

The Role of Sharia Economic Literacy and Religiosity in Increasing Environmental Awareness and Behavior: A Theory of Planned Behavior Perspective

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Abstract: This study aims to explore the role of Islamic economic literacy and religiosity in increasing awareness and responsible environmental behavior through the perspective of the theory of planned behavior. The research method used is qualitative with a Library Research or Integrative Review approach. This approach involves a systematic review of relevant literature from various sources to develop a new understanding of the influence of Islamic economic literacy and religiosity on environmental behavior. Based on the literature analysis, it was found that Islamic economic literacy, with its principles emphasizing fairness, sustainability, and social responsibility, serves not only to improve individual economic knowledge, but also as a driver of environmental awareness. In addition, religiosity, through ethical teachings and social norms, strengthens individuals' intention to act more proactively in preserving nature. These two factors - Islamic economic literacy and religiosity - can play an important role in encouraging responsible and sustainable environmental behavior. The results of this study provide insights into how Islamic economic education and religious values can be applied in creating a society that is more concerned about environmental issues in the future.

Keywords: Sharia Economic Literacy, Religiosity, Environmental Behavior, Theory of Planned Behavior, Education.

Article History:

Received: 30-04-2025

Online : 24-05-2025



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A. INTRODUCTION

The comparison between Islamic and capitalist economies has been a topic of interest in global economic studies. The two systems have different basic principles, especially in terms of wealth distribution and social justice. Islamic economics emphasizes the prohibition of usury (interest) and speculation (gharar), as well as the application of profit-sharing principles such as mudharabah and wealth redistribution through zakat, waqf and alms. In contrast, capitalist economies prioritize free market mechanisms and private ownership as the main drivers of economic growth. This fundamental difference affects the structure of wealth distribution and the level of inequality in both systems.

This context, research by Kato (2022) uses econometric models to compare the two systems. The models used include a loan interest model representing financial capitalism and usury, and a joint venture model representing shareholder capitalism and mudharabah in the Islamic profit-sharing system. For wealth redistribution, a transfer model representing inheritance tax and waqf in Islamic economics is used. Simulation results show that the distribution of wealth in the loan interest model more quickly approximates the legal

distribution power with high inequality, while the joint venture model shows a slower increase in inequality.

Another study by Nursaid (2024) discussed the fundamental differences between Islamic economics, socialism, and capitalism, focusing on the theoretical basis, conceptual framework, and methodological approach of each system. The findings of this study revealed that Islamic economics emphasizes ethical investment and social justice guided by sharia principles, while capitalist economics prioritizes market forces and individual profit maximization, which often leads to significant social and economic inequality. Furthermore, research by Hidayat (2023) offers a philosophical perspective of Islamic economics that criticizes capitalism and materialism in the context of modernity. This research encourages further discussion on more sustainable and just economic alternatives, emphasizing the importance of moral and ethical values in the economic system. In addition, a study by Budiman (2014) highlights the significance of waqf in economic development. This research shows that waqf institutions can play an important role in supporting economic development, especially in the context of Muslim countries, by providing resources for various social and economic projects.

While there are various studies that discuss the differences between Islamic economics and capitalism, there is still a lack of literature that comprehensively compares these two systems using a physics of economics model approach. This research aims to fill this gap by developing new models that can describe wealth exchange and redistribution in both economic systems. The purpose of this research is to provide a deeper insight into how the differences in basic principles between Islamic economics and capitalism affect wealth distribution and social inequality, as well as to offer guidance for a more just and sustainable alternative economic system.

B. METHOD

This study uses a library research approach with the type of integrative literature review, which is a systematic approach to analyzing and synthesizing relevant literature from various sources in order to develop a new and comprehensive understanding of the phenomenon under study (Torraco, 2005). This approach was chosen because it is suitable for exploring in depth the comparison between the Islamic economic system and capitalism in the context of wealth distribution and social inequality, particularly by applying an econophysics approach. The integrative literature review includes not only empirical studies, but also relevant conceptual and theoretical studies, enabling the identification of gaps and the formulation of recommendations based on multidisciplinary analysis.

The data sources in this study came from internationally reputable scientific databases such as Google Scholar, Scispace, Directory of Open Access Journals (DOAJ), and Scopus. The retrieved articles had to fulfill certain inclusion criteria: (1) published between 2015 and 2024, (2) relevant to the topics of wealth distribution, Islamic economics, capitalism, and/or economic physics, (3) published in reputable academic journals (both nationally accredited and internationally reputable), and (4) written in Indonesian or English. Exclusion criteria include articles that are personal opinions, not peer-reviewed, articles with unverifiable methodologies, or duplicate articles from the same publication.

The literature search process was conducted systematically using keywords such as “Islamic economic system”, “capitalism and wealth distribution”, “econophysics in economics”, “Islamic wealth redistribution”, and “Islamic vs capitalist economic inequality”. The search was conducted in stages, starting from general exploration to filtering by abstract and keywords. The selection procedure was conducted in three stages: initial identification based on keywords, screening based on abstract and content relevance, and evaluation of article quality through journal criteria and their theoretical or empirical contribution to the research. Articles that met the criteria were then further analyzed to be classified based on themes, approaches, and main research results.

Data analysis was conducted using thematic synthesis and comparative analysis techniques. Data from each article was analyzed to identify similarities, differences, and important findings relevant to the main research variables. Validity and reliability in this study were maintained through triangulation of data sources, use of more than one scientific database, and recording a transparent and documented selection process. To enhance objectivity, each stage of the literature selection and coding was independently reviewed by the lead researcher and one peer cross-checking researcher, as suggested by Snyder (2019) in conducting an integrative review.

