

Harnessing Green Product Knowledge: FEBI UIN Salatiga Students Leading the Way in Sustainable Financial Education and Consumption

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Abstract. This study investigates the influence of Sustainable Financial Education on Green Consumption Behaviour, focusing on the mediating role of Green Product Knowledge among students at Universitas Islam Negeri Salatiga. A quantitative approach was employed, collecting data from 451 respondents through an online questionnaire. Path analysis revealed that Sustainable Financial Education significantly and positively impacts Green Consumption Behaviour, both directly and indirectly through Green Product Knowledge. The findings underscore the importance of integrating sustainability into financial education to promote environmentally responsible consumption. This research contributes to the academic discourse by highlighting the intersection of financial and environmental education, introducing new variables, and offering practical insights for curriculum development. Despite its contributions, the study is limited by its specific population and reliance on self-reported data, suggesting future research should explore broader populations and longitudinal approaches.

Keywords: Sustainable Financial Education; Green Consumption Behaviour; Green Product Knowledge; Mediation Analysis; Environmental Sustainability

1 Introduction

The increasing urgency of global environmental challenges has prompted societies worldwide to rethink their consumption patterns, particularly in the context of sustainability. Green consumption behaviour, defined as the consumption of products and services that are environmentally friendly, has gained significant attention as a critical component of sustainable development (Nguyen et al., 2022). Governments and organisations have been promoting sustainable practices, but the effectiveness of these initiatives largely depends on the level of awareness and education among consumers. In this regard, sustainable financial education plays a crucial role in equipping individuals with the knowledge and skills necessary to make informed decisions that align with environmental sustainability (Bapat, 2021). However, the extent to which such education influences actual consumption behaviour remains an area that warrants deeper exploration.

This study was conducted at the Faculty of Economics and Islamic Business, Universitas Islam Negeri Salatiga, which champions the "Green Wasathiyah Campus" tagline. This initiative reflects the university's commitment to integrating green and sustainable practices into its educational framework. The curriculum is designed to promote environmental consciousness among students, aligning academic learning with the principles of Wasathiyah—moderation and balance—in the context of sustainability. The focus on green themes in education at this institution provides a unique context to explore how sustainable financial education influences green consumption behaviour, particularly through the mediation of green product knowledge.

Recent literature has increasingly focused on the impact of education on consumer behaviour, with findings indicating that financial education can significantly alter financial habits and decision-making processes (Xiao et al., 2016). Similarly, studies have highlighted the role of environmental education in shaping attitudes towards green consumption (White et al., 2019). (However, there is a gap in the literature regarding the intersection of these two domains—sustainable financial education and its impact on green consumption behaviour. Moreover, while green product knowledge has been identified as a mediator in various consumer behaviour models (Testa et al., 2021), its specific role in mediating the relationship between sustainable financial education and green consumption behaviour has not been thoroughly investigated. This study seeks to address this gap by exploring

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how sustainable financial education influences green consumption behaviour, with green product knowledge serving as a potential mediator.

The primary objective of this study is to examine the direct and indirect effects of sustainable financial education on green consumption behaviour. Specifically, the study aims to determine whether green product knowledge mediates the relationship between sustainable financial education and green consumption behaviour. By employing a structural equation modelling approach, this research will provide empirical evidence on the strength and significance of these relationships, contributing to a better understanding of how education initiatives can be designed to effectively promote sustainable consumption practices.

This research is of significant importance due to its potential implications for both policy and practice. As environmental sustainability becomes an increasingly pressing global issue, understanding the drivers of green consumption behaviour is essential for developing effective interventions (Hassan et al., 2016). The novelty of this study lies in its exploration of the intersection between financial and environmental education, a relatively underexplored area within the literature. Additionally, by identifying green product knowledge as a mediator, this research offers new insights into how educational strategies can be optimised to enhance sustainable consumption. This study not only contributes to the academic discourse on sustainability and consumer behaviour but also provides actionable recommendations for educators, policymakers, and practitioners aiming to foster a more sustainable future.

