International Academic Institute for Science and Technology

International Academic Journal of Science and Engineering
Vol. 12, No. 3, 2025, pp. 307-317.

ISSN 2454-3896

International Academic Journal of Science and Engineering

www.iaiest.com

Behavioral Determinants of Sustainable Consumption and Financial Literacy among Urban Gen Z Consumers

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Abstract

Green consumption is becoming an important way to address environmental problems and promote responsible consumer behavior. Generation z consumers, particularly those living in urban environments, are a lucrative group of consumers that already have an increasing influence on the trend in sustainable consumption. This research includes financial literacy (FL) as an additional variable to the model of the Theory of Planned Behavior (TPB) in order to examine behavioral factors in sustainable purchasing behavior among urban Generation Z consumers. A survey of four hundred Generation Z urban consumers was done, and the data that was collected was analyzed using descriptive statistics (DS), correlation analysis (CA), and regression analysis (RA). In addition, sustainability intention (SI) is significantly influenced by environmental attitudes (EA), perceived behavioral control (PBC), subjective norms (SN), and FL. Among these determinants, the EA are the most significant factors on SI (0.31), PBC (0.27), SN (0.24), and FL (0.21). The result also shows that SI (0.56) is a key determinant of sustainable consumption behavior (SCB). SI and SCB are explained by the regression models with 52 and 31 % variance, respectively. Focusing on the importance of behavioral and financial aspects to building the sustainable consumption patterns within the population of the consumers of Generation Z, the work provides insights into on the policies, educational models, and firms that intend to introduce environmentally-conscious consumption.

Keywords: Pro-Environmental Behavior, Consumer Decision-Making, Behavioral Intention, Green Purchasing, Environmental Awareness, Financial Literacy (FL), Theory of Planned Behavior (TPB).

DOI: 10.71086/IAJSE/V12I3/IAJSE1267
Received: 10 July 2025/Revised: 18 August 2025/Accepted: 10 September 2025/Published: 30 September 2025

Introduction

The issue of environmental sustainability is a major worldwide issue given the rising ecological issues of climate change, depleted resources, and environmental pollution. Blistering industrialization and an increasing consumption trend have heightened the exploitation of natural resources and ecosystems. Green infrastructure and sustainable consumption habits have consequently emerged as important dimensions of the urban sustainability strategies (Zhao et al., 2025; Patil & Reddy, 2024). Consequently, the concept of sustainable consumption has become a significant practice towards ensuring that people act in an environmentally friendly manner and minimize environmental effects. Sustainable consumption is a concept of consuming products and services that meet human needs and reduce the impact on the environment, and the idea of conserving natural resources. Past studies have identified that consumer attitudes and green awareness are significant factors that influence the development of SCB and green purchase behavior (Liobikienė & Bernatonienė, 2017; Mehta et al., 2024).

Generation Z is an emerging group of consumers whose purchasing power and green consciousness have been gaining traction in the research on sustainability among other consumer groups. Generation Z is a digitally native generation that has been brought up in a world with a lot of access to environmental information, making them more conscious of the sustainability problems. Research on SCB of Generation Z suggests that environmental awareness, social influence, and sustainability values play a critical role in their buying behavior (Dragolea et al., 2023). It has also been found that younger consumers are likely to exhibit a higher level of pro-EA and environmental concern regarding the consumption practices being environmentally responsible than their predecessors (Hatmi et al., 2024). Moreover, social responsibility and environmental awareness have been associated with pro-environmental behavior among Generation Z. Although young consumers are increasingly aware of the problem of sustainability, there is usually a disparity between the intentions to consume sustainably and the actual consumption patterns. A number of researchers have recognized EA, social norms, and behavioral motivations as significant predictors of sustainable purchasing behavior (Dutta & Alam, 2024; Ali et al., 2023).

The empirical studies on the Indian consumers also indicate that consumer environmental various behavioral determinants that can be involved in defining sustainable consumption decisions. FL is a new concept that has been known to play a vital role in the consumer decision-making process. FL can be considered the skill or the capacity of a person to think with respect to financial matters and how to handle financial resources, such as budgeting, saving, and spending. The more financially literate consumers would be in a better position to measure the long-term economic returns of the sustainable products and environmentally conscious choices of consumption. Responsive spending and long-term financial planning are two ways in which previous research has shown that FL can influence sustainable consumer behavior (Muñoz-Céspedes et al., 2021). According to the TPB, a person's actions are directly affected by their behavioral intentions.