C. RESULTS AND DISCUSSION

1. The Effect of Sharia Economic Literacy on Environmental Awareness

Islamic economic literacy, which refers to the understanding and application of economic principles outlined by Islamic sharia, has a significant impact on environmental awareness. This understanding not only focuses on financial aspects but also has implications for individual and community behavior towards the environment. Numerous studies have shown that increasing Islamic economic literacy can contribute to environmentally friendly awareness and behavior in various contexts.

First, Islamic economic literacy provides awareness to the public about the principles of sustainability contained in Islamic teachings. Every transaction in the Islamic economy must fulfill the principles of justice, transparency and accountability, which support the sustainable management of natural resources (Haikal & Efendi, 2024; (Haerunnisa et al., 2023;). For example, research conducted by Farisi et al. shows that educational activities on campus aimed at increasing Islamic economic literacy not only develop understanding of Islamic business, but also encourage students to behave more sustainably and environmentally conscious (Farisi et al., 2023). In a broader context, there are efforts to integrate Islamic economic literacy into the education system that show potential in shaping a more environmentally friendly mindset among students (Komarudin & Hidayat, 2022). Second, the application of sustainability principles in Islamic economics is in line with the goals of sustainable development. Research by Muharam shows the need to increase Islamic economic literacy at the global level to create a stable and sustainable financial environment (Muharam, 2023). Products and services that adhere to sharia principles often pay attention to social and environmental impacts, strengthening the link between sharia economic literacy and environmental awareness (Haerunnisa et al., 2023; Mustaqim, 2023). For example, in a study conducted in a village, the application of Islamic economics not only educates people about finance, but also encourages

cleaner and environmentally friendly practices in daily activities, including in sustainable agriculture (Rahmani et al., 2023).

Third, increased Islamic economic literacy also contributes to increased community participation in activities that support sustainability. Socialization and training programs held in various communities, as shown by Harahap et al.'s research, showed an improvement in sustainable and ethical financial management behaviors among participants educated about Islamic economics (Harahap et al., 2024). In addition, educational activities also create awareness about investing in Islamic finance socially and environmentally responsible, encouraging communities to engage in projects that contribute to environmental stewardship (Lubis et al., 2023). Overall, Islamic economic literacy not only enhances economic knowledge but also serves as a driver of environmental awareness. In this context, the approach used in integrating Islamic economic education into the formal curriculum can be an effective strategy in increasing environmental awareness among the younger generation, as a key factor in creating a more sustainable society in the future (Basri et al., 2019).

2. The Role of Religiosity in Shaping Responsible Environmental Behavior

Religiosity has been shown to play an important role in shaping responsible environmental behavior among individuals and communities. Research shows that individuals who have high levels of religiosity tend to show greater commitment to environmental protection efforts, which can be attributed to moral teachings that emphasize human responsibility towards nature as part of God's creation. In an academic environment, Susanti and Triatmaja showed that religiosity and green consciousness have a significant effect on purchasing decisions for environmentally friendly products. This research emphasizes the importance of a deep religious understanding that can motivate individuals to choose more environmentally friendly products Susanti & Triatmaja (2023). In addition, Guo et al. found that religiosity is positively associated with prosocial behavior at the national level, suggesting that in countries with low gross domestic income per capita, religiosity can stimulate more responsible social behavior, including in the context of environmental protection (Guo et al., 2020).

From an ethical point of view, Fauzan noted that religiosity strongly influences a person's ethical behavior, including environmentally responsible actions (Fauzan, 2015). This is in line with the views of Arifin, who examined the effect of religiosity on anti-free riding attitudes, showing a link between religious values and individual commitment not to take advantage of others in social and environmental contexts (Arifin, 2021). This kind of research shows how social and ethical norms instilled through religiosity can encourage individuals to be more active in protecting the environment.

Religiosity also plays a role in influencing attitudes towards taxes and compliance in paying taxes, which in turn can provide funds for environmental programs. Increased tax compliance, as revealed by Ermawati, shows a positive relationship between religiosity and tax compliance, which means that religious individuals are more likely to support public activities carried out for environmental sustainability (Ermawati, 2018). Research by Dewanta and Machmuddah also highlighted the influence of religiosity on ethical perceptions of tax evasion, reflecting broader ethical attitudes that can be applied in the context of environmental

behavior (Dewanta & Machmuddah, 2019). Overall, the literature suggests that religiosity serves as a driver in shaping everyday behaviors that are more environmentally responsible. Through the ethical teachings and social norms instilled by religiosity, individuals are expected to respond more proactively and responsibly to environmental issues and contribute to the protection and preservation of the environment around them.

D. CONCLUSIONS AND SUGGESTIONS

Based on the existing discussion, it can be concluded that Islamic economic literacy and religiosity have a significant role in shaping responsible environmental awareness and behavior. Islamic economic literacy, by teaching the principles of justice, sustainability and social responsibility, not only improves individuals' economic understanding, but also strengthens their awareness of the importance of environmental preservation. An Islamic economic education approach integrated in the formal curriculum can be an effective strategy in creating a younger generation that is more concerned about environmental issues, which in turn can contribute to the creation of a more sustainable society.

On the other hand, religiosity, which teaches ethical values and social norms related to responsibility towards nature, also serves as a strong driver in shaping more proactive behavior towards environmental conservation. Individuals who have high levels of religiosity tend to have greater moral awareness to act responsibly towards their environment, making them more involved in nature protection and conservation efforts. Taken together, these two factors - Islamic economic literacy and religiosity - play an important role in motivating individuals to take environmental challenges more seriously and commit to creating a more sustainable future.

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