2 Literature Review

The relationship between financial education, product knowledge, and consumption behaviour has garnered significant attention in academic research over the past decade. Scholars have explored how various forms of education influence consumer behaviour, particularly in the context of sustainability. Previous studies have consistently shown that educational interventions can enhance financial literacy, which in turn affects consumption patterns (Lusardi et al., 2014). In the realm of green consumption, research has also underscored the importance of environmental education in fostering pro-environmental behaviour (Gifford et al., 2014). Moreover, recent studies have begun to investigate the intersection of these domains, particularly how sustainable financial education can influence green consumption through increased awareness and knowledge of green products (Nguyen et al., 2022; Testa et al., 2021). However, while there is a growing body of literature on these topics, the specific pathways through which these variables interact remain underexplored. This literature review will synthesise current research trends, providing a comprehensive overview of green consumption behaviour, sustainable financial education, and green product knowledge, before advancing the hypotheses of this study.

2.1. Green Consumption Behaviour

Green consumption behaviour refers to the practices and decisions made by consumers that favour products and services deemed environmentally friendly. It is an essential component of sustainable development, as consumer demand for green products can drive market shifts towards more sustainable practices (Peattie, 2010). Theoretical frameworks such as the Theory of Planned Behaviour (TPB) have often been used to explain green consumption, suggesting that attitudes, subjective norms, and perceived behavioural control are significant predictors of green purchasing decisions (Ajzen, 1991).

Numerous studies have confirmed that environmental concern, social influence, and self-efficacy significantly influence green consumption behaviour (Joshi et al., 2015; White et al., 2019). Moreover, consumer awareness and knowledge of environmental issues play a critical role in shaping green consumption (Hassan et al., 2016). For example, Thøgersen (2011) found that consumers who are more knowledgeable about the environmental impacts of their purchases are more likely to engage in green consumption. Additionally, green consumption behaviour is often driven by personal values and ethical considerations, which are cultivated through education and socialisation (Papista et al., 2013). Despite these insights, the effectiveness of various educational interventions in promoting green consumption remains a topic of ongoing research, particularly in how these interventions can be tailored to enhance consumer knowledge and influence behaviour.

2.2. Sustainable Financial Education

Sustainable financial education is an emerging field that integrates principles of financial literacy with sustainability. This form of education aims to equip individuals with the skills and knowledge necessary to manage their finances in a way that supports long-term environmental and social sustainability (Xiao et al., 2016). Traditional financial education focuses on budgeting, saving, and investing, but sustainable financial education expands this scope to include the environmental and social impacts of financial decisions. Research has shown that individuals with higher financial literacy are more likely to engage in responsible consumption, including

choosing products that are both financially and environmentally sustainable (Atkinson et al., 2012). Moreover, sustainable financial education has been linked to increased financial resilience, as individuals become more adept at navigating economic challenges while maintaining sustainable practices (Bapat, 2021).

The integration of sustainability into financial education also encourages consumers to consider the long-term consequences of their consumption choices, thereby promoting behaviours that align with broader sustainability goals (Collin et al., 2021). However, despite the recognised importance of this educational approach, there is limited empirical research on its effectiveness in fostering green consumption behaviour, particularly in non-Western contexts where financial education practices may differ.

2.3. Green Product Knowledge

Green product knowledge refers to the understanding that consumers have about the environmental attributes and benefits of green products. This knowledge encompasses awareness of the product's lifecycle, from production to disposal, and its overall environmental impact (Dangelico et al., 2017). Green product knowledge is a crucial determinant of green consumption behaviour, as informed consumers are more likely to make purchasing decisions that align with their environmental values (Gleim et al., 2013). Several studies have demonstrated that higher levels of green product knowledge correlate with increased intentions to purchase green products (Nguyen et al., 2022).

Additionally, green product knowledge can mitigate the perceived risks associated with green products, such as concerns about quality or efficacy, thereby enhancing consumer confidence in green purchasing decisions (Lin et al., 2018). Furthermore, the dissemination of green product knowledge through education and marketing has been shown to be an effective strategy for increasing the adoption of green products (Testa et al., 2021). Despite the growing recognition of the importance of green product knowledge, there remains a need for more research on how this knowledge interacts with other forms of education, such as financial literacy, to influence green consumption behaviour.

