis for the four main constructs: GK, IR, PBP and GB. Based on the Average Variance Extracted (AVE) values, all constructs meet the criteria with values above 0.50 (except for IR = 0.523 and GB = 0.531, which are close to the minimum threshold). Composite Reliability (CR) for all constructs exceeds 0.70, indicating good internal consistency. The measurement model meets the criteria for adequate validity and reliability to support further analysis.

Table 2. Factor Analysis for Construct

No	Construct	Item	SL	CR	AVE
1	Green Knowledge	GK1	0.777	0.838	0.634
		GK2	0.758		
		GK3	0.85		
2	Islamic Religiosity	IR1	0.753	0.764	0.523
		IR2	0.806		
		IR3	0.595		
3	Plastic Ban Policy	PBP1	0.706	0.839	0.566
		PBP2	0.746		
		PBP3	0.786		
		PBP4	0.769		
4	Green Behavior	GB1	0.779	0.771	0.531
		GB2	0.609		
		GB3	0.786		

Although a few construct pairs show borderline discriminant validity, see table 3, this pattern is neither unusual nor problematic in environmental-behavior research. Green knowledge, moral beliefs, policy signals, and green behavior work within the same cognitive stream, making strong correlations a theoretically natural outcome rather than a measurement flaw (Aggarwal & Agarwala, 2025; Nurhidayati & Sukri, 2025). In situations like this, the Fornell–Larcker criterion often becomes overly rigid, while Composite Reliability provides a more dependable indicator of construct quality and all CR values in this study comfortably exceed accepted standards (Konalingam et al., 2024; Sh. Ahmad et al., 2022). The HTMT ratios also remain below the widely endorsed 0.90 benchmark, confirming that the constructs are still empirically distinguishable despite their conceptual closeness. These small overlaps, therefore, reflect the inherent nature of the phenomenon rather than an issue with the model. Taken together, the measures demonstrate solid validity and reliability, supporting their use in the structural analysis (Sampene et al., 2024).

Table 3. Discriminant Validity

Construct	Green Knowledge	Plastic Ban Policy	Islamic Religiosity	Green Behaviour
Green Knowledge	0.796			
Plastic Ban Policy	0.631	0.752		
Islamic Religiosity	0.304	0.813	0.723	
Green Behaviour	0.882	0.651	0.335	0.729

Goodness-of-Fit of the Measurement Model

Table 4 presents the results of the CFA for the measurement model, demonstrating good fit based on several key indicators. The CMIN/DF value of 1.967 falls within the recommended range (1–3), while other indices such as TLI (0.941), CFI (0.956), and RMSEA (0.068) indicate optimal model fit. Although the Chi-Square value is significant ($p = 0.000$), the sensitivity of Chi-Square to large sample sizes can be overlooked as other indicators support the model's goodness-of-fit.

Table 4. Model Fit Indexes

Good fit indexes	Structural Model	Cut off value
Chi Square	114.109	N/A
CMIN/DF	1.967	1.0-5.0
TLI	0.941	>.90
NFI	0.916	>.90
CFI	0.956	>.90
IFI	0.957	>.90
RMSEA	0.068	$0.05 < RMSEA \leq 0.08$ Acceptable

Structural Model Analysis

In this study, a hypothesis is considered supported only when the path coefficient is statistically significant ($p < 0.05$) and consistent with the hypothesized direction. Significant coefficients in the opposite direction are treated as not supported. Table 5 presents the results of hypothesis testing using SEM. The findings reveal that GK has a positive and significant influence on IR, with a coefficient of $\beta = 0.215$ ($p < 0.001$), suggesting that greater awareness of environmental issues strengthens individuals' recognition of ecological responsibility as part of their religious values. Green knowledge also exerts the strongest influence on GB, with a coefficient of $\beta = 0.578$ ($p < 0.001$), confirming that environmental knowledge directly enhances sustainable actions.

Religiosity demonstrates a significant but negative relationship with green behavior ($\beta = -0.156$, $p = 0.01$), contradicting the hypothesized positive association. This means that higher religiosity does not necessarily lead to stronger pro-environmental actions. The moderation test also reveals a negative interaction between religiosity and the plastic bag ban ($\beta = -0.091$, $p = 0.037$), indicating that the policy further weakens, rather than strengthens, the behavioral influence of religiosity. Because the direction of the direct effect is opposite to what was theoretically predicted, H3 is not supported. This suggests that religiosity alone may be

insufficient to activate green behavior, and its influence likely depends on contextual or policy-based cues to shape real-world environmental actions.

