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Determinants of Green Lifestyle Among Generation Z in Indonesia

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ABSTRACT

This study aims to analyze the influence of *the New Environmental Paradigm* (NEP) and religiosity on *green lifestyle* and examine the role of *income* as a moderating variable in this relationship. This research is motivated by the importance of understanding environmental values and religiosity in encouraging environmentally friendly behavior, as well as the role of economic conditions in its application in daily life. The study used a quantitative explanatory approach involving 99 respondents who were Generation Z accounting students or alumni who had income and were domiciled in Makassar. Data were collected through questionnaires and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the help of SmartPLS. The results showed that NEP had a positive and significant effect on *green lifestyle* (β = 0.271; p = 0.001), as did religiosity (β = 0.192; p = 0.029). In addition, *income* was shown to strengthen the influence of NEP on *green lifestyle* (β = 0.214; p = 0.036) and strengthen the influence of religiosity on *green lifestyle* (β = 0.234; p = 0.007). The research model explained 40.1% of the variation in *green lifestyle*. These findings indicate that environmental orientation and religiosity play a role in shaping an environmentally friendly lifestyle, but its implementation is also related to an individual's financial capacity. This study contributes to the study of sustainable behavior by positioning *income* as a conditional factor that strengthens the relationship between individual values and environmentally friendly behavior.

Keywords: New Environmental Paradigm, religiosity, green lifestyle, income, Generation Z

INTRODUCTION

Environmental issues are becoming a global challenge that increasingly requires attention, particularly due to climate change, pollution, and increasing waste generation. These issues are not only related to government policies and environmental management, but also to consumption patterns and individual behavior in daily life. In Indonesia, the waste problem

remains a significant challenge. Based on data from the Ministry of Environment's National Waste Management Information System (SIPSN) for 2024, used in this study, waste generation was recorded at 35.01 million tons per year, with 61.22% of it remaining unmanaged. This situation demonstrates the importance of changing public behavior towards a more environmentally friendly lifestyle.

One form of behavioral change is *a green lifestyle* , a lifestyle reflected in the habit of considering environmental impacts in daily activities. Implementing *a green lifestyle* can be realized through reducing plastic use, saving energy, and choosing more environmentally friendly products. However, the implementation of this lifestyle does not only depend on the availability of facilities and products, but can also be related to the values, beliefs, and individual abilities to realize environmentally friendly behavior. Therefore, understanding the factors that influence *a green lifestyle* is important, especially for Generation Z, who will play a role as consumers, professionals, and decision-makers in the future.

This study positions *the New Environmental Paradigm* (NEP) as one of the factors thought to influence *a green lifestyle* . The NEP reflects an individual's orientation and perspective on the relationship between humans and the environment, including awareness of the limitations of natural resources and the impact of human activities on ecological balance. Individuals with a stronger environmental orientation are thought to be more likely to consider the ecological consequences of their consumption decisions. Thus, the NEP has the potential to encourage the adoption of a more environmentally responsible lifestyle.

In addition to environmental orientation, religiosity also has the potential to play a role in shaping *a green lifestyle* . Religiosity is related to the level of belief, appreciation, and application of religious teachings in an individual's life. Religious values can serve as a moral foundation for treating nature and using resources responsibly. However, the relationship between religiosity and environmentally friendly behavior does not always show consistent results. Differences in previous research findings indicate that religious values do not necessarily translate into environmentally friendly behavior, particularly when individuals face limited resources or cost considerations.

In this context, *income* or financial condition is a factor that needs to be considered. Financial capacity can influence an individual's opportunity to adopt an environmentally friendly lifestyle, for example, when more environmentally friendly products are more expensive than conventional alternatives. Individuals with high environmental awareness and religiosity may not be able to implement all of these values in their daily lives when faced with financial constraints. Conversely, a more adequate financial condition can provide the flexibility to make consumption decisions that align with environmental values and personal beliefs. Therefore, *income* is positioned as a moderating variable in this study to test whether financial condition strengthens or weakens the relationship between NEP and religiosity with a *green lifestyle* .