2.4. Hypothesis Development

2.4.1. *The Influence of Sustainable Financial Education on Green Consumption Behaviour*

The first hypothesis posits that sustainable financial education has a direct positive and significant effect on green consumption behaviour. This is based on the premise that financial education, when framed within a sustainability context, equips individuals with the knowledge and skills needed to make environmentally responsible consumption decisions (Bapat, 2021). Financial literacy has been shown to influence a wide range of consumption behaviours, including the purchase of sustainable products (Atkinson et al., 2012). Moreover, sustainable financial education encourages consumers to consider the long-term environmental and financial implications of their purchases, thereby fostering a mindset conducive to green consumption (Xiao et al., 2016). Recent empirical studies support this relationship, demonstrating that individuals who receive education in both financial and environmental domains are more likely to engage in sustainable consumption practices (Collin et al., 2021).

H1: Sustainable Financial Education Positively and Significantly Influences Green Consumption Behaviour

2.4.2. *The Influence of Sustainable Financial Education on Green Product Knowledge*

The second hypothesis suggests that sustainable financial education positively and significantly influences green product knowledge. The rationale behind this hypothesis is that financial education can increase awareness of the environmental impact of consumer choices, thereby enhancing knowledge about green products (Lin et al., 2018). Studies have shown that financial literacy programs that incorporate sustainability components can lead to greater awareness and understanding of green products (Gleim et al., 2013). Additionally, as individuals become more knowledgeable about managing their finances sustainably, they are likely to seek out products that align with their values, further increasing their knowledge of green products (Testa et al., 2021). Empirical evidence from recent studies confirms that financial education is a significant predictor of both financial and environmental literacy, which together contribute to greater green product knowledge (Nguyen et al., 2022).

H2: Sustainable Financial Education Positively and Significantly Influences Green Product Knowledge

2.4.3. *The Influence of Green Product Knowledge on Green Consumption Behaviour*

The third hypothesis asserts that green product knowledge has a positive and significant impact on green consumption behaviour. As consumers become more knowledgeable about the environmental benefits of green products, they are more likely to choose these products over conventional alternatives (Dangelico et al., 2017).

This relationship is well-documented in the literature, with numerous studies finding that increased green product knowledge leads to higher levels of green purchasing (Gleim et al., 2013). The theory of planned behaviour also supports this hypothesis, suggesting that knowledge is a key component of behavioural intentions, which ultimately drive actual behaviour (Ajzen, 1991). Recent research further corroborates this relationship, indicating that green product knowledge significantly enhances the likelihood of engaging in green consumption practices (Testa et al., 2021).

H3: Green Product Knowledge Positively and Significantly Influences Green Consumption Behaviour

2.4.4. Green Product Knowledge as a Mediator in the Relationship between Sustainable Financial Education and Green Consumption Behaviour

The final hypothesis posits that green product knowledge mediates the relationship between sustainable financial education and green consumption behaviour. This mediation effect is grounded in the idea that financial education enhances green product knowledge, which in turn influences green consumption behaviour (Nguyen et al., 2022). Previous studies have highlighted the mediating role of knowledge in the relationship between education and behaviour, suggesting that education alone may not be sufficient to drive behaviour change without the accompanying increase in knowledge (Lin et al., 2018). By incorporating green product knowledge as a mediator, this hypothesis seeks to explain the mechanism through which sustainable financial education impacts green consumption behaviour. Empirical evidence from recent studies supports this mediation model, demonstrating that the effect of education on behaviour is significantly enhanced when mediated by knowledge (Testa et al., 2021).

H4: Green Product Knowledge Mediates the Relationship between Sustainable Financial Education and Green Consumption Behaviour

3 Methods

3.1. Research Design

This study employs a quantitative research design, aimed at examining the relationships between Sustainable Financial Education, Green Consumption Behaviour, and Green Product Knowledge among students of the Faculty of Economics and Islamic Business (FEBI) at Universitas Islam Negeri Salatiga. Quantitative research is well-suited for this investigation as it allows for the systematic measurement and analysis of the variables under study, providing insights into the causal relationships and mediation effects through the use of statistical tools (Creswell et al., 2018).

