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The Role of Islamic Economics Literacy and Religiosity in Increasing Attitude and Behavior Environmental Awareness

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Abstract

Environmental issues have become a global issue today. Based on the Environmental Performance Index 2022, Indonesia has only been ranked 164 of the 180 countries listed. This study aims to determine whether knowledge and understanding of Islamic economic values can increase awareness of the environment. This type of research is quantitative, with the variables Islamic Economics Literacy, Religiosity, Environmental Awareness Attitude, and Environmental Awareness Behavior. This study uses a population in the Islamic economic community or Masyarakat Ekonomi Syariah (MES) of Central Java, Indonesia, with a total sample of 200 respondents. Data analysis uses the SEM-PLS technique using WarpPLS 7.0. The study results in show that Islamic economic literacy can directly or indirectly improve attitudes and behavior toward caring for the environment. The theoretical implications of the results of this research certainly further strengthen the existing concepts and theories in Islamic economics, which emphasise the importance of protecting the environment. As for the practical implications, the results of this research can be used as a basis for stakeholders to continue implementing Islamic economic education programs to solve natural environmental problems through increasing awareness of the environment.

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INTRODUCTION

Most natural damage and environmental problems today result from human behaviour, especially in economic and development activities. Humans continuously conduct economic activities and development in various sectors to fulfil their needs and desires. Of course, these economic and development activities are accompanied by increased use of existing natural resources. So, it will directly or indirectly affect current and future environmental conditions. Environmental problems include pollution, climate change, depletion of natural resources, waste disposal, flooding, the greenhouse effect and other environmental issues. Of course, this will become a severe environmental problem if it needs to be addressed and handled correctly.

These environmental problems occur in all countries today, including Indonesia. Especially with the large population and high growth, it is one of Indonesia's main factors in environmental problems. Indonesia's most severe environmental problems are the large amount of domestic waste and floods that need to be handled properly, including other environmental problems such as deforestation by logging and burning forests for industrial purposes. It has resulted in high pollution in big cities in Indonesia and industrial waste, which until now has yet to be managed properly.

Based on the Environmental Performance Index (EPI) report, Indonesia is ranked 164 out of 180 world countries listed in the index with a score of 28.20. Indonesia is lagging behind other ASEAN countries such as Singapore, which is ranked 44th with a value of 50.90, Brunei Darussalam is ranked 71st with a value of 45.70, Thailand is ranked 108th with a value of 38.10, Malaysia is ranked 130th with a value of 35.00, Laos ranks 149th with a value of 30.70, and Cambodia ranks 154th with a value of 30.10 (Papadimitriou, Neves, and Saisana 2020). Based on these data, Indonesia has much work to do to overcome current environmental problems in order to be able to compete with other ASEAN countries in controlling environmental problems.

Wardhana (1995) states that the causes of damage and problems in the natural environment are due to two factors: 1) damage due to internal factors, namely damage originating from within the natural environment. Damage due to internal factors can occur due to volcanic eruptions, earthquakes, forest fires due to natural processes in the long dry season, significant floods and high sea waves due to storms. 2) damage due to external factors, namely damage caused by human behaviour, to improve life quality and comfort. Environmental damage in the form of air pollution from industrial activities and also gaseous waste resulting from fuel combustion (in the transportation system), water pollution from industrial waste, soil (soil) pollution by industrial activities or accumulation of solid waste or used goods and mining taking natural resources (minerals) (Widiyanta 2005).

Humans cannot be separated from their environment (ecosystem). However, humans must create harmony and balance between ecocentrism and anthropocentrism, controlled by norms. Developing a system of values and community norms must support development with environmental development. The condition of the global environmental crisis urges a solution agenda that focuses more on environmental care behaviour targets, which are the agenda for behaviour change interventions. The challenge for environmental sustainability is a challenge to changes in human behaviour (Oskamp 2002).