Attitudes to the behavior, perceived social pressure, and the perceived ability of the individual to engage in the behavior all influence intentions themselves. Other studies have also used this framework to analyze SCB and green purchasing decisions (Yang et al., 2018; Parzonko et al., 2021).

However, most of the research available focuses on the psychological and social aspects of SCB, and little has been done with regard to examining the issue of the impact of FL. Besides, there are limited empirical researches that specifically consider urban generation Z customers. Considering the growing economic potential of this group of people and the potential role in sustainability assurance, it is pertinent to explain the relationship between the FL of the population and the behavioral determinants influencing the SCB. Therefore, the current research paper explores the behavioral antecedents of sustainable consumption among the urban Generation Z consumers in the context of FL inclusion into the TPB model.

The objectives of the research:

- To determine the most important factors affecting sustainable consumption by Generation Z consumers in the city.
- To analyze the contributions of FL in the development of SIs among young consumers.
- To examine the connection among attitudes, SN, PBC, and SCB in the context of the TPB.

The research has various contributions to the existing literature. To begin with, it expands the TPB by introducing FL as one more variable that can affect SCB. Second, the study presents empirical data about sustainable consumption trends of Generation Z consumers, who are assumed to become influential factors in the formation of the consumption

trends in the future market. Third, the literature is able to provide context-related understanding of the interaction between behavioral and financial aspects of shaping SCB by urban consumers of Generation Z.

The structure of the remainder of this paper is as follows. A review of the literature on FL, Generation Z consumer behavior, and sustainable consumption practices will be given in Section 2. Section 3 provides the conceptual frameworks and formulates the research hypotheses. Section 4 identifies the methodology of the research and data collection procedures. Section 5 includes the results of the empirical study, and the discussion of the results takes place in Section 6. Lastly, Section 7 gives the conclusion of the research and main insights and recommendations for future studies.

Literature Review

Behavior in terms of sustainable consumption has gained momentum in recent years with the emergence of more environmental concerns and the necessity to encourage good consumption behavior among people. Sustainable consumption entails the buying and utilization of products that have minimal effects on the environment and provide ecological sustainability. Past studies have emphasized the fact that consumer attitude, environmental perception, and individual values are significant factors that influence sustainable purchasing decisions. Research studies comparing sustainable consumption of young consumers also show that the green purchasing behavior depends on the importance of environmental concern and awareness of sustainability. Existing studies have always shown that people with high values on the environment will tend to purchase in a more sustainable manner. Customers with strong environmental values will be more likely to embrace sustainable products and ecologically conscious purchasing habits as a result of greater environmental responsibility. It has been evidenced that EA can mediate the relationship between environmental awareness and green purchase behavior (Ogiemwonyi et al., 2023).

Moreover, the sustainable consumption decision of individuals can be affected by more social and environmental aspects (Minh & Quynh, 2024). The TPB has been heavily utilized in sustainability research to shed light on how consumer attitudes, perceived standards, and behavioral control affect decision-making. Attitudes toward the conduct, SN, and PBC are the three main tenets of this approach (Ajzen, 1991). A person's actual actions might be influenced by these factors, which can influence their behavioral intentions.

The application of extended TPB models has shown that attitude and PBC are major determinants of sustainable consumption intentions. Likewise, the studies on the topic of green consumption behavior point to the fact that TPB variables are significant precursors of environmentally responsible choices in purchasing behavior. The cognitive and behavioral factors are significant in influencing the decision-making processes, as far as consumer behavior and sustainability-related actions are concerned (Aravindhan, 2024). Generation Z is also a valuable consumer market in sustainability studies, as this generation has an increasing purchasing capacity and awareness of nature. It can be hypothesized that Generation Z consumers are highly interested in sustainability and green lifestyles (Dragolea et al., 2023). Research conducted on the consumption dynamics amongst members of Generation Z suggests that environmental awareness and social influence play a major role in influencing sustainable purchasing behavior. Past studies have also addressed behavioral determinants of sustainable consumption among young people in the city in developing economies, with the growing significance of the younger consumers in ensuring that sustainable consumption practices are realized (Ganesan, 2024).