3.2. Population and Sample

The population for this study comprises all active students of FEBI UIN Salatiga, totalling 3,891 individuals. According to (Isaac et al., 1981), for a population of this size, a sample of 350 respondents is recommended at a 5% margin of error. However, to maximise the robustness of the study, the questionnaire was distributed online, and 451 students responded, exceeding the minimum sample size requirement. Given the importance of capturing the full range of responses, all 451 valid responses were included in the analysis. The larger sample size enhances the statistical power of the study and the generalisability of the findings (Saunders et al., 2016).

3.3. Research Instrument

The data were collected using a structured questionnaire distributed via Google Forms. The questionnaire was designed to measure all variables using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). This scale is widely used in quantitative research to capture the intensity of respondents' attitudes and perceptions (Joshi et al., 2015). The questionnaire was divided into sections that covered Sustainable Financial Education, Green Consumption Behaviour, and Green Product Knowledge. Additionally, demographic data including year of entry, GPA, gender, and age were collected to provide context and allow for further analysis of potential covariates.

To ensure the reliability and validity of the instrument, both statistical tests were conducted. Validity was assessed using factor analysis to confirm that the questionnaire items effectively measure the intended constructs, while reliability was tested using Cronbach's alpha to determine the internal consistency of the scales (Hair et al., 2019). High reliability and validity scores indicate that the questionnaire is a robust tool for measuring the constructs of interest.

3.4. Data Analysis

The data analysis was conducted using path analysis to explore the direct and indirect effects among the variables. Path analysis is particularly suitable for testing mediation models and examining the causal relationships among multiple variables (Hayes, 2018). In this study, Sustainable Financial Education serves as the independent variable, Green Consumption Behaviour as the dependent variable, and Green Product Knowledge as the mediating variable. The analysis was performed using JASP software, a powerful tool for statistical analysis that provides advanced options for mediation analysis and path modelling (JASP Team, 2021).

The demographic data collected were also analysed to identify any patterns or relationships that might influence the primary variables. This comprehensive approach ensures that the findings are well-supported by the data and that potential confounding factors are accounted for.

4 Result

This section presents the findings of the study, focusing on the relationships between Sustainable Financial Education, Green Product Knowledge, and Green Consumption Behaviour. The analysis was conducted using path analysis, and all hypotheses were tested following rigorous validity, reliability, and classical assumption tests. The results confirm that the data met the necessary criteria for hypothesis testing and mediation analysis.

4.1. Validity and Reliability Testing

The measurement instruments were subjected to validity and reliability tests. All items were found to be valid, with correlation coefficients exceeding the critical value. The reliability of the scales was confirmed, with Cronbach's alpha values well above the acceptable threshold of 0.6, indicating high internal consistency.

Table 1. Reliability Test Results.

| Variable | Cronbach's Alpha | N of Items | Result |
|---------------------------------|------------------|------------|----------|
| Sustainable Financial Education | 0.949 | 28 | Reliable |
| Green Product Knowledge | 0.967 | 34 | Reliable |
| Green Consumption Behaviour | 0.957 | 26 | Reliable |

4.2. Classical Assumption Tests

4.2.1. Multicollinearity

The multicollinearity test, conducted using Variance Inflation Factor (VIF) and tolerance values, indicated no multicollinearity issues. For SFE and GPK, the VIF values were below 10, and tolerance values were above 0.1, confirming the absence of multicollinearity.

Table 2. Multicollinearity Test Results.

| Model | Variable | Tolerance | VIF | Conclusion |
|-----------|----------|-----------|-------|----------------------|
| SFE → GCB | SFE | 0.600 | 1.666 | No multicollinearity |
| SFE → GPK | SFE | 1.000 | 1.000 | No multicollinearity |
| GPK → GCB | GPK | 0.600 | 1.666 | No multicollinearity |

4.2.2. Normality

Normality was assessed using the Kolmogorov-Smirnov test. The results indicated that the residuals were normally distributed (Asymp. Sig. > 0.05).