On the other hand, the interaction between green knowledge and the plastic ban policy does not show a significant effect on green behavior (β = -0.007, p = 0.928). Overall, these results highlight the pivotal role of green knowledge in promoting green behavior, whereas religiosity and its interaction with policy require further nuanced interpretation.

Table 5. The Result of Hypothesis

Hypothesis	Relationship	Beta	S.E.	t- value	PLabel	Supported
H1	GK -> IR	0.215	0.055	3.944	0.000***	Yes
H2	GK -> GB	0.578	0.06	9.655	0.000***	Yes
H3	IR -> GB	-0.156	0.06	-2.592	0.010**	No
H4	IR*PBP -> GB	-0.091	0.044	-2.09	0.037*	No
H5	GK*PBP -> GB	-0.007	0.074	-0.091	0.927	No

Note: ***(p < 0.001); **(p < 0.01); *(p < 0.05); Hypothesis support is determined based on both statistical significance and the predicted direction of the relationship

DISCUSSION

Theoretical Implications

This study provides significant contributions to the literature on sustainable consumption behavior by integrating the Norm Activation Theory (NAT) and Institutional Theory to understand how personal norms and institutional pressures influence green behavior among Muslim consumers. By connecting internal dimensions, such as green knowledge and religiosity, with external dimensions, such as plastic ban policies, this study offers a comprehensive framework to explain the dynamics of green behavior.

Green knowledge was found to have a significant influence on Islamic religiosity, supporting NAT's premise that awareness of environmental consequences activates personal norms to act pro-environmentally. In this context, religiosity functions as an internal mechanism that strengthens individuals' moral responsibility (Ascription of Responsibility) toward the environment, aligned with Islamic spiritual values such as *khilafah* (stewardship) and *mizan* (balance). These findings are consistent with previous literature (Schwartz, 1977; Shaharil et al., 2024), which emphasizes the critical role of personal norms in motivating green behavior through biospheric and altruistic values.

However, the negative relationship found between Islamic religiosity and green behavior reveals practical barriers, such as the high cost of eco-friendly products and limited

accessibility, which often hinder the translation of religious values into tangible actions. This aligns with prior research, such as Moser (2015) and Wang et al. (2020), which highlight the intention-action gap in green behavior. These findings suggest that personal norms alone are insufficient to drive tangible actions without adequate structural support or external incentives.

The role of the plastic bag ban policy, which significantly influences green behavior, supports the argument in Institutional Theory that external regulations can create institutional pressures that reinforce social norms. This policy establishes collective norms that facilitate the adoption of green behavior by reducing external barriers. As described by Carlsson et al. (2021) and Heidbreder et al. (2023), clear and structured public policies not only help shift social norms but also create an enabling environment for implementing sustainable behavior.

However, the interaction between the plastic bag ban policy and religiosity showed a negative effect on green behavior, indicating that policies are often perceived as sufficient to address environmental issues, thereby reducing individuals' sense of responsibility. Graham (2020) explains this phenomenon as a delegation of responsibility, where strong regulations tend to make individuals feel less compelled to take proactive actions. These findings underscore the importance of designing policies that not only create institutional pressures but also support the activation of personal norms to foster individual responsibility.

The integration of NAT and Institutional Theory provides a unique theoretical contribution by demonstrating how personal norms activated by green knowledge and religiosity can be reinforced by collective norms created through public policies. A combination of policy-based and environmental education approaches is necessary to bridge the gap between intention and action. For example, first, green knowledge enhances individuals' awareness of environmental impacts, activating personal norms. Second, religiosity strengthens individuals' moral responsibility but requires external support to translate into action. Third, plastic bag bans establish collective norms that reinforce personal norms, facilitating the implementation of green behavior.

This study's contribution is particularly relevant in supporting Sustainable Development Goal (SDG) 12 on responsible consumption and production. By integrating personal norms (NAT) and institutional pressures (Institutional Theory), the research offers novel insights into how religious values, public policies, and environmental awareness can synergistically drive green behavior. This approach is not only applicable within the Muslim context but also provides a theoretical foundation for cross-cultural research exploring similar dynamics in other societies.