Thus, the role of norms in the economy is needed to solve these environmental problems. An economy based on norms and ethics is expected to guide economic activities and sustainable development. The existence of an economy based on norms then gave birth to new economic concepts such as the green economy and eco-ethic, including Islamic economics. Developing an economic concept based on norms and ethics is a reaction to actions that destroy the environment, which is

getting out of control and creating environmental problems today. An economy based on norms and ethics is hoped to become a new paradigm as the basis for human economic activity. Namely economic and development activities that are not only oriented towards maximizing profit (profit maximizer). However, economic activity should also have a social perspective and environmental concern. In addition, an economy based on norms and ethics is expected to be able to control and provide an understanding of the relationship between economic activity, development and the environment.

It is in line with Islamic economics, which is not only oriented toward profit maximization. However, it is also oriented toward balancing personal, social, and environmental interests. This concept allows economic actors to think about other people's interests and the environment in their economic activities. According to Hassan and Cajee (2002), in Islam, more than 500 Qur'an verses explain environmental management instructions (Wibowo et al. 2021). So, the Islamic economy is oriented not only to the welfare of society in the short term but also to the long-term interests of generations. Islamic economic activity is not only oriented to the interests of the world but will also be accounted for in the hereafter.

The Islamic economic system, as an economic system based on norms and ethics, is expected to become a new paradigm in current economic activity, with the hope that the values contained in the Islamic economy can control the economic activities of the community and increase environmental awareness in the economic activities carried out. Control of behaviour towards the environment is also influenced by the norms that apply in society, Including religious norms, customary norms, social norms, legal norms, and others. For example, religious norms in a religious country like Indonesia have a significant role in shaping the character and behaviour of people in utilizing the natural environment. It is because every religion, especially Islam, has a doctrine about the obligation of humans to protect nature and the environment. So religiosity or the practice of religious norms is also very important in efforts to increase environmental awareness by its adherents.

It should be realized that environmental problems with economic and development activities cannot be separated, so we cannot solve environmental problems by stopping current economic and development activities. Moreover, economic and development activities like today must be avoided amidst high human needs and global competition. Therefore, it is necessary to find mutually beneficial solutions in the reciprocal relationship between economic and development activities and the utilization of natural resources.

One effort that needs to be made is to improve the attitude and behaviour of environmental care in society. So what needs to be emphasized is how to strive for human behaviour in economic and development activities so that they pay attention to the aspect of morality. It is hoped that economic and development activities will go hand in hand with environmentally conscious behaviour by the actors in it. With this concept, it will be able to minimize the occurrence of environmental problems like today.

Based on these conditions, the problem formulation arises: Can the values and norms in Islamic economics increase people's environmental awareness? As previously explained, this research tries to build the concept of increasing environmental awareness through Islamic economic literacy. This research can provide theoretical and practical benefits in solving current environmental problems. Theoretically, it is expected to build concepts and theories about environmental issues with an Islamic economic approach. So, in practice, this concept is expected to become the basis for policies to increase the attitude and intensity of environmental care behaviour in society. It is also hoped that it can be an alternative effort to overcome current environmental problems, especially in Indonesia.

Environmental Awareness Attitude and Behavior

Attitudes and behaviour of a person in making decisions about the environment are the primary keys to improving environmental quality. Sastrosupeno states that in human history and development, there appears to be a change and development in human attitudes toward nature and its environment (Widiyanta 2002). The development of this attitude pattern starts with humans treating nature excessively by worshipping it, humans taking advantage of nature and depending on it, humans draining and undermining nature and its environment, humans feeling abandoned by nature and therefore needing it, then finally, humans are aware that nature must be treated because it determines human survival. If we look at the current conditions, it seems very appropriate that humans have entered the phase of depleting natural resources. Ultimately, humans begin to realize that nature must be cared for at this time because it will determine the continuity of human life in the future.

It is not surprising that eco-friendly economic concepts are starting to develop. However, only some people have fully realized this awareness of the environment because many still need to care about the current environmental problems. It aligns with the research result from Thompson and Barton (1994) (Ash 2010), which states that three attitudes influence individual support for environmental problems. That consists of ecocentric attitude (ecocentric), anthropocentric attitude (anthropocentric) and apathy (apatic).

The ecocentric attitude believes that environmental protection needs to be done for the benefit of the environment itself. Meanwhile, the anthropocentric attitude is a tendency to view the natural environment as beneficial for human interests and expendable by humans—furthermore, apathy, namely indifference to environmental problems. People with an apathetic attitude toward the natural environment tend not to conserve the natural environment. He is even indifferent to environmental problems that occur around him.

