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Sustainable Consumption Among Generation Z: Examining the Influence of Environmental Knowledge, Financial Awareness and Green Purchase Intentions in an Emerging Market

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ABSTRACT

In this paper, the authors explore the correlations between green purchase intention, environmental knowledge, financial awareness and sustainable consumption behaviour in Generation Z consumers. Based on Theory of Planned Behavior and the Value-Belief-Norm view, the research hypothesizes that environmental knowledge and financial awareness can affect green purchase intention and sustainable consumption behaviour, whereas the green purchase intention mediates the correlations between the two antecedents and sustainable consumption behaviour. A piece of simulated data of 200 eligible Generation Z respondents was analyzed using reliability analysis alongside descriptive statistics, Pearson correlation and ordinary least-squares regression and bootstrap mediation analysis were used as supplementary methods. The internal consistency of all four constructs showed reasonable results with an alpha of 0.795 to 0.849. The bivariate strongest correlation between sustainable consumption behaviour and green purchase intention (r = 0.565). Environmental knowledge and financial awareness were found to be significant predictors in the multiple regression predicting the green purchase intention (R2 = 0.207). Green purchase intention was also important in the model which might depict sustainable consumption behaviour, whereas the financial awareness was also important and direct effect of the environmental knowledge turned out to be not in effect. The bootstrap estimates showed positive indirect effect of size of environmental knowledge and financial awareness by way of green purchase intention. Due to simulated data, these results are demonstrations of methods, but not demonstrations of the population of Generation Z as a whole.

Keywords: Generation Z; sustainable consumption; environmental knowledge; financial awareness; green purchase intention; mediation; Theory of Planned Behavior

INTRODUCTION

The issue of sustainable consumption has called a lot of attention to research because consumers can now face a wealth of environmental information, eco-labels, questions of resource limits and waste issues. Generation Z is especially topical as its representatives have spent

their childhood in the atmosphere of digital information, hyper-innovation of products, and the growing popularity of the issue of sustainability. Nevertheless, intention and awareness do not always correspond with coherent consumption behaviour and an intention behaviour gap exists. The current paper dwells on three psychological and behavioural measures that can be collimated into the parsimonious explanatory framework. Environmental knowledge is the knowledge of consumers about the environmental issues, eco labels and the impact of consumption patterns. Financial awareness, the capacity to monitor expenditure, plan purchases and evaluate the long-term worth. Green purchase intention is promise and intention to purchase environmentally friendly products whereas sustainable consumption behaviour refers to practices like mindful buying, reuse, recycling and conservation. The posted research outline makes green purchase intent become a mediator in the relationship between environmental knowledge/financial awareness and sustainable consumption behaviour. This is in line with the general reasoning behind the Theory of Planned Behavior in which intention is regarded as a significant proximate antecedent of behaviour. In his framework, Ajzen suggests that behavioural intentions are influenced by the presence of relevant beliefs and psychological determinants, the exact route taken however depends on behaviours and situations. Green consumer behaviour is also a characteristic where prior research on green consumer behaviour has investigated environmental knowledge and intention as subsets of environmental knowledge. The purpose of this research is hence to test how the direct impact of knowledge of environment and financial awareness on green purchase intention and sustainable consumption behaviour are, direct impact of green purchase intention on sustainable consumption behaviour and indirect effects of green purchase intention .

2. LITERATURE REVIEW AND THEORETICAL FOUNDATION

2.1 Theory of Planned Behavior

The Theory of Planned Behavior serves as the main theoretical basis of the given framework. The theory relates behaviour to intention and the perceived behaviour control, whereby intention is seen to be a likelihood of an individual to perform an action. Within the current framework, the green purchase intention falls in that the gap between antecedent beliefs/awareness and sustainable consumption behaviour. The initial formulation developed by Ajzen gives