This study uses Ajzen's (1991) Theory of Planned Behavior (TPB) as a theoretical foundation to understand how internal individual factors can relate to behavior. Within this

framework, behavior is influenced by intentions related to attitudes, subjective norms, and perceived behavioral control. Its relevance to this study lies in the possibility that environmental orientation and religiosity shape an individual's consideration of environmentally friendly behavior, while financial conditions relate to resources that can support or limit its implementation. Thus, *a green lifestyle* is understood not only as a result of personal awareness and values, but also as behavior that can be influenced by an individual's ability to realize these decisions.

This study focuses on Generation Z, who are students or alumni of accounting programs, have income, and reside in Makassar. This focus is relevant because accounting education is not only concerned with managing financial information but can also serve as a foundation for understanding social and environmental responsibility in business practices. Sustainability awareness among prospective accounting professionals has the potential to support attention to environmental accounting, sustainability reporting, and corporate social responsibility. Therefore, understanding the factors that shape *a green lifestyle* in this group is relevant both in the context of individual behavior and the development of sustainability-oriented accounting practices.

Based on the above description, this study aims to analyze the influence of NEP and religiosity on *green lifestyle* , and examine the role of *income* in moderating both relationships. The main contribution of this study is to position financial condition as a conditional factor that can explain when environmental orientation and religiosity are more strongly related to the adoption of an environmentally friendly lifestyle. The results of this study are expected to broaden the understanding of the determinants of *green lifestyle* in Generation Z and provide perspectives for the development of sustainable behavior in the context of accounting education.

RESEARCH METHODS

This study uses a quantitative approach with an explanatory research approach. This approach is used to examine the influence of *the New Environmental Paradigm* (NEP) and religiosity on *green lifestyles* , as well as to analyze the role of *income* as a moderating variable. The test is based on numerical data obtained from respondents and analyzed statistically.

The population of this study was students and alumni of the accounting study program from Generation Z who have income and are domiciled in Makassar City. The sample determination used a non-probability sampling technique with a purposive sampling method, based on the following criteria: (1) students or alumni of the accounting study program; (2) included in the Generation Z category; (3) have income; and (4) willing to fill out the research questionnaire. The sample size determination refers to the guidelines of Hair et al. (2016), which is five to ten times the number of indicators. With a total of 19 indicators, the sample size range used as a reference is 95–190 respondents. The data that met the criteria and could be analyzed amounted to 99 respondents, thus exceeding the minimum limit based on these guidelines.

The research data are primary data collected through questionnaires distributed to respondents who meet the research criteria. The research instrument consists of 19 indicators measuring four constructs, namely NEP with five indicators, religiosity with five indicators, *green lifestyle* with five indicators, and *income* with four indicators. All indicators are measured using a five-point Likert scale, ranging from 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), to 5 (strongly agree). The measurement of NEP refers to the concept of environmental orientation of Dunlap et al. (2000), religiosity refers to Glock and Stark (1968), *green lifestyle* refers to Yuen and Chu (2008), while the measurement of financial condition (*income*) refers to the approach of Prawitz et al. (2006).

Data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the help of SmartPLS software. The analysis was conducted through evaluation of the measurement model (outer model) and the structural model (inner model). The outer model evaluation included testing for convergent validity, discriminant validity, and construct reliability. Meanwhile, the inner model evaluation was conducted to assess the relationship between variables, the model's ability to explain the dependent variable, and testing the research hypothesis. Testing for moderation effects was conducted using the Moderated Regression Analysis (MRA) approach estimated through SEM-PLS. The model included two independent variables, namely NEP and religiosity, the moderating variable *income* , and two interaction variables, namely NEP × *income* and religiosity × *income* . The significance of the path coefficients and interactions was evaluated through a bootstrapping procedure. The test used a significance level of 5%, with the criteria of a p-value less than 0.05 or a t-statistic value greater than 1.96 for two-tailed tests. A significant interaction coefficient indicates a moderation effect, while the direction of the coefficient is used to assess whether moderation strengthens or weakens the relationship being tested.