Table 3. Normality Test Results.

| Model | N | Mean | Std. Deviation | Test Statistic | Asymp. Sig. | Conclusion |
|-----------|-----|-------|----------------|----------------|-------------|----------------------|
| SFE → GCB | 451 | 0.000 | 11.176 | 0.024 | 0.200 | Normally distributed |
| SFE → GPK | 451 | 0.000 | 8.400 | 0.034 | 1.000 | Normally distributed |

4.2.3. Heteroskedasticity

The Glejser test was used to assess heteroskedasticity. The test results showed that there were no heteroskedasticity issues, as all p-values were greater than 0.05.

Table 4. Heteroskedasticity Test Results.

| Model | Variable | Sig. (p-value) | Conclusion |
|-----------|----------|----------------|-----------------------|
| SFE → GCB | SFE | 0.325 | No heteroskedasticity |
| GPK → GCB | GPK | 0.584 | No heteroskedasticity |

4.2.4. Hypothesis Testing

Direct Effects: The first structural equation model tested the direct effect of Sustainable Financial Education (SFE) on Green Product Knowledge (GPK). As shown in Table 5, SFE was found to have a significant positive effect on GPK ($B = 0.811$, $t = 17.291$, $p < 0.001$). This supports Hypothesis 2.

Table 5. Path Analysis Results for SFE to GPK.

| Model | Variable | Unstandardized Coefficient (B) | Std. Error | t-value | Sig. |
|-----------|----------|--------------------------------|------------|---------|--------|
| SFE → GPK | SFE | 0.811 | 0.047 | 17.291 | <0.001 |

In the second model, the direct effects of SFE and GPK on GCB were examined. The results in Table 6 indicate that SFE has a significant positive effect on GCB ($B = 0.339$, $t = 7.448$, $p < 0.001$), supporting Hypothesis 1. Additionally, GPK was found to significantly influence GCB ($B = 0.309$, $t = 8.702$, $p < 0.001$), confirming Hypothesis 3.

Table 6. Path Analysis Results for SFE and GPK to GCB.

| Model | Variable | Unstandardized Coefficient (B) | Std. Error | t-value | Sig. |
|-----------|----------|--------------------------------|------------|---------|--------|
| SFE → GCB | SFE | 0.339 | 0.046 | 7.448 | <0.001 |
| GPK → GCB | GPK | 0.309 | 0.036 | 8.702 | <0.001 |

Indirect Effects and Mediation Analysis: The mediating role of Green Product Knowledge (GPK) in the relationship between Sustainable Financial Education (SFE) and Green Consumption Behaviour (GCB) was evaluated using the Sobel test. The results, as shown in Table 7, confirm that GPK significantly mediates the effect of SFE on GCB (Sobel test statistic = 7.685, $p < 0.001$).

Table 7. Sobel Test Results.

| Path | Coefficient (B) | Std. Error | Sobel Test Statistic | p-value | Conclusion |
|-----------|-----------------|------------|----------------------|---------|-----------------------|
| SFE → GPK | 0.811 | 0.047 | 7.685 | <0.001 | Significant mediation |
| GPK → GCB | 0.309 | 0.036 | - | - | - |

The total effect of SFE on GCB, including both direct and indirect effects, was calculated to be 0.589. This supports Hypothesis 4, indicating that GPK serves as a significant mediator in the relationship between SFE and GCB.

4.2.6. Summary of Findings

The findings demonstrate that Sustainable Financial Education positively and significantly influences Green Consumption Behaviour, both directly and indirectly through Green Product Knowledge. The results underscore the importance of integrating sustainability into financial education to enhance environmental awareness and promote sustainable consumption behaviours.

5 Discussion

This study explored the relationships between Sustainable Financial Education (SFE), Green Product Knowledge (GPK), and Green Consumption Behaviour (GCB) among students at the Faculty of Economics and Islamic Business (FEBI) at Universitas Islam Negeri Salatiga. The findings revealed that Sustainable Financial Education significantly influences Green Consumption Behaviour, both directly and indirectly through Green Product

Knowledge. The mediation analysis confirmed that Green Product Knowledge plays a critical role in enhancing the impact of Sustainable Financial Education on Green Consumption Behaviour, indicating that students who are better informed about financial sustainability are more likely to engage in environmentally friendly consumption practices.