Correlation of Islamic Economics and the Environment

Islamic economics and the environment are something that cannot be separated. Islamic Economics is an economic activity based on the values that exist in Islam. Meanwhile, Islam emphasizes the balance of human activity in using nature and protecting the environment. Even Islam has placed humans only as managers of natural resources, meaning that humans are the relative owners of natural resources because absolute ownership is in the hands of God. In addition, humans are positioned as caliphs or leaders who will be held accountable for all activities in the world, including the use of nature.

Based on these values, humans cannot utilize natural resources but are bound by the rules determined by God. These regulations include prohibiting the exploitation of natural resources on a large scale without considering the sustainability (renewable) aspect. In addition, the orientation in using natural resources is not only for the sake of seeking maximum profit but must be oriented towards justice and the benefit of the whole community.

Islam teaches that nature works with a law of harmony established by God (sunnatullah). So, humans have the mandate to maintain the balance of nature. However, it cannot be denied that humans can also cause the laws of nature to not work perfectly because of their actions in exploring natural resources excessively. Because humans often forget that protecting the earth is an obligation every human being must fulfil. However, greed and human material souls tend to destroy nature, causing environmental problems that occur today, such as global warming, rising sea levels, uncertain climate change, and disruption to human health due to pollution and other environmental problems.

Thus, the role of norms and ethics in the economy is needed to control greed and human material mentality. One of them is the implementation of the norms and ethics con-

tained in the concept of Islamic economics. So that the destructive effects of natural use in human economic activities carried out by humans can be minimised. In addition, in a society that upholds religion, religious values also become very important as controllers for human attitudes and behaviour in using nature.

Religion is the process of human relations that are felt towards something they believe, that something exists that is higher than humans. Meanwhile, Glock and Stark (Fitriani 2016) define religion as a standardized system of symbols, belief systems, value systems, and behavioural systems centred on issues internalized as the most meaningful (ultimate meaning). There are several other terms for religion, including "religion", "religion" (English), "religie" (Dutch), "religio" (Latin) and "dien" (Arabic). According to Drikarya, the word "religion" comes from the Latin word "religio" whose root word is "religare" which means to bind. The meaning is an obligation or rules that must be implemented, all of which function to bind and complete a person or group of people in their relationship with God, fellow human beings, and the natural surroundings. Religion refers to formal aspects related to rules and obligations, while individual appreciation and practice of religious teachings or beliefs they adhere to are called religiosity (Yuslaini 2018).

Some experts explain that there is an instinct in humans, referred to as a religious instinct, which is an instinct to believe in and worship a power outside of human beings. This instinct encourages humans to hold religious activities (Wicaksono and Meiyanto 2003). Kuypers uses the term theological motive to explain the urge for humans to have a relationship with God. Religious experience is an element of feeling in religious consciousness, namely feelings that lead to beliefs produced by actions. Whatever term is used by experts to refer to the religious aspect in human beings, all of them point to the fact that religious activities cannot be separated from human life (Widiyanta 2002).

According to Glock and Stark, there are five dimensions of religiosity: a. Religious Practice (the ritualistic dimension). The degree to which a person carries out ritual obligations in his religion, such as prayer, zakat, fasting, etc. b. religious belief (the ideological dimension) (Emmons and Paloutzian 2003). The extent to which people accept dogmatic things in their religious teachings. For example, beliefs about the existence of God, angels, books, Prophets and Messengers, the Day of Judgment, heaven, hell and others are dogmatic. c. Religious Knowledge (the intellectual dimension): How much a person knows about the teachings of his religion. It is related to one's activity to find out the teachings of his religion. d. religious feeling (the experiential dimension) The dimension consists of feelings and religious experiences that have been felt and experienced. For example, someone feels close to God, afraid of sinning, feels that God has answered their prayers, and so on. e. religious effect (the consequential dimension). The dimension measures the extent to which a person's behaviour is motivated by the teachings of his religion in his life. For example, participating in environmental conservation activities and preserving the natural environment and others.