Also, social responsibility and sustainability consciousness have been linked to pro-environmental behavior among Generation Z. Green consumption behavior among young consumers may also be affected by government efforts and policies in favor (Ling et al., 2024). To attain global sustainability targets, policy efforts should be synchronized and used in promoting responsible production and consumption trends (Yıldız & Kelleci, 2023). Attitudes and behaviors towards sustainability can be influenced by social interaction and the sharing of knowledge within the communities. Social networks' exchange of knowledge and mentorship can be used to facilitate learning and awareness of sustainable practices (Kamenidou et al., 2019). FL has been recognized as a significant aspect of consumer decision-making and buying patterns. More financially literate persons can be more competent in assessing financial risks and benefits in relation to consumption decisions (Irawan & Khoir, 2024). Some studies say that FL has the potential to have a positive impact on sustainable consumer behavior to inspire wise financial planning and long-term economic reasoning (Muñoz-Céspedes et al., 2021).

Overall, previous studies have shown that sustainable consumer behavior is heavily influenced by EA, social influence, and the perception of behavioral control. Many have relied on the TPB to verify that people's intentions to change to more eco-friendly consumption habits are heavily influenced by their beliefs, SN, and PBC.

The studies that were conducted about Generation Z also emphasize the role of environmental consciousness and social pressures in promoting sustainable buying choices. Nevertheless, little has been done to understand how FL affects the SIs of consumers in urban areas, who are Generation Z. In an effort to better understand the sustainable buying habits of urban Gen Z consumers, this study closes this research gap by including FL into the TPB framework.

Conceptual Framework and Hypotheses Development

Researchers must consider the behavioral and economic factors that influence consumer decision-making in order to understand SCB. This paper relies on the TPB (TPB) to describe the sustainable consumption habits of urban consumers who are members of Generation Z. This theory argues that the behavior of an individual is largely determined by behavioral intentions, which are predetermined by attitudes to the act, SN, and PBC. Besides these factors, the current study will also include FL as another variable factor that can be used to determine SIs and environmentally friendly consumption behavior (Muñoz-Céspedes et al., 2021).

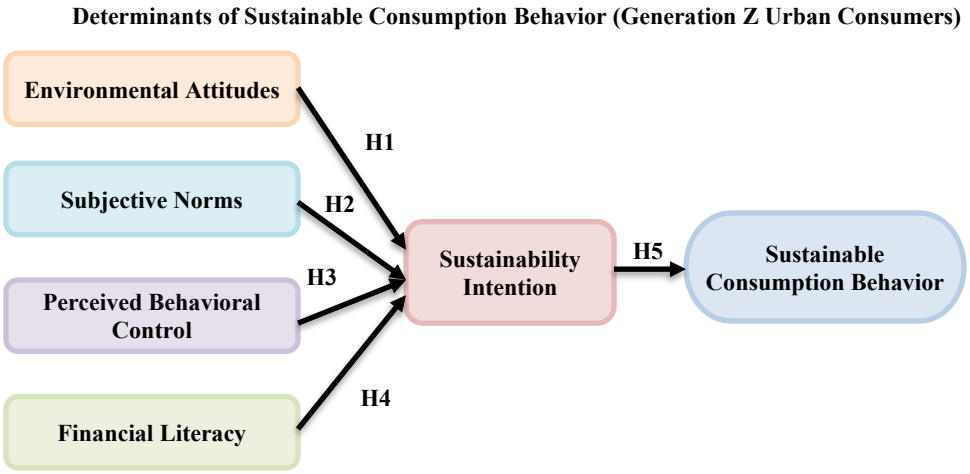


Fig. 1: Conceptual Framework for SCB Among Urban Generation Z Consumers

Fig. 1 presents the conceptual framework that will be utilized in this investigation. Generation Z's SCB is influenced by their environmental beliefs, SN, PBC, and FL, as shown in this model.

EA and SI

EA mean what people believe and evaluate about environmental protection and sustainability practices. Consumers with higher environmental values tend to be more ready to promote environmentally friendly products and to use sustainable consumption patterns. Past research revealed that EA are significant towards the development of green purchasing behavior and SIs.

H1: Environmental Attitude (EA) has a positive impact on Sustainability Intention (SI) among urban Generation Z consumers.

SI and SN

The perceived societal pressure on an individual to act in a specific manner by the family members, peers, and other members of the society is referred to as SN. The social influence is a significant aspect that influences sustainable consumption, especially among the younger consumers who are extremely susceptible to the impact of peer opinions and social networks. According to previous studies, SN have a high influence on sustainable buying among Generation Z consumers.

