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The Effect of Karmic Belief, Personal Norm and Attitude on Green Purchase Intention of Generation Z Consumers

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ABSTRACT

This study aims to analyze the influence of Karmic Beliefs, Personal Norms, and Attitudes on Green Purchase Intentions among Generation Z consumers in Indonesia. This research is driven by critical environmental issues, such as the increase in national waste production by 2–4% per year, reaching 68.5 million tons in 2022, and urban air pollution contributing to more than 123,000 premature deaths by 2023. This study uses a quantitative approach through an online survey administered to 230 Generation Z respondents aged 17–23 years in five provincial capitals on Java Island. Data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS–SEM). The results indicate that Karmic Beliefs and Personal Norms significantly and positively influence Attitudes. In turn, Attitudes are proven to be a strong predictor of Green Purchase Intentions. Theoretically, this study enriches the literature on pro-environmental purchasing behavior by integrating moral values and karmic perspectives into consumer behavior models. Practically, the findings recommend that companies and policymakers emphasize moral responsibility, spiritual beliefs, and environmental awareness in sustainable marketing strategies aimed at Generation Z.

Keywords: Karmic Belief; Personal Norm; Attitude; Green Purchase Intention; Generation Z.

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INTRODUCTION

Environmental degradation has reached a critical point globally, and in Indonesia, the situation is particularly alarming, presenting a multifaceted crisis that threatens both ecological stability and public health. The nation faces a dual challenge of escalating waste and declining air quality. According to the National Waste Management Information System (SIPSN), waste production increased by 2-4% annually, reaching a staggering 68.5 million tons in 2022. With household consumption accounting for approximately 60% of this total, this trend underscores a deeply rooted issue in societal consumption patterns and highlights an urgent, systemic need to shift towards more sustainable practices (SIPSN, 2024). Concurrent with the waste problem, climate anomalies are becoming more frequent and severe. The Indonesian Agency for Meteorology, Climatology, and Geophysics (BMKG) reported a significant temperature increase of 0.5°C to 1°C above normal, with the national average temperature rising steadily from 26.8°C in 2021 to 27.5°C in 2023, signaling rapid and potentially irreversible climatic changes (BMKG, 2024).

This environmental decline has severe and direct public health consequences that are impossible to ignore. The Ministry of Health (Kemenkes) reported a concerning 15% annual increase in Acute Respiratory Infections (ISPA) from 2021 to 2023. This is not an abstract statistic; it represents millions of citizens suffering from preventable illnesses. Furthermore, the World Health Organization (WHO) linked Indonesian air pollution to over 123,000 premature deaths in 2023 alone, a stark indicator of the human cost of environmental neglect (Kemenkes, 2024; WHO, 2024). In response to these compounding crises, "Green Purchasing"—the practice of consciously choosing products that are environmentally friendly throughout their entire lifecycle, from production to disposal—has emerged as a significant and necessary global movement and a beacon of consumer-driven change (Duong et al., 2024).

Generation Z, the youngest and most digitally native cohort of active consumers, is pivotal in this movement. Unlike previous generations, they have grown up with unprecedented access to information, fostering a heightened awareness of global issues, including environmental sustainability. This digital fluency allows them to scrutinize brand claims and mobilize for causes they believe in. Studies indicate that 73% of Gen Z consumers are willing to pay a premium for sustainable products, positioning them not just as consumers, but as powerful drivers of a market-wide green revolution (Ali et al., 2023). Their purchasing decisions are influenced by a complex interplay of environmental awareness, social norms, and deeply held personal values that often prioritize purpose over price (Niu et al., 2023; Duong et al., 2024). Preliminary surveys conducted for this study identified three key psychological factors influencing their green purchase behavior: Karmic Belief (a spiritual or philosophical orientation), Personal Norm (an internal moral compass), and Attitude (a cognitive and affective evaluation). This research, therefore, aims to dissect and analyze the influence of these factors on Green Purchase Intention among Generation Z consumers in Indonesia, providing critical, actionable insights for developing effective sustainable marketing strategies that resonate authentically with this influential demographic.

