

Integration of Sharia Economic Literacy and Environmental Awareness: A Literature Review of Muslim Consumer Behavior

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Abstract: This study aims to examine the integration between Islamic economic literacy and environmental awareness in shaping Muslim consumer behavior through an integrative literature review approach. By reviewing various studies from Google Scholar, Scispace, DOAJ, and Scopus databases in the span of 2015-2024, this research synthesizes the main findings from relevant scientific literature. The results show that Islamic economic literacy not only provides an understanding of the principles of halal and thayyib consumption, but also forms moral maturity in economic decisions. On the other hand, environmental awareness from an Islamic perspective is part of people's spiritual and social responsibility towards sustainability. The integration of these two aspects contributes to the formation of ethically and ecologically responsible Muslim consumers. This study confirms the importance of strengthening Islamic economic education and ecoliteracy in creating sustainable consumption behavior. Future research is recommended to develop an integrative curriculum model and examine the influence of digitalization and ecopreneurship on young Muslim consumers. The findings provide theoretical and practical contributions in the development of sustainability-based Islamic literacy.

Keywords: Islamic Economic Literacy, Environmental Awareness, Muslim Consumer Behavior, Integrative Review, Sustainability.

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A. INTRODUCTION

Islamic economic literacy is an individual's understanding of Islamic economic principles, including the concept of halal-haram, the prohibition of usury, and the importance of fairness in transactions. This understanding influences one's financial and consumption behavior, especially in the context of Muslim societies. Environmental awareness, on the other hand, refers to an individual's level of understanding and concern for environmental issues and the impact of consumption behavior on ecosystem sustainability. The integration between Islamic economic literacy and environmental awareness can shape Muslim consumer behavior that is not only in accordance with religious values but also supports environmental sustainability. Kurniati (2017) emphasized that consumption behavior in Islam must consider aspects of sustainability and social responsibility. Meanwhile, Akmal et al. (2023) showed that Islamic economic education can raise young people's awareness of the importance of ethical and sustainable consumption.

Several studies have examined the relationship between Islamic economic literacy and consumption behavior. Firdiana and Fikriyah (2021) found that a high level of Islamic

economic literacy among university students has a positive effect on interest in saving at Islamic banks. Luth'v and Gultom (2023) in their study in Cambodia showed that a good understanding of Islamic economics can increase wise financial behavior among madrasah students. Siagian (2023) also identified that economic literacy plays a role in shaping students' consumption behavior, although it is influenced by other factors such as social environment and advertising.

Environmental awareness is also an important factor in consumption behavior. Alam and Zakaria (2021) in their study in Bangladesh showed that higher education and income correlate with better levels of environmental awareness. Gomes et al. (2023) found that high levels of religiosity in a community can reduce greenwashing behavior by companies, suggesting that religious values can influence more environmentally friendly behavior. Akmal et al. (2023) also highlighted the importance of Islamic economic education in increasing environmental awareness among the younger generation.

The integration of Islamic economic literacy and environmental awareness can shape more responsible consumption behavior. Kurniati (2017) emphasized that Islamic economic principles encourage consumption that is not excessive and considers social and environmental impacts. Akmal et al. (2023) showed that Islamic economic education can raise young people's awareness of the importance of ethical and sustainable consumption. Firdiana and Fikriyah (2021) also found that good Islamic economic literacy can encourage consumption behavior that is wiser and in accordance with sharia principles.

While there are studies that examine Islamic economic literacy and environmental awareness separately, there is still a gap in the literature regarding their integration in shaping Muslim consumer behavior. This study aims to fill that gap by reviewing the existing literature and analyzing how Islamic economic literacy and environmental awareness can synergistically influence consumption behavior. As such, this study is expected to contribute to the development of educational strategies and policies that support ethical and sustainable consumption among Muslim communities.

B. METHOD

This study uses a library research approach with an integrative literature review design, which is a literature review method that not only analyzes but also synthesizes the results of previous studies to produce a new understanding of the topic under study. This approach is suitable for evaluating and combining various research results related to two main variables, namely Islamic economic literacy and environmental awareness, in influencing Muslim consumer behavior (Torraco, 2005). This research is qualitative-descriptive with an emphasis on thematic analysis, to identify common patterns, inconsistencies and research gaps in the available literature.