RESULTS AND DISCUSSION

Research result

This study involved 99 respondents who were Generation Z accounting students or alumni, had income, and resided in Makassar City. Data testing was conducted using *Structural Equation Modeling–Partial Least Squares* (SEM-PLS) through SmartPLS. The results of the measurement model evaluation showed that all 19 indicators met the criteria used in the study. The *outer loading values* were in the range of 0.711–0.909, while the reliability and *Average Variance Extracted* (AVE) values met the established criteria. Thus, the research instrument was deemed to meet the validity and reliability requirements for further analysis.

The results of the structural model test showed an R2 value of 0.401 and *an adjusted* R2 value of 0.369. This indicates that the research model is able to explain 40.1% of the variation in *green lifestyle* , while the remainder is explained by other factors outside the model. The SRMR value of 0.060 also indicates that the model meets the criteria used in this study.

Hypothesis testing was carried out through a *bootstrapping procedure* with a significance level of 5%.
A summary of the test results is presented in the following table.

Table 1. Test results

Connection intervariable	Coefficient (β)	t-statistic	p-value	Kesimpulan
NEP → *Green lifestyle*	0,271	3,247	0,001	Diterima
Religiusitas → *Green lifestyle*	0,192	2,184	0,029	Diterima
NEP × *Income* → *Green lifestyle*	0,214	2,103	0,036	Diterima
Religiusitas × *Income* → *Green lifestyle*	0,234	2,720	0,007	Diterima

Source: Results of research data processing using SmartPLS.

Based on the table, NEP and religiosity have a positive and significant influence on *green lifestyle* . Furthermore, *income* has been shown to strengthen the influence of both NEP and religiosity on *green lifestyle* . Thus, all research hypotheses are supported by the statistical test results.

Discussion

The Influence of *the New Environmental Paradigm* on *Green Lifestyle*

The results of the study indicate that the NEP has a positive and significant effect on *green lifestyle* , with a coefficient of 0.271 and a p-value of 0.001. This finding indicates that the stronger an individual's orientation toward environmental values, the higher their tendency to adopt an environmentally friendly lifestyle. This orientation is related to the awareness that human activities have an impact on nature and that environmental resources need to be maintained sustainably.

These findings align with the Theory of Planned Behavior (TPB), which explains that attitudes toward a behavior play a role in shaping the intention to act. In the context of this research, a positive view of environmental protection can be a foundation for individuals to adopt environmentally friendly behaviors in their daily lives. For Generation Z studying accounting, this orientation can be reflected in the habit of reducing plastic use, conserving energy, and considering environmental aspects in consumption. However, these results indicate a statistical relationship within the research model and do not necessarily prove an absolute cause-and-effect relationship.

The Influence of Religiosity on *Green Lifestyle*

The test results show that religiosity has a positive and significant effect on *green lifestyle* , with a coefficient of 0.192 and a p-value of 0.029. These results indicate that the stronger an individual's religiosity, the higher their tendency to adopt an environmentally friendly lifestyle. Religiosity can be related to moral values, responsibility, and beliefs that

encourage individuals to protect the environment and avoid behaviors that are detrimental to life.

Within the TPB framework, an individual's values can be related to the formation of attitudes and behavioral considerations. Religiosity can be a moral foundation that supports environmentally conscious behavior. For Generation Z, religious values applied in daily life have the potential to be reflected in more responsible consumption behavior and wise use of resources. However, religiosity is not the only factor determining *a green lifestyle* , as such behavior can also be influenced by economic conditions, the social environment, and the ease of implementing environmentally friendly practices.

The Role *of Income* in Moderating the Effect of NEP on *Green Lifestyle*

The test results show that the interaction between NEP and *income* has a positive and significant effect on *green lifestyle* , with a coefficient of 0.214 and a p-value of 0.036. This finding indicates that *income* strengthens the relationship between NEP and *green lifestyle* . This means that the influence of environmental orientation on an eco-friendly lifestyle tends to be stronger when individuals have more supportive financial conditions.

These findings indicate that environmental awareness may not be easily translated into behavior when individuals face financial constraints. Some eco-friendly choices, such as purchasing more environmentally friendly products, can be more expensive than conventional alternatives. A more adequate financial situation can provide individuals with the flexibility to incorporate environmental values into their daily consumption decisions.