LITERATURE REVIEW

Theoretical Foundation This study is grounded in two prominent behavioral theories that provide a robust framework for understanding the complex mechanisms behind pro-environmental actions. The Norm Activation Model (NAM), introduced by Schwartz (1977), explains altruistic behavior by focusing on the activation of personal norms. The model posits that an individual's intrinsic feeling of moral obligation to act is triggered only when two specific cognitive conditions are met: a clear awareness of the negative consequences of inaction (e.g., understanding the harm caused by plastic pollution) and a personal ascription of responsibility to alleviate those consequences (e.g., feeling "it is my duty to reduce my plastic use") (Onwezen et al., 2013). In essence, people act when they both see a problem and feel personally accountable for being part of the solution.

Complementing this is the Theory of Planned Behavior (TPB), developed by Ajzen, (2020), which suggests that behavioral intention is the most immediate and important predictor of actual behavior. This intention is shaped by three core components: Attitude (a person's overall positive or negative evaluation of performing the behavior), Subjective Norms (the perceived social pressure from significant others, like family and friends, to perform or not perform the behavior), and Perceived Behavioral Control (the individual's perceived ease or difficulty of performing the behavior, based on past experience and anticipated impediments). TPB emphasizes that a positive attitude, supported by favorable social norms and a strong sense of personal control, collectively strengthens the intention to act (Verplanken & Orbell, 2024). By integrating these theories, this study can explore both the moral activation (from NAM) and the rational-evaluative pathways (from TPB) that lead to green purchase intentions.

Karmic Belief

Karmic Belief is the principle that one's actions, whether good or bad, will inevitably result in corresponding positive or negative consequences in the future (Duong et al., 2024). This belief system transcends simple morality, embedding a profound cause-and-effect logic into ethical conduct that can be highly influential in shaping long-term behavior. In the context of consumption, this belief can be a powerful, albeit sometimes subtle, motivator for pro-environmental behaviors. Individuals may perceive such actions—like choosing a product with biodegradable packaging—not just as an ethical choice, but as a tangible investment in positive future outcomes or a way to accumulate "good" karma for themselves and the world. Research by Xue & Mattila, (2024) found that individuals with strong karmic beliefs are often motivated by an intrinsic desire to do good, independent of social recognition, suggesting that these beliefs can foster a genuine, resilient, and authentic commitment to ethical consumption that is less susceptible to fleeting trends.

H1: Karmic Belief has a positive and significant influence on Attitude.

Personal Norm

Personal norms are self-held standards for behavior, reflecting an individual's internalized values and profound sense of responsibility (Bašić & Verrina 2024). It is crucial to distinguish them from social norms, which are external and based on perceived expectations from others. Personal norms are internal moral obligations that guide an individual's decisions even in the absence of external pressure or observation (Niemic et al., 2020). They are the voice of one's conscience. In an environmental context, a strong personal norm translates into a feeling of

moral duty to engage in sustainable practices. This might manifest as a feeling of guilt when failing to recycle or a sense of pride when making a sustainable choice. It means prioritizing the purchase of green products over conventional ones, not because it is socially expected or fashionable, but because it is perceived as the fundamentally right thing to do, aligning actions with one's core identity (F. Liu & Madni, 2024).

H2: Personal Norm has a positive and significant influence on Attitude.

Attitude

Attitude is a psychological tendency expressed by evaluating a particular entity, object, or behavior with some degree of favor or disfavor (Verplanken & Orbell, 2024). It represents an individual's overall summary assessment of a behavior and its perceived consequences, encompassing both cognitive (beliefs, thoughts) and affective (feelings, emotions) components. A positive attitude toward green products is not merely a fleeting opinion; it stems from the core belief that these products are genuinely beneficial for the environment and society (the cognitive part) and is often accompanied by positive feelings like hope, satisfaction, or pride (the affective part). This positive evaluation is a crucial precursor to forming an intention to purchase, acting as an essential cognitive and affective bridge that connects underlying beliefs and values with a concrete behavioral intent (Fishman et al., 2021). It is the step where abstract values are translated into a specific judgment about a course of action.

H3: Attitude has a positive and significant influence on Green Purchase Intention.