Data sources in this study were obtained from various reputable international and national scientific databases, namely Google Scholar, Scispace, Directory of Open Access Journals (DOAJ), and Scopus. The selected literature is scientific publications in the form of journal articles, proceedings, and academic research reports that directly discuss or are relevant to Islamic economic literacy, environmental awareness, and Muslim consumer

behavior. To maintain relevance and quality, inclusion and exclusion criteria were used. The inclusion criteria included: (1) publications between 2015-2024; (2) available in full text; (3) addressing at least one of the three core variables; and (4) written in Indonesian or English. The exclusion criteria included: (1) non-academic popular or opinion articles; (2) literature that was not peer-reviewed; and (3) articles that only discussed the topic in general without empirical relevance to the main variables.

The literature search procedure was conducted systematically using a combination of keywords such as "Islamic Financial Literacy," "Environmental Awareness," "Muslim Consumer Behavior," and their Indonesian equivalents. This process was performed on each database using the advanced search feature and year of publication filtering. Once the literature was collected, it was selected through a screening process of titles and abstracts, followed by a full content analysis to ensure compliance with the focus of the study. Data from each selected article was coded using thematic analysis techniques to find recurring patterns of findings, new themes, and relationships between concepts that have emerged in previous studies (Braun & Clarke, 2006).

To ensure the validity and reliability of the review results, triangulation between researchers was conducted in the process of selecting and assessing the literature independently before discussing it to reach consensus. In addition, to avoid selection bias, researchers systematically recorded the entire process of searching, screening and rejecting articles, as well as the rationale behind it. Content validity was also strengthened by comparing the review results against findings from similar studies in cross-country contexts or multidisciplinary approaches. This process ensured that the integration of the literature produced a credible and scientifically sound synthesis.

C. RESULTS AND DISCUSSION

1. Sharia Economic Literacy as the Foundation of Muslim Consumption Ethics

Islamic economic literacy serves as an important foundation in shaping consumption ethics among Muslim communities. As an integral part of economic and social life, this literacy has a significant impact on consumption behavior that is in line with Islamic teachings. Research conducted by Syahputra et al. shows that the socialization of Islamic economics, especially among the millennial generation, is very important to improve the understanding and application of Islamic economic values (Syahputra et al., 2021). Therefore, strengthening Islamic economic literacy in schools and other educational institutions can help encourage ethical consumption behavior among Muslim youth.

In the context of consumption ethics, an understanding of Islamic economic principles is needed to assess products or services in the market. According to Hidayat et al., the principles of consumption in Islamic economics include values such as justice, trust, and simplicity (Hidayat et al., 2023). The implementation of these values in consumption behavior is a means to achieve both material and spiritual well-being. Under these conditions, education based on the Islamic economic curriculum is very important for the formation of ethical and responsible youth characters (Basri et al., 2019). Furthermore, Guntoro and Ahmad underlined that challenges in the development of Islamic economics, such as the lack of understanding and public awareness of sharia practices, must be overcome through effective educational and

socialization approaches (Guntoro & Ahmad, 2022). Through adequate knowledge of Islamic economics, Muslim communities will be better able to make decisions that are in line with Islamic principles, thus avoiding excessive consumption (*tabdjir*) and leading to more controlled and beneficial consumption behavior (Sitepu, 2017).

Meanwhile, research by Quddus revealed that every act of consumption must consider ethics, especially in a broader context where every consumption can be accounted for (Quddus, 2021). In this case, an understanding of the mandatory *halal* and *haram* principles in every economic transaction is key in building consumption patterns that are in accordance with Islamic teachings. In addition, Kasanah emphasizes the importance of the *iqtishoduna* principle, which encourages fair and balanced consumption, to achieve benefits for individuals and society (Kasanah, 2022). Overall, Islamic economic literacy not only educates people about *halal* economic principles, but also builds moral maturity in action. Therefore, the integration of Islamic economics curriculum in various levels of education is a strategic step to improve the understanding of consumption ethics among Muslims, as well as to shape the behavior of consumers who are oriented towards goodness in their every action in the market.

2. Environmental Awareness in Islamic Perspective: Between Spirituality and Social Responsibility

Environmental awareness from an Islamic perspective links the values of spirituality and social responsibility. In Islamic teachings, humans are appointed as '*khalifah*' on earth, having the responsibility to protect and maintain the environment. Djuned explained that the relationship between humans and the environment in Islam strongly emphasizes the importance of balance and sustainability, where each individual has an obligation to protect the environment for future generations (Djuned, 2023). Therefore, environmental awareness is not just a moral obligation, but is part of the faith that every Muslim must understand and apply. Studies conducted by Macpal et al. show that strengthening knowledge about environmentalism in students in Islamic schools can increase concern and positive actions towards the environment (Macpal et al., 2023). The program creates a link between religious teachings and social responsibility, so that students can integrate Islamic principles in their daily behavior towards the environment. Similarly, a study by Prasmoro et al. highlighted the importance of environmental awareness counseling to increase people's active participation in preserving the environment (Prasmoro et al., 2022). Sufficient knowledge about the environment and Islam plays a crucial role in creating a more responsible society.