H2: SN have a positive impact on the SI of generation Z consumers.

SI and PBC

PBC is how an individual believes that he or she can do a particular behavior. This can be in terms of availability of environmentally friendly products, affordability, and consumer awareness on sustainable options in the context of sustainable consumption. It has been demonstrated in the previous research that PBC plays a significant role in shaping the intentions of the individuals to participate in the environmentally responsible consumption behavior.

H3: PBC has a positive impact on SI in Generation Z consumers.

Financial Sustainability and Intention

FL can be defined as the knowledge and capability of people to make sound financial choices. More financially literate consumers could be able to compare the economic benefits of sustainable products in the long run, as well as their environmental effects. Previous researchers assume that FL has the potential to positively affect responsible consumption and decision-making on the sustainability front (Muñoz-Céspedes et al., 2021).

H4: FL has a positive effect on SI among consumers of Generation Z.

SCB and SI

SI denotes the ability or motivation of an individual to embrace the practices of consumption that are environmentally friendly. According to the TPB, one of the most reliable indicators of future actions is a person's level of behavioral intention. Therefore, consumers are more likely to engage in SCB if they have a higher SI (Francis & Sarangi, 2022).

H5: SCB is positively impacted by SIs.

Research Methodology

Research Design

This paper embraces the quantitative research design in order to address the behavioral determinants of sustainable consumption amongst the Generation Z consumers in urban regions. In this study, the term Generation Z relates to people between the ages of 18 and 29 years who live in urban areas. Due to their increased exposure to eco-friendly products, sustainability initiatives, and internet platforms that support sustainable purchasing practices, urban young consumers were the target demographic. The TPB (TPB), which integrates EA, SN, and PBC, is the foundation of the study paradigm. Along with these variables, there is also FL that will be used as an extra factor that impacts the SI and the SCB.

Sampling and Respondents

This study population will be urban Gen Z consumers. The convenience sampling method was used to gather data, and it is a well-known method of researching consumer behavior among youth. The participants were recruited using online media, university circles, and social media. Originally, the online survey was conducted, and 420 answers were received. Screening was carried out by eliminating incomplete responses and discrepancies to obtain 400 valid responses to be analyzed. The sample size used is deemed adequate in behavioral research studies for conducting a statistical analysis and testing a hypothesis.

Data Collection Procedure

The study was carried out using primary data, which was a questionnaire aimed at measuring the variables identified in the conceptual framework. The questionnaire had two major segments. The introductory part collected demographic data, including age, gender, educational level, and income. The second section included measurement items in the attitude to the environment and SN, PBC, FL, SI, and SCB. The measurement items were answered in a five-point Likert scale, where the scores were taken to 5, which indicated the stronger the statement agreed with. The questionnaire was sent to the respondents via social media and academic networks, and the respondents were free to take part in the questionnaire.

Conceptual Framework Description

The study's conceptual framework is depicted in fig. 1. The model examines the relationships between Generation Z consumers' EA, SN, PBC, FL, SI, and SCB. Environmental views, SN, PBC, and FL are independent elements that aid in determining sustainable intention. The mediating variable here is SI, which in turn affects SCB

Data Analysis Techniques

The obtained data were examined with the help of various statistics to check the hypotheses. To summarize the demographic characteristics of the respondents, the first one was the DS. Second, the Cronbach alpha coefficient was used to determine the internal consistency of the measurement scales. Third, CA has been used to test the relationship between the variables of the study. Finally, a multiple RA was conducted to determine the influence of FL, EA, PBC, and SN on SI and the influence of SI on SCB.

Analytical Model

RA was used to test the relationships that were proposed in the conceptual framework. Two regression models were created to determine the determinants of SI and SCB. The former approach assesses the influence of environmental beliefs, SN, PBC, and FL on SI.

$$SI = \beta_0 + \beta_1 EA + \beta_2 SN + \beta_3 PBC + \beta_4 FL + \epsilon \quad (1)$$

Equation (1) demonstrates that the factors influencing SI include FL, PBC, SN, and Environmental Attitudes.

The coefficients β_1, β_2, β_3, and $\beta_4$represent the effects of the respective independent variables on SI, while ϵrepresents the error term.