Green Purchase Intention

Green Purchase Intention is defined as a consumer's conscious willingness or explicit inclination to buy products that are perceived as environmentally friendly (Chen et al., 2020). It is widely regarded as a key proximal indicator of actual green purchasing behavior and sits at the final stage before a transaction occurs (Sharma et al., 2023). This intention is not formed in a vacuum; it is the culmination of a complex cognitive process that includes environmental consciousness, positive attitudes toward green products, and the conviction that individual purchasing actions can contribute to a tangible positive impact on the environment (Ruangkanjanases et al., 2020). While a positive intention does not always guarantee a purchase—a phenomenon known as the "intention-behavior gap," often caused by factors like price, convenience, or lack of availability—it remains the most significant psychological predictor of behavior and a critical focal point for intervention and marketing efforts.

METHOD

This study employed a quantitative research design with a descriptive approach to systematically investigate the hypothesized relationships between the specified variables. Data was collected via a survey method, which is highly effective for gathering standardized information from a large and geographically dispersed population, allowing for statistical generalization. The data collection period was conducted from September 2024 to July 2025.

The research population comprised Generation Z individuals aged 17 to 23 residing in five major provincial capitals on Java Island, Indonesia: Jakarta, Bandung, Semarang, Yogyakarta, and Surabaya. These cities were strategically chosen to represent the diverse urban landscape of Indonesia's most populous island, capturing a wide range of socio-economic and cultural contexts. A purposive sampling technique was used to select respondents who fit the study's

specific demographic criteria (age and location), ensuring the relevance and focus of the data. The final sample consisted of 230 valid and complete responses suitable for analysis.

Data was collected through a structured online questionnaire distributed via Google Forms. The questionnaire was designed to measure four latent variables: Karmic Belief, Personal Norm, Attitude, and Green Purchase Intention. All measurement items were carefully adapted from validated scales used in previous high-impact studies to ensure their reliability and validity (Duong et al., 2024; F. Liu & Madni, 2024; Verplanken & Orbell 2024; Chen et al., 2020). Respondents rated their agreement with each statement on a 7-point Likert scale, ranging from 1 (Strongly Disagree) to 7 (Strongly Agree).

The collected data was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), a component-based SEM method. This technique was chosen because it is particularly suitable for predictive research aims and for testing complex models where the underlying theory is still developing. It is also robust to non-normal data distributions, which are common in social science research (Magno et al., 2024). The analysis involved a rigorous two-stage process: first, evaluating the measurement model (outer model) to assess the reliability and validity of the constructs, and second, evaluating the structural model (inner model) to test the hypothesized relationships and assess the model's overall predictive power (Purwanto & Sudargini, 2021).

RESULTS AND DISCUSSION

Results

Respondent Description

Based on the results of research conducted on 230 respondents, namely Gen Z in 5 provincial capitals on the island of Java, the characteristics of respondents can be identified based on gender, age, type of work and income.

Table 1. Respondent Gender

Gender	Number of people	Percentage (%)
Male	114	49,6%
Female	116	50,4%
Total	230	100%

Source: PLS Output (2025)

The sample of 230 respondents was nearly evenly split by gender (50.4% female, 49.6% male).

Table 2. Respondent Age

Age	Number of people	Percentage (%)
17 Years	31	13,4%
18 Years	30	13%
19 Years	27	11,7%
20 Years	36	15,6%
21 Years	29	12,6%
22 Years	33	14,3%
23 Years	44	19,4%
Total	230	100%

Source: PLS Output (2025)

The age distribution was spread across the 17 to 23-year range, with the largest group being 23-year-olds (19.4%).

Table 3. Respondent's occupation

Work	Number of people	Percentage (%)
Civil Servant	42	18,3%
Private Employee	69	30%
Housewife	12	5,2%
Student	66	28,7%
Entrepreneur	41	17,8%
Not Working	42	18,3%
Total	230	100%

Source: PLS Output (2025)

The respondents represented diverse occupational backgrounds, with the largest groups being private employees (30%) and students (28.7%).