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The application of strict laws against environmental violations is also an integral part of social responsibility, where people must be empowered to play an active role in environmental protection and sustainability (Sabardi, 2014). Thus, environmental awareness in an Islamic perspective is formed from a combination of spirituality and social responsibility. Through education, community strengthening, and active participation, awareness of the importance of protecting the environment can be significantly increased, creating a society that is not only religious but also responsible for environmental sustainability.

3. Integration of Sharia and Ecological Values in Muslim Consumer Behavior: Empirical Evidence and Strategic Implications

The integration of sharia values and ecological values in Muslim consumer behavior shows a holistic consumption paradigm, where the principles of justice, halal, and sustainability support each other in every consumer decision making. Research by Susanti & Triatmaja (2023) shows that high levels of religiosity and green consciousness significantly influence consumer purchasing intentions for products that support sustainability, such as environmentally friendly laundry soap products. These findings are in line with the concept of consumption ethics in an Islamic economic perspective, which emphasizes the need for consumers to choose products that are not only halal, but also meet the criteria of goodness (tayyiban) which includes both physical and spiritual aspects (S, 2014). In an empirical context, Sitepu (Sitepu, 2017; revealed that the consumption behavior of Muslims in Indonesia is not solely based on functional or materialistic considerations, but is also influenced by religious values that prioritize social justice, adherence to Islamic principles, and efforts to maintain the balance of the ecosystem as part of the responsibility of the khalifah. In addition, research by Putra and Fang (Putra & Fang, 2020) shows that Muslim consumers tend to consider ethical and integrity aspects in every transaction, reinforcing the importance of integrating sharia values with ecological dimensions that are increasingly relevant in the era of globalization and sustainability.

Strategically, the implications of the integration of these two values open up opportunities for businesses and marketers to develop marketing strategies that prioritize compliance with sharia norms, as well as integrate the values of sustainability and ecological responsibility.

This strategy can be implemented through the development of dual certification labels that include halal and environmentally friendly aspects, the presentation of transparent information on the environmental impact of products, and consumer education on the importance of ethical and sustainable consumption choices (Susanti & Triatmaja, 2023; S, 2014). In addition, innovative digital marketing approaches can increase consumer awareness and engagement through campaigns that highlight the synergy between sharia principles and environmental conservation efforts, as driven by the increasing role of ecological attitudes in sustainable consumption behavior (Faza & Kuswati, 2024). Thus, the integration of sharia and ecological values not only provides a strong theoretical foundation for ethical consumption behavior, but also offers a strategic direction for competitive and socially and ecologically responsible business development (Sitepu, 2017; Putra & Fang, 2020).

In order to maximize the potential of the Muslim consumer market, businesses should collaborate with certification bodies, religious communities, and environmental organizations to develop products and services that reflect the synergy between Islamic values and environmental sustainability. This multidimensional approach will pave the way towards creating an economic ecosystem that is not only profitable in terms of profitability, but also supports the implementation of noble moral and ethical values, and makes a real contribution to environmental protection.

D. CONCLUSIONS AND SUGGESTIONS

The integration of Islamic economic literacy and environmental awareness is a fundamental strategy in shaping ethical, spiritual and sustainability-minded Muslim consumer behavior. Islamic economic literacy not only teaches the principles of halal and thayyib, but also instills the value of moral responsibility in economic decision-making. Meanwhile, environmental awareness in Islam is based on the balance between spiritual worship and social responsibility towards the earth as a mandate. Through educational approaches, community strengthening, and cross-sector partnerships, Muslim consumers are created who are not only religious in consumption, but also care about their ecological impact. With collaborative support from businesses, certification bodies, and socio-religious organizations, the economic potential of the ummah can be developed sustainably without neglecting ethical values and environmental responsibility. Thus, strengthening this integration is key in building an economic ecosystem that is not only profit-oriented, but also makes a real contribution to environmental protection and sharia values. Future research needs to focus on developing a synergy model between sharia business actors and the environmental community in sustainable product innovation. In addition, it is important to study the effect of halal certification based on green economy on the trust and loyalty of Muslim consumers in the digital era.

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