The impact of SI on SCB is investigated by the second regression model.

$$SCB = \beta_0 + \beta_1 SI + \epsilon \quad (2)$$

SI also affects SCB as shown in Equation (2). The impact of SI on SCB is represented by the coefficient β_1.

Where:

- EA = Environmental Attitudes
- SN = Subjective Norms
- PBC = Perceived Behavioral Control
- FL = Financial Literacy
- SI = Sustainability Intention
- SCB = Sustainable Consumption Behavior
- β = regression coefficients
- ε = error term

The proposed hypotheses were tested, and the relationships between the variables in the conceptual framework were investigated using regression models that were defined in Equations (1) and (2).

Results and Discussion

This section reflects the results of the empirical research, such as DS, reliability test, correlation test, the test of hypothesis, and a discussion of the results.

Sample Characteristics

From the urban Generation Z participants, 400 valid replies were obtained. The respondent demographics are laid up in table 1.

Table 1: Respondents' Demographic Profile

Characteristic	Category	Frequency	Percentage
Gender	Male	186	46.5%
	Female	214	53.5%
Age	18–21	148	37.0%
	22–25	176	44.0%
	26–29	76	19.0%
Education	Undergraduate	228	57.0%
	Postgraduate	122	30.5%
	Others	50	12.5%
Monthly Income	Below ₹20,000	162	40.5%
	₹20,000–₹40,000	158	39.5%
	Above ₹40,000	80	20.0%

The demographic statistics shown in table 1 describe the characteristics of the respondents included in the study. The sample will include 400 city-based Generation Z consumers, and the gender balance is relatively balanced. Most interviewees are in the 18-25 age range, which points out that the sample is a representative of the Generation Z consumers. Regarding education, the majority of respondents are undergraduates, and the level of income is diverse among the respondents, as the socio-economic background is diverse.

Reliability Analysis

Equation (3) was used to calculate each construct's Cronbach's alpha in order to assess the measurement scales' internal consistency. The level of alpha more than 0.70 is acceptable in general in terms of reliability.

$$\alpha = \frac{k}{k-1}\left(1-\frac{\sum\sigma_i^2}{\sigma_t^2}\right) \quad (3)$$

Where:

- k Represents The Number of Items in the Scale,
- σ_i^2Represents The Variance of Each Item, And
- σ_t^2Represents The Total Variance of the Scale.

Table 2 displays the dependability of the measurement constructs used in the investigation. All constructions have alpha values higher than the ideal alpha threshold of 0.70, indicating adequate internal consistency. SI gives the highest reliability value implying that the measurement items used in capturing the SIs of the respondents are very consistent.

Table 2: Reliability Analysis

Construct	Number of Items	Cronbach's Alpha
EA	4	0.86
SN	4	0.83
PBC	4	0.81
FL	4	0.84
SI	4	0.88
SCB	4	0.85

Descriptive Statistics

DS were used to analyze the central tendency and variability of the variables to be used in the study.

Table 3: Descriptive Statistics

Variable	Mean	Standard Deviation
EA	4.08	0.71
SN	3.92	0.74
PBC	3.86	0.76
FL	3.64	0.80
SI	4.12	0.69
SCB	3.78	0.73

Table 3 gives the DS of the variables used in the study. These values show that the respondents are generally positive with regard to environmental sustainability and sustainable consumption practices. The intention that is most likely to be sustainable is the highest in the list; it means that Generation Z consumers have a substantial tendency to engage in environmentally responsible consumption.

Correlation Analysis

The correlations were analyzed using the CA to determine the relationships between the variables that were used in the study.

Table 4: Correlation Matrix

Variable	EA	SN	PBC	FL	SI	SCB
EA	1					
SN	0.41	1				
PBC	0.38	0.36	1			
FL	0.32	0.28	0.35	1		
SI	0.52	0.47	0.49	0.44	1	
SCB	0.45	0.39	0.42	0.37	0.56	1

The study's variables and their correlation coefficients are displayed in table 4. The results show that Environmental Attitudes, SN, PBC, FL, and SI are all positively connected with SCB.

SI exhibits fairly high correlation with EA and environmental perceptions of behavioral control, implying that the two variables have a significant role to play in determining SIs.

In order to give a more accurate picture on these relationships, a correlation heatmap is shown in fig. 2.