Thus, *income* is not only relevant as a respondent's economic characteristic, but also as a condition that can be related to the ability to translate environmental orientation into concrete behavior. However, this moderating result does not mean that low-income individuals cannot adopt *a green lifestyle* , as many environmentally friendly actions, such as saving electricity and reducing waste, can also be implemented at low cost.

The Role *of Income* in Moderating the Influence of Religiosity on *Green Lifestyle*

The test results show that the interaction between religiosity and *income* has a positive and significant effect on *green lifestyle* , with a coefficient of 0.234 and a p-value of 0.007. These results indicate that *income* strengthens the relationship between religiosity and *green lifestyle* . In other words, the link between religious values and the adoption of an environmentally friendly lifestyle tends to be stronger when an individual's financial situation is more supportive.

Religiosity can form a moral foundation for environmental protection, while financial well-being can influence an individual's ability to embody these values in consumption decisions. When individuals possess a strong religious conscience and adequate financial well-being, values of responsibility and concern can more easily be realized in environmentally friendly product choices and daily habits.

These results confirm that environmentally friendly behavior is not only related to personal values and beliefs, but also to the conditions that enable those values to be implemented. In the context of Generation Z studying accounting, these findings demonstrate the importance of simultaneously considering both personal values and financial capabilities when explaining sustainable consumption behavior.

Research Implications

The results of this study indicate that environmental orientation and religiosity are factors associated with *a green lifestyle* , while *income* strengthens both relationships. Theoretically, these findings broaden the discussion of environmentally friendly behavior by simultaneously considering environmental values, religious values, and financial conditions within the SDG framework. Practically, eco-friendly lifestyle education for Generation Z should emphasize that sustainable behavior does not always require large expenditures. Habits such as reducing waste, reusing goods, and conserving energy can be affordable options.

In the context of accounting education, the results of this study are also relevant to developing an understanding of responsible consumption and sustainability. Accounting students can be encouraged to understand that individual economic decisions have environmental consequences, making sustainability considerations crucial in decision-making. Furthermore, environmental education programs and campaigns need to consider differences in financial circumstances to ensure that adopting *a green lifestyle* is accessible to individuals of all financial means.

Overall, this study found that NEP and religiosity have a positive effect on *green lifestyle* , and *income* strengthens both relationships. The R2 value of 0.401 indicates that the model explains some of the variation in *green lifestyle* , so further research can consider other factors, such as social norms, perceived behavioral control, environmental knowledge, and the availability of environmentally friendly products.

CONCLUSION AND SUGGESTIONS

Conclusion

This study shows that *the New Environmental Paradigm* (NEP) and religiosity have a positive and significant influence on *green lifestyle* in Generation Z who are studying accounting and living in Makassar City. These results indicate that environmental orientation and religious values are related to an individual's tendency to adopt an environmentally friendly lifestyle. In addition, *income* is proven to strengthen the influence of NEP and religiosity on *green lifestyle* . These findings indicate that financial conditions play a role in supporting the application of environmental values and religiosity into daily behavior. The research model is able to explain 40.1% of the variation in *green lifestyle* , while the rest is influenced by other factors outside the research model. Thus, the formation of an environmentally friendly lifestyle needs to consider aspects of personal values as well as the individual's economic condition.

Suggestion

Based on the research results, Generation Z is expected to increase environmental awareness through simple habits, such as reducing plastic use, conserving energy, and choosing products responsibly according to financial capabilities. Educational institutions, particularly accounting study programs, can integrate sustainability values into their learning to raise students' awareness of the impact of consumption decisions on the environment. Furthermore, environmental education programs need to consider differences in economic conditions so that *green lifestyle adoption* can be carried out by individuals from various income levels. Future research is recommended to involve respondents who are more diverse in terms of region, age, and educational background and examine other factors, such as social norms, environmental knowledge, and perceived behavioral control. This is necessary to gain a broader understanding of the factors influencing *green lifestyles* in Generation Z.

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