The relationship between religiosity and attitude toward the natural environment has a reasonably strong correlation because the formation of attitudes is strongly influenced by a person's value system (Loudon, D. L., & Della Bitta 1993). One of the value systems that contribute to the formation of one's attitude is religion (Saifuddin 1995). Islam has made everything on earth (nature) for human needs. However, Islam explicitly prohibits humans from damaging the earth (environment). So indirectly, Islamic values oblige humans to balance ecocentric and anthropocentric attitudes and avoid apathy. The thought framework in this research can be seen in the Figure 1.

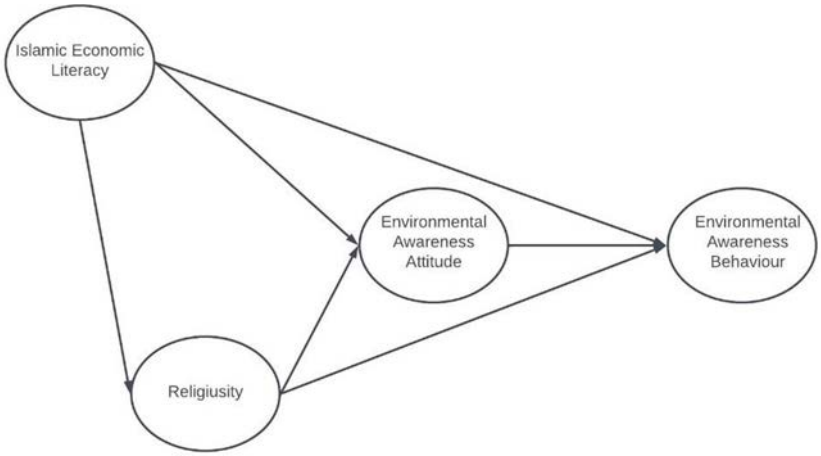

Figure 1. Research Framework

Based on the research framework, it can be formulated with several hypotheses as follows:

H1 : Islamic economic literacy directly affects environmental awareness attitude;

H2 : Islamic economic literacy directly affects environmental awareness behaviour;

H3 : Islamic economic literacy directly affects religiosity;

H4 : Religiosity directly affects environmental attitude awareness;

H5 : Religiosity directly affects environmental awareness behavior;

H6 : Environmental awareness attitude directly affects environmental awareness behaviour;

H7 : Islamic economic literacy affects indirect influence on the environmental awareness attitude through religiosity;

H8 : Islamic economic literacy affects indirect environmental awareness behaviour through religiosity;

H9 : Religiosity indirectly affects environmental awareness behaviour through an environmental awareness attitude;

H10 : Islamic economic literacy indirectly affects environmental awareness behaviour through religiosity and environmental awareness attitude.

METHODS

This type of research approach is quantitative. That is, a research method based on the philosophy of positivism and used to research specific populations or samples and data collection using research instruments and quantitative data analysis/statistics to test established hypotheses (Sugiyono 2015). The research was conducted in Central Java Province, Indonesia, by taking the population from the Islamic Economic Community or Masyarakat Ekonomi Syariah (MES). The reason for selecting this population is because those who have joined the community have received Islamic economic education, either through seminars, training, workshops or other forms of education.

The data used in this study is primary data obtained from a survey of respondents. Because the number of population cannot be ascertained, the number of respondents is determined using the Lameshow formula with a margin of error of 0.05% or a Z value of 1.96 as follows: $N = (z1 - \alpha/2P (1- P))/d2$ with the result late 96.4 (Lemeshow, S., Hosmer, D. W., Klar, J., & Lwanga 1997). Sampling used the Simple Random Sampling method with 200 samples collected in this study. The questionnaire used in this study was a tabulated questionnaire using the Disagree interval scale. Each item is provided with a scale range of 1-5 with extreme angles, strongly disagree and strongly agree. Data analysis used the Partial Least Square (PLS) technique with the help of the Warp PLS 7.0 data analysis tool.

RESULTS AND DISCUSSION

Results

Data processing in this study used Structural Equation Modeling Partial Least Square (SEM-PLS) techniques using the WarpPLS 7.0 data analysis tool. Modelling the structural equations based on PLS consists of: (1). Structural model design (inner model); (2) Design of measurement model (outer model); dus mobil; (3). Construction of the line diagram; (4) Conversion of chart paths into the system of equations; (5) estimation; and (6) Goodness of Fit.