The study variables correlation matrix has been presented in a visual format as in fig. 2. The heatmap indicates the strength of the relationship between the variables, the dark the color, the stronger the relationship. The visualization establishes that SI is significantly positively related to EA and behavioral control, and the sustainability consumption behavior.

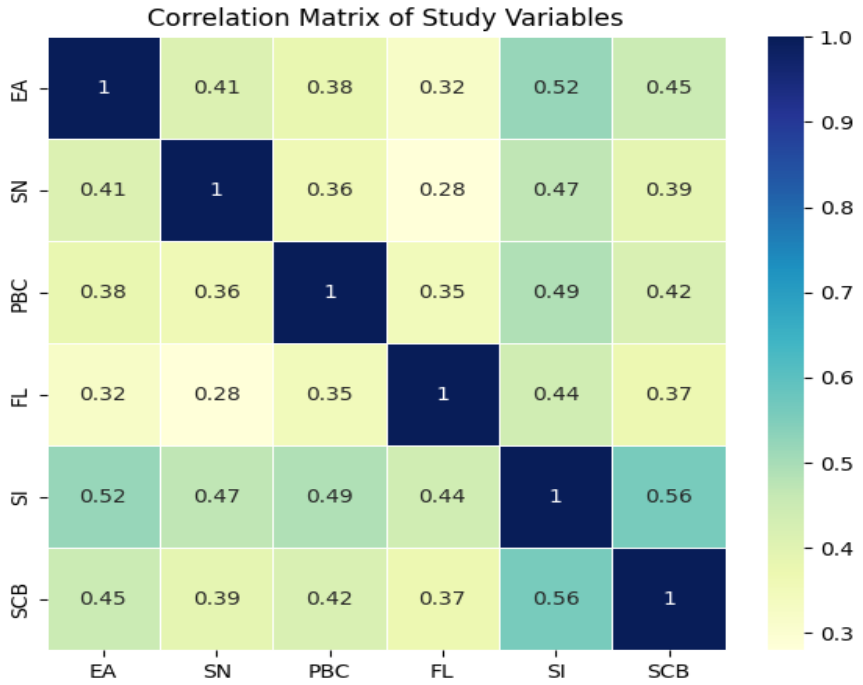


Fig. 2: Correlation Heatmap Showing Relationships Among Study Variables

Hypothesis Testing

To test the hypotheses posed, the regression models as stated in Equation (1) and (2) were estimated.

Determinants of SI

Model 1 is associated with Equation (1), which analyzes the impact of PBC, EA, SN, and FL on the SI.

Table 5: Regression Results For SI

Predictor	Beta	t-value	p-value	Result
EA → SI	0.31	6.42	<0.001	Supported
SN → SI	0.24	4.89	<0.001	Supported
PBC → SI	0.27	5.13	<0.001	Supported
FL → SI	0.21	4.01	<0.001	Supported

Model statistics:

$R^2 = 0.52$

$F = 86.41$

$p < 0.001$

Furthermore, as table 5 illustrates, environmental beliefs had the greatest impact on SI, followed by PBC and subjective criteria. Additionally, FL had a positive and noteworthy impact on SI.

Fig. 3 shows the standardized regression coefficients to further show the relative value of these predictors.

The data set in fig. 3 represents the comparative significance of the predictors which affect SI in terms of standardized regression coefficients. The findings suggest that the strongest factor in the SI is EA, which is followed by the PBC and SN. FL, in its turn, has a positive impact on SI but to a lesser extent.