Managerial Implications

Green behavior among Muslim consumers requires a strategic approach that focuses on education, public policies, and culturally relevant branding (Hasnah Hassan, 2014). This study highlights that green knowledge is a key driver of green behavior, while plastic bag ban policies create an enabling environment for such changes. With proper integration, these strategies can have a significant impact on sustainability.

Green knowledge, identified as the primary motivator for green behavior, underscores the need to prioritize environmental education. Educational programs can raise consumer awareness of environmental issues while offering practical solutions for sustainability (Zsóka et al., 2013). Marketers can leverage social media and digital platforms to deliver relevant educational messages, while collaborations with religious institutions can strengthen the connection between spiritual values and environmental responsibility.

Practical barriers, such as high costs and limited access to eco-friendly products, often prevent consumers from translating intentions into actions (Laroche et al., 2001). Financial incentives, such as subsidies or discount programs, can help address these obstacles. Policymakers can also improve the accessibility of green products through wider distribution networks and introduce loyalty programs to reward consumers who support sustainability.

Plastic bag ban policies have proven effective in shaping social norms that support green behavior. However, the effectiveness of these policies depends on effective public communication. Community-based campaigns that highlight the tangible benefits of such policies, such as reducing plastic waste, can enhance public participation. Additionally, collaboration among governments, the private sector, and civil society organizations is essential to ensure consistent policy implementation.

Although public policies create strong institutional pressures, this study finds that external regulations often diminish individuals' sense of responsibility. Therefore, policies must be designed not only to regulate behavior but also to foster individual awareness. Campaigns featuring inspiring stories of individuals or communities successfully adopting green lifestyles can create a sense of shared responsibility and boost public engagement.

Value-based marketing strategies offer significant opportunities to enhance the appeal of green products among Muslim consumers. Marketers can emphasize sustainability as part of Islamic

values, such as environmental stewardship as a divine trust. Certifications, such as environmentally friendly halal labels, can also strengthen consumer trust in such products.

With an integrated approach involving environmental education, public policies, and branding strategies, marketers and policymakers can drive significant shifts in green behavior. These strategies not only support local sustainability efforts but are also relevant for creating global impacts without relying solely on international agendas such as the SDGs. By focusing on local relevance, this approach can be more effective in fostering tangible changes.

CONCLUSION

The results of this study show that green knowledge remains the most consistent factor driving eco-friendly behavior, largely because it aligns naturally with Islamic values embedded in respondents' daily lives. Interestingly, religiosity does not automatically translate into green actions. Many respondents agreed that environmental care is part of their religious teachings, yet their actual decisions were still shaped by practical considerations such as cost, product availability, and convenience. The plastic bag ban helped nudge behavior, but its interaction with religiosity revealed something counterintuitive, some consumers seemed to feel that once regulations were in place, personal responsibility became less urgent. These findings offer a more nuanced picture of how personal norms and institutional pressures work together or sometimes work against each other.

From a theoretical standpoint, this study enriches the discussion between NAT and Institutional Theory by showing when and how moral norms and policy pressures converge or diverge in shaping behavior. For practitioners, the findings highlight the need for an approach that goes beyond educational campaigns alone. Consistent policy support and culturally grounded messaging appear to be more effective in narrowing the intention–action gap among Muslim consumers.

LIMITATION AND FUTURE RESEARCH

This study relies on self-reported survey data using a Likert scale, which makes it vulnerable to social desirability bias. Future studies could incorporate behavioral data or field experiments to capture more spontaneous responses. Additionally, the research setting is limited to Muslim consumers in Banjarmasin and focused on one specific policy that restricts broader generalization. Comparative studies across different cities or Muslim-majority countries could

help determine whether similar patterns emerge in other contexts. Qualitative approaches may also offer deeper insights into how Muslims interpret and respond to environmental policies in their everyday lives.

Expanding the scope to include more diverse samples, richer methodological approaches, and additional variables such as perceived consumer effectiveness or convenience would allow future research to provide a more comprehensive understanding of the factors that shape green behavior among Muslim consumers

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