Table 4. Respondent's Domicile

City of origin	Number of people	Percentage (%)
DKI Jakarta	49	21,3%
Bandung	44	19,1%
Semarang	43	18,7%
Surabaya	51	22,2%
Yogyakarta	43	18,7%
Total	230	100%

Source: PLS Output (2025)

The geographical distribution was well-balanced across the five target cities, with the largest portion from Surabaya (22.2%).

Measurement Model Evaluation

The outer model assessment robustly confirmed the reliability and validity of the constructs. All individual item factor loadings exceeded the recommended threshold of 0.60, indicating strong item-level reliability.

Table 5. Composite Reliability Test Results

Variable	Composite Reliability (ρ_c)	Information
Karmic Belief	0,857	Reliable
Personal Norm	0,796	Reliable
Attitude	0,860	Reliable
Green Purchase Intention	0,849	Reliable

Source: PLS Output (2025)

The Composite Reliability (CR) values for all variables were well above the 0.70 benchmark (Karmic Belief: 0.857, Personal Norm: 0.796, Attitude: 0.860, Green Purchase Intention: 0.849), indicating high internal consistency across the items for each construct.

Table 6. Convergent Validity (AVE) Test Results

Variable	Average Variance Extracted (AVE)
Karmic Belief	0,601
Personal Norm	0,662

Attitude	0,754
Green Purchase Intention	0,658

Source: PLS Output (2025)

Convergent validity was established, with Average Variance Extracted (AVE) values for all constructs exceeding the 0.50 minimum, confirming that each construct explained more than half of the variance of its indicators.

Table 7. Discriminant Validity Test Results (Fornell Larcker Criterion)

Variable	Attitude	Green Purchase Intention	Karmic Belief	Personal Norm
Attitude	0,868			
Green Purchase intention	0,659	0,811		
Karmic Belief	0,509	0,426	0,775	
Personal Norm	0,635	0,546	0,571	0,814

Source: PLS Output (2025)

Discriminant validity was also confirmed using the Fornell-Larcker criterion, where the square root of each construct's AVE was substantially greater than its correlation with any other construct in the model.

Table 8. Collinearity Statistic (VIF) test results

Relationship between variables	VIF
Attitude-> Green Purchase Intention	1,000
Karmic Belief -> Attitude	1,484
Personal Norm -> Attitude	1,484

Source: PLS Output (2025)

Finally, the Variance Inflation Factor (VIF) values were all well below 10, indicating no issues with multicollinearity among the predictor variables.

Structural Model Evaluation

Table 9. R-Square (R^2) Test Results

variable	R-square
Attitude	0,435
Green Purchase Intention	0,435

Source: PLS Output (2025)

The structural model demonstrated strong predictive power and relevance. The R-Square (R^2) value for Attitude was 0.435, meaning Karmic Belief and Personal Norm collectively explain a substantial 43.5% of the variance in Attitude. The R^2 for Green Purchase Intention was also 0.435, indicating that Attitude alone explains 43.5% of its variance.

Table 10. f^2 (Effect size) Test Results

Relationship between variables	f-square
Attitude > Green purchase Intention	0,768
Karmic Belief > Attitude	0,056
Personal norm > attitude	0,310

Source: PLS Output (2025)

The effect size (f^2) analysis further illuminated the relative importance of the predictors, revealing that Attitude had a large effect on Green Purchase Intention (0.768), Personal Norm had a medium-to-large effect on Attitude (0.310), and Karmic Belief had a small effect on Attitude (0.056).

Table 11. Q-square predict test results

Variable	Q-square
Attitude	0,392
Green Purchase Intention	0,219

Source: PLS Output (2025)

The model's predictive relevance was confirmed with Stone-Geisser's Q-Square values being greater than zero for both endogenous constructs: Attitude (0.392) and Green Purchase Intention (0.219), indicating that the model has predictive accuracy beyond mere explanation.

Hypothesis Testing:

- H1: Karmic Belief had a positive and significant effect on Attitude (Path Coefficient = 0.218, $p < 0.05$), supporting H1.
- H2: Personal Norm had a strong positive and significant effect on Attitude (Path Coefficient = 0.510, $p < 0.001$), supporting H2.
- H3: Attitude had a very strong positive and significant effect on Green Purchase Intention (Path Coefficient = 0.659, $p < 0.001$), supporting H3.