The significant relationships observed in this study can be explained by the growing awareness and integration of sustainability into financial education. Sustainable Financial Education encourages students to consider the long-term environmental impacts of their financial decisions, thereby increasing their knowledge of green products and their propensity to purchase them. The direct effect of Sustainable Financial Education on Green Consumption Behaviour suggests that students who are educated in sustainable financial practices are more likely to adopt behaviours that support environmental sustainability. The mediation effect of Green Product Knowledge further illustrates that understanding specific green products enhances the effectiveness of financial education in promoting sustainable consumption.

When comparing these findings with previous research, several similarities and differences emerge. Like the studies by Gleim et al. (2013) and Testa et al. (2021), this research confirms that knowledge plays a crucial role in promoting green consumption. However, this study extends the literature by specifically examining the role of financial education in this context, a relatively underexplored area. Previous research has primarily focused on environmental education or general consumer education, whereas this study highlights the importance of integrating sustainability into financial education to achieve a more profound impact on consumer behaviour. This distinction underscores the novelty of the current research and its contribution to the field.

The results of this study hold significant meaning within the broader context of sustainable development. As environmental concerns continue to rise globally, the role of education in fostering sustainable practices becomes increasingly critical. The findings suggest that by enhancing financial education with a focus on sustainability, educational institutions can significantly influence students' consumption behaviours, leading to broader societal benefits. This aligns with the goals of the Green Wasathiyah Campus initiative at Universitas Islam Negeri Salatiga, which aims to promote moderate and balanced approaches to sustainability through education.

The implications of this study are manifold. On a functional level, it provides evidence that integrating sustainability into financial education can effectively promote green consumption behaviour, thereby contributing to environmental preservation. However, there may also be potential dysfunctions if this approach is not implemented comprehensively. For example, without sufficient emphasis on practical applications, students may gain knowledge without translating it into real-world actions. Thus, it is crucial to ensure that educational programs not only provide theoretical knowledge but also encourage practical engagement with sustainable practices.

In response to these findings, policy actions should be considered to enhance the integration of sustainability into financial education curricula. Educational institutions, particularly those with a focus on business and economics, should develop comprehensive programs that combine financial literacy with environmental awareness. This could include the incorporation of case studies, project-based learning, and community engagement activities that allow students to apply sustainable financial practices in real-world scenarios. Such initiatives would not only improve the effectiveness of education in promoting green consumption but also contribute to the broader goal of achieving sustainable development.

6 Conclusion

The findings of this study offer valuable insights into the importance of integrating sustainability into financial education to influence consumer behaviour positively. One of the key lessons learned from this research is that education plays a pivotal role not only in shaping students' financial decisions but also in fostering environmentally responsible consumption practices. By focusing on both financial literacy and environmental awareness, educational programs can more effectively promote sustainable behaviours that contribute to long-term societal and environmental benefits. This research highlights the need for a more holistic approach to education that goes beyond traditional financial literacy, encompassing broader issues of sustainability and ethical consumption.

From a scholarly perspective, this study contributes to the existing body of knowledge by highlighting the critical role of Sustainable Financial Education in promoting Green Consumption Behaviour, particularly through the mediating effect of Green Product Knowledge. The research adds to the academic discourse by introducing new variables and exploring their interrelationships within the context of sustainability and education. The findings suggest that financial education, when enriched with sustainability concepts, can lead to more profound behavioural changes among consumers. Additionally, the study opens new avenues for future research by raising questions about how different aspects of financial education and environmental knowledge can be further integrated to enhance their impact.

Despite its contributions, this study is not without limitations. The research was conducted within a specific context—among students of the Faculty of Economics and Islamic Business at Universitas Islam Negeri

Salatiga—which may limit the generalisability of the findings to other populations or cultural settings. Furthermore, the study relied on self-reported data, which may be subject to biases such as social desirability or inaccurate recall. Future research should consider expanding the sample size and diversity, as well as incorporating longitudinal designs to capture changes in behaviour over time. Additionally, further exploration into other mediating or moderating variables could provide a more comprehensive understanding of the dynamics between financial education, product knowledge, and consumption behaviour.

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