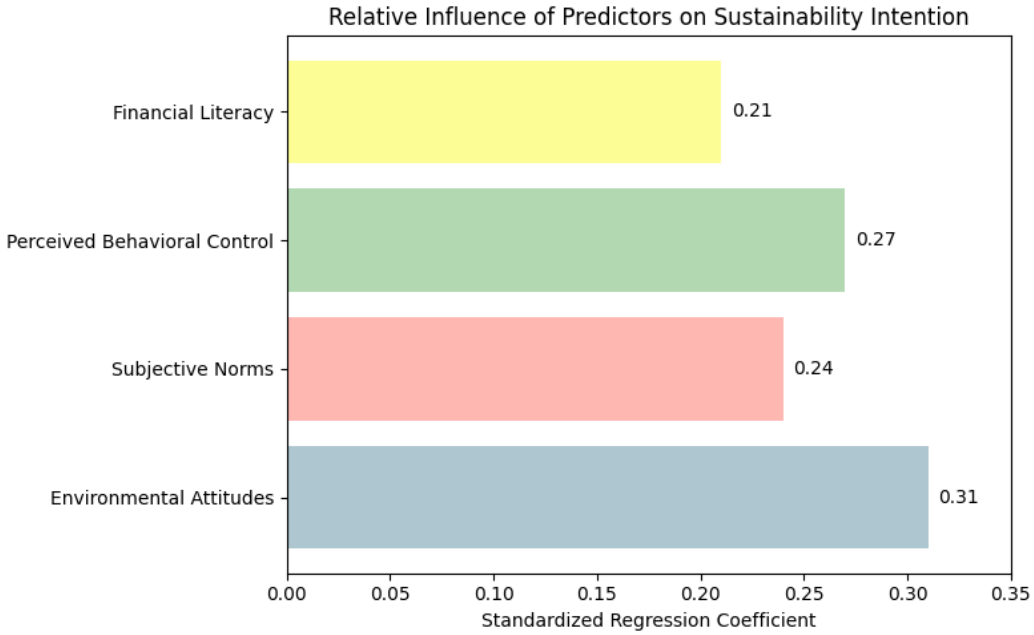


Fig. 3: Relative Influence of Behavioral Determinants on SI

Sustainable Consumption Behavior

Model 2 is related to the Equation (2) and it investigates the impact of SI on SCB.

Table 6: Regression Results For SCB

Predictor	Beta	t-value	p-value	Result
SI → SCB	0.56	9.72	<0.001	Supported

Model statistics:

$R^2 = 0.31$

$F = 94.48$

$p < 0.001$

The intention to engage in sustainable consuming behavior is significantly influenced by SI, as shown in table 6. This means that customers who have better SIs are more likely to engage in sustainable purchasing behavior.

Discussion and Implications

The elements that encourage urban Gen Z customers to make sustainable purchases were examined in this study. By using the TPB (TPB), it also included a FL component. The results show that there is a considerable impact on environmental views, FL, SN, PBC, and ambitions to be sustainable. It was discovered that environmental beliefs were the most reliable predictors of SI.

This implies that the more concerned individuals are upon the environment, the more they tend to be responsible in consumption. The same findings have been noted in previous studies that indicate the importance of environmental awareness in encouraging sustainable behavior. SI is positively influenced by PBC as well. Sustainable buyers are likely to make a purchase in case they think that they have a choice of affordable and environmentally friendly products. This observation is consistent with the past TPB-related research on sustainability behavior. There are also the SN. Online communities, friends, and family can be used to socially influence young consumers to acquire environmentally responsible purchasing behaviors. SI was also determined to be positively impacted by the FL. Better-informed consumers are possibly more empowered to judge the long-term opportunities of sustainable products. The implications of these findings are useful to the policymakers, teachers, and business alike. Sustainable consumption in young consumers can be promoted via awareness of the environment, better access to environmentally friendly products and through social media awareness campaigns. Moreover, the combination of FL and sustainability education can assist people in making more responsible decisions when buying products.

Conclusion

This study employed the TPB (TPB) and added FL as a variable to investigate what factors influence members of generation Z living in urban areas to purchase in an eco-conscious manner. Results from a poll of 400 people revealed connections between ecological consciousness, SN, PBC, FL, SI, and responsible consumer behaviors.

The results have shown that SI is affected significantly by EA, PBC, SN and FL. Within this group of predictors, the environment attitudes have the greatest impact (0.31), PBC (0.27), SN (0.24), and FL (0.21). The findings indicate that people that are more environmentally conscious and believe in their ability to obtain environmentally-friendly products, have the positive social influence, and possess higher FL will be more predisposed to form intentions of making sustainable purchases. The findings also indicate that the intention to be sustainable has a good positive effect on responsible consumption behavior (0.56). This observation confirms the main tenet of the TPB that the behavioral intention is one of the primary predictors of actual behavior. The regression findings further reveal that the proposed model accounts 52% variation in the SI and 31% variation in the consumption behavior. The study is useful although it is based on cross-sectional survey data and only addresses urban Generation Z respondents. Future researches may focus on other population groups and take into consideration other variables like the environmental knowledge, the impact of the digital population, or the exposure to green marketing to further elaborate on sustainable consumption habits.

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