The first step is to design a measurement model (outer model) to show how the indicator represents the latent variable to be measured. The outer model process consists of convergent validity, discriminant validity, composite reliability, and Cronbach's alpha. The results of this research measurement model can be seen in Table 1.

Based on the measurement model data table (outer model), an analysis can be carried out with convergent validity, which aims to measure the magnitude of the correlation between measurement items (indicators) and latent variables. This measurement can be seen through the loading factor of each item. The loading factor describes the correlation magnitude between each measuring item (indicator) and its latent variables. The correlati-

Table 1. Outer Model Test

Variable	Dimension	Code	Loading Factor	AVE
Islamic Economic Literacy (IEL)	Knowledge	X1	0.838	0.602
	Awareness	X2	0.727	
	Attitude	X3	0.826	
	Behavior	X4	0.704	
Religiosity (RLG)	Religious belief	Y1.1	0.736	0.561
	Religious practice	Y1.2	0.560	
	Religious feeling	Y1.3	0.744	
	Religious effect	Y1.4	0.844	
	Religious knowledge	Y1.5	0.828	
Environmental Attitude (EA)	Environmental Worldview	Y2.1	0.837	0.679
	Environmental Concern	Y2.2	0.837	
	Environmental Commitment	Y2.3	0.797	
Environmental Behavior (EB)	Energy conservation	Z1	0.807	0.728
	Environmentally friendly mobility and transportation	Z2	0.855	
	Reject/minimize waste	Z3	0.851	
	Purchasing/consumerism environmentally friendly	Z4	0.862	
	Recycle activity	Z5	0.874	
	Social behavior cares about the environment	Z6	0.868	

Source: Processed data, 2023

on is valid if it has a value > 0.7. Meanwhile, according to Ratmono [17], In some cases, the loading factor conditions above 0.7 often need to be met, especially for newly developed questionnaires. Therefore, the loading factor between 0.40-0.70 must still be considered to be maintained with the AVE (Average Variance Extracted) value and composite reliability still being fulfilled.

Based on Table 1.0, it can be seen that the loading factor value for each indicator is > 0.7, and only one indicator has a loading factor <0.7, namely the Y 1.1 indicator, which only has a loading factor of 0.560. However, these items were still used in this study because the AVE and composite reliability values were still fulfilled. Meanwhile, the limit value of AVE is 0.50, and the composite reliability is 0.7. Based on the test results, the convergent validity of all indicators of all the variables used in this study is acceptable.

The next stage is the analysis of discriminant validity. The discriminant validity test aims to ensure that each item or construct is a measure of the variable itself, not a measure of other variables. The test results are seen based on cross-loading measurements between items or constructs. If the correlation with each indicator is more significant than the other constructs, the latent construct predicts the indicator better than the other constructs. The results of the discriminant test in this study can be seen in Table 2.0, and based on Table 2., the cross-loading of each item is sufficient to be used as a measure for each variable.

The last outer model test is necessary to examine the reliability of the instruments used in this study. This test looks at two criteria: composite reliability and Cronbach's alpha value for each variable in the reflective construct. A variable is considered reliable if the composite reliability value and Cronbach's Alpha are> 0.70. The Composite Reliability and Cronbach's Alpha of each variable in this study can be seen in Table 3. So based on the table Composite Reliability and Cronbach's alpha, the variables of Islamic economic literacy, religiosity, environmental awareness attitude, and environmental awareness behaviour are all > 0.7.

Table 2. Discriminant Validity

	IEL	RLG	EAT	IEB
X1	(0.838)	0.409	0.333	0.373
X2	(0.727)	0.354	0.440	0.422
X3	(0.826)	0.327	0.245	0.356
X4	(0.704)	0.236	0.302	0.328
Y1.1	0.289	(0.736)	0.252	0.358
Y1.2	0.204	(0.560)	0.320	0.328
Y1.3	0.425	(0.744)	0.243	0.342
Y1.4	0.331	(0.844)	0.246	0.342
Y1.5	0.343	(0.828	0.215	0.366
Y2.1	0.334	0.269	(0.837)	0.267
Y2.2	0.403	0.355	(0.837)	0.453
Y2.3	0.301	0.193	(0.797)	0.313
Z1	0.393	0.385	(0.435)	(0.807)
Z2	0.418	0.399	0.385	(0.855)
Z3	0.440	0.383	0.347	(0.851)
Z4	0.404	0.384	0.291	(0.862)
Z5	0.406	0.393	0.361	(0.874)
Z6	0.371	0.416	0.330	(0.868)