Discussion

This study's findings confirm that Karmic Belief, Personal Norm, and Attitude are significant and deeply interconnected drivers of Green Purchase Intention among Indonesian Gen Z consumers. The results offer a layered and insightful understanding of the psychological journey that transforms an abstract belief into a concrete, actionable intention.

The support for H1 indicates that a belief in cosmic justice or karma contributes meaningfully to forming a positive attitude toward pro-environmental behavior. Gen Z consumers who subscribe to the idea that their good deeds—such as protecting the environment—will ultimately lead to positive personal or universal outcomes are more likely to view green purchasing favorably. This philosophical underpinning provides a stable, long-term justification for pro-social actions. However, the relatively small effect size is also telling. It suggests that while significant, Karmic Belief may function more as a foundational, perhaps subconscious, value that predisposes individuals toward pro-social behaviors, rather than acting as a primary, active driver of their day-to-day environmental attitude when compared to more direct and immediate moral obligations. It sets the stage, but does not direct the play.

The strong support for H2 highlights the critical and dominant role of personal moral obligation in shaping attitude. The finding that Personal Norm is a powerful predictor suggests that Gen Z's pro-environmental stance is heavily influenced by a potent, internal sense of responsibility and duty. This strongly aligns with the core tenets of the Norm Activation Model, where a feeling of moral obligation is the direct antecedent to pro-social action. For this generation, purchasing green products is not merely a pragmatic choice; it is a profound reflection of their personal values and moral compass. This internal drive, which connects their consumption habits to their self-concept, appears to be far more influential than external social pressures. This implies that for Gen Z, authenticity is paramount; their green behaviors must feel like a genuine expression of who they are.

The very strong relationship found in H3 underscores the absolutely central and pivotal role of Attitude in translating abstract beliefs and internal norms into tangible behavioral intent, a finding that is highly consistent with the Theory of Planned Behavior (Ajzen, 2020). Once a

positive attitude towards green purchasing is solidified, it becomes the most dominant and direct factor driving the intention to buy. This demonstrates that for Gen Z, a favorable and robust evaluation of the act of "going green" is the critical link that successfully converts internal values and moral beliefs into a concrete plan of action. Attitude, therefore, acts as the essential mediator, channeling the motivational force of more abstract moral and spiritual drivers (Karmic Belief and Personal Norm) into the resulting Green Purchase Intention. It is the cognitive and emotional checkpoint where a general value ("I should protect the planet") becomes a specific resolve ("I intend to buy this eco-friendly product").

CONCLUSION AND SUGGESTIONS

Conclusion

This research successfully validates the proposed model explaining Generation Z's intention to purchase environmentally friendly products. The findings indicate that Karmic Belief and Personal Norm significantly influence Attitude, which in turn becomes the strongest determinant of Green Purchase Intention. Specifically:

- Karmic Belief positively affects Attitude, though with a small influence (f-square = 0.056).
 - Personal Norm shows a strong positive effect on Attitude (path coefficient = 0.510; f-square = 0.310).
 - Attitude strongly and significantly influences Green Purchase Intention (path coefficient = 0.659; f-square = 0.768).
- Overall, Attitude mediates the relationship between Karmic Belief and Personal Norm toward Green Purchase Intention, explaining 43.5% of its variance.

The results highlight that positive environmental attitudes play a crucial role in transforming moral norms and spiritual beliefs into actual purchase intentions. For marketers and policymakers, this suggests the importance of promoting moral responsibility and environmental awareness to foster sustainable consumption among Generation Z.

To strengthen green purchase intentions, educational and marketing campaigns should focus on shaping positive environmental attitudes through moral engagement and awareness of the long-term consequences of pro-environmental behavior. Encouraging personal moral responsibility and linking it with positive karmic outcomes can enhance sustainable purchasing behavior.

Suggestions

Future studies may explore additional psychological or cultural factors—such as environmental concern, social influence, or perceived behavioral control—that may further explain green purchasing behavior. Moreover, extending this research to different generations or cultural contexts could provide a broader understanding of sustainability-driven consumer behavior.

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