Source: Processed data, 2023

The entire outer model shows that the overall test results meet the requirements. So, the next step is to test the inner model, which consists of the Goodness of Fit test and model estimation of the predetermined hypotheses. The results of the Goodness of Fit test can be seen in Table 4.

Table 4 shows that of all the goodness of fit test criteria, all aspects have met the excellent or ideal criteria. Thus, assessing the inner model on the goodness of fit meets the Warp PLS criteria well. Further model estimation and hypothesis testing can be carried out. The results of the estimation of the research model can be seen in Figure 2.

Table 3. Composite Reliability and Cronbach's Alpha

	Alpha Cronbach	Composite Reliability
Islamic Economic Literacy	0.777	0.857
Religiosity	0.799	0.863
Environmental Awareness Attitude	0.763	0.864
Environmental Awareness Behavior	0.925	0.941

Source: Processed data, 2023

Table 4. Goodness of Fit

Uji Goodness of Fit	Value	Cut Value	Criteria
Average path coefficient (APC)	0.295, P<0.001	P<0.05	Good
Average R-squared (ARS)	0.261, P<0.001	P<0.05	Good
Average adjusted R-squared (AARS)	0.254, P<0.001	P<0.05	Good
Average block VIF (AVIF)	1.275	acceptable if ≤ 5, ideally ≤ 3.3	Ideal
Average full collinearity VIF (AF-VIF)	1.430	acceptable if ≤ 5, ideally ≤ 3.3	Ideal
Tenenhaus GoF (GoF)	0.409	small ≥ 0.1, medium ≥ 0.25, large ≥ 0.36	Large
Sympson's paradox ratio (SPR)	1.000	acceptable if ≥ 0.7, ideally = 1	Ideal
R-squared contribution ratio (RSCR)	1.000	acceptable if ≥ 0.9, ideally = 1	Ideal
Statistical suppression ratio (SSR)	1.000	acceptable if ≥ 0.7, ideally = 1	Ideal
Nonlinear bivariate causality direction ratio (NLBCDR)	1.000	acceptable if ≥ 0.7	Ideal

Source: Processed data, 2023

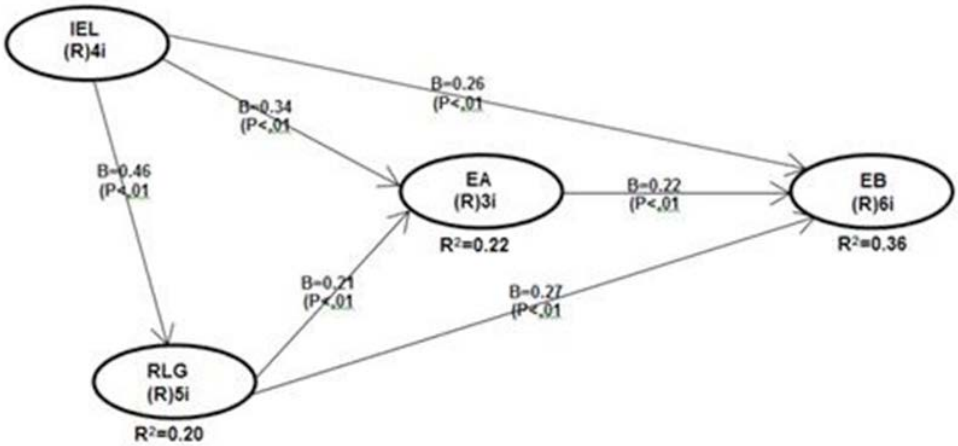

Figure 2. Model of Research Results
Source: Processed data, 2023

The results of hypothesis testing in this study were divided into two, namely, direct and indirect effects. The results of testing the direct effect hypothesis can be seen in Table 4.

Based on Table 5, it can be concluded that all hypotheses about direct influence are stated to be acceptable, with the criteria of all having a positive effect based on the coefficient values, which all show positive numbers (0.340, 0.276, 0.448, 0.214, 0.269 and 0.225). Moreover, all of them have a significant impact because the P-value of these hypotheses is <0.001 or less than 0.05.

Furthermore, the interpretation of the indirect effect hypothesis in this study is divided into two, namely indirect two segments and indirect three segments. The indirect influence of the two segments can be seen in Table 6.

Based on Table 6, the indirect effect hypotheses of the two segments consisting of three hypotheses are all considered acceptable. Islamic economic literacy will positively affect environmental awareness attitudes and behaviour through religiosity with coefficient values of 0.197 and 0.096, for both P-values are 0.002 and 0.024, more diminutive than 0.05, so the effect is also significant. Thus, religiosity has successfully mediated Islamic economic literacy to improve attitudes and behavioural intentions to care for the environment. Meanwhile, religiosity has a positive effect on environmental care behaviour through environmental care behaviour. However, this effect is insignificant because the P-value is 0.162 or greater than 0.05. So, the attitude of caring for

Table 5. Direct Effect Hypothesis Test

Hypothesis	Coefficient	P-value	Results
H1. Islamic economic literacy directly affects the environmental awareness attitude	0.340	<0.001	accepted, significant
H2. Islamic economic literacy directly affects the intention of environmental awareness behavior	0.276	<0.001	accepted, significant
H3. Islamic economic literacy directly affects the religiosity	0.448	<0.001	accepted, significant
H4. Religiosity directly affects the environmental awareness attitude	0.214	<0.001	accepted, significant
H5. Religiosity directly affects the intention of environmental awareness behavior	0.269	<0.001	accepted, significant
H6. Environmental attitude directly affects the intention of environmental awareness behavior	0.225	<0.001	accepted, significant

Source: Processed data, 2023

Table 6. Indirect Effect 2 Segments

Hypothesis	Coefficient	P-value	Results
H7. Islamic economic literacy indirectly affects Environmental awareness behavior through religiosity	0.197	0.002	accepted, significant
H8. Islamic economic literacy indirectly affects environmental awareness attitudes through religiosity	0.096	0.024	accepted, significant
H9. Religiosity indirectly affects environmental awareness behavior through the environmental awareness attitude	0.048	0.162	accepted, not significant

Source: Processed data, 2023

Table 7. Indirect Effet 3 Segments

Hypothesis	Coefficient	P-value	Results
H10. Islamic economic literacy indirectly affects environmental awareness behavior through religiosity and environmental awareness attitude	0.022	0.295	accepted, not significant

Source: Processed data, 2023

the environment is not a mediation of religiosity to increase the intention to behave in an environmentally friendly manner.

Furthermore, the results of the 3-segment Indirect effect hypothesis testing are shown in Table 7. Based on Table 7, the three segments' indirect effect can be interpreted as Islamic economic literacy towards increasing environmental care behaviour through religiosity and positively influencing environmental care attitudes. However, this effect is insignificant, considering that the P-value is only 0.295 or greater than 0.05. Therefore, religiosity and an attitude of caring for the environment are not a mediation of Islamic economic literacy to increase the intention to behave in an environmentally responsible manner.

Discussion

Based on the results of this study, it shows that directly or indirectly, Islamic economic literacy can improve attitudes and behaviours that care for the environment. This influence can be directly explained by the fact that Islamic economic literacy can positively and significantly influence increasing attitudes and behaviour toward caring for the environment. It means that the higher the Islamic economic literacy in society, which includes knowledge of Islamic economic concepts, as well as the awareness, attitude and behaviour that follows the concept of Islamic economics, will be able to improve the environment.

The success of Islamic economic literacy in improving environmental care behaviour is, of course, due to the supporting factors of the value system in the concept of Islamic economics itself. The value system in Islamic economics is a human obligation to preserve nature and prohibit acts of destroying nature. The values in the Islamic economy are proven capable of increasing concern for the environment. Loudon and Bitta state that the formation of attitudes, including concern for the environment, is strongly influenced by a person's value system. One of the value systems referred to is mainly sourced from internal concepts and economic systems that are believed and implemented. The role of implementing Islamic economic values in increasing awareness of the environment can be described in the Figure 3.

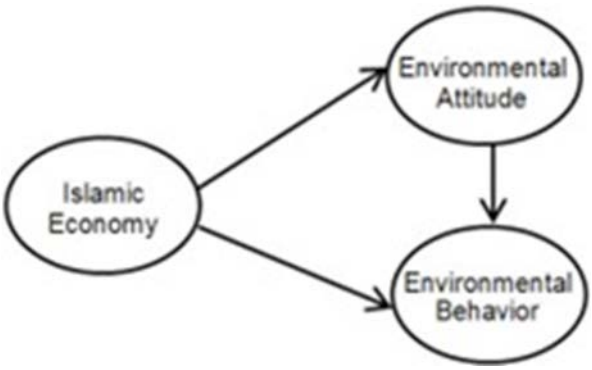

Figure 3. Correlation of Islamic Economic Literation with Environmental Awareness Attitudes and Behavior

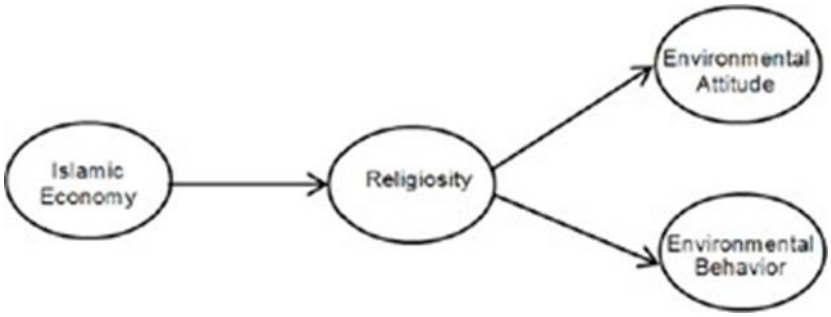

Figure 4. Correlation of Islamic Economic Literacy, Religiosity, and Environmental Awareness

Meanwhile, based on the results of the indirect effect test, research also shows that Islamic economic literacy positively affects environmental awareness through religiosity. That is, the higher one's faith, obedience, knowledge, practice, and religious motivation will be able to encourage Islamic economic literacy to increase awareness of environmental concerns. Increasing the community's economic literacy will increase the community's religiosity and attitude toward caring for the environment and behaving in an environmentally responsible manner. Of course, this is in line with Azwar and Adisubroto , who stated that one of the value systems that contribute to a person's caring attitude towards the environment is religious norms. The correlation between Islamic economic literature, religiosity and environmental awareness can be described in the Figure 4.

Therefore, human economic activities must be based on economic values and norms and the support of other external values, including religious values, to create a balance between economic activities and environmental sustainability. The overall results of this study strengthen the concepts and theories of Islamic economics, which are developed in a balanced manner. Namely the balance between economic activity and environmental sustainability, as well as material and non-material balance as required in the Qur'an as the primary source of Islamic economic values.

The practical implications of the results of this research are beneficial for stakeholders who have an interest in solving existing environmental problems. The results of this study can be an alternative effort to solve these environmental problems, namely through efforts to change the economic paradigm of society from a materialist economic system to an economic system that upholds environmental norms. One of them is through the values that exist in Islamic economics. Current Islamic economic education programs through formal and non-formal forums can raise public awareness of the importance of environmental attitudes and behaviour. Therefore, it is hoped that the Islamic Economics Education program will continue to be driven and need to be increased again to increase the community's Islamic economic literacy to raise awareness of environmental problems in society.

CONCLUSION

Based on the research results, the existing environmental problems due to economic and development activities require attention and handling from various aspects. One of them is the need to change the existing economic paradigm in society from a materialist economy to an economy based on norms and ethics. This research proves that economic norms and ethics, especially Islamic economics and religious norms Islam, can influence people's awareness of the environment. So that this research further strengthens the conceptual Islamic economics, which emphasizes balanced economic activities. Namely the balance in economic activity between aspects of material interests in conservation and environmental concern. At the same time, the results of this research can be used as a reference in

encouraging the Islamic Economic Education program and community religiosity to continue to be improved to solve current environmental problems, especially in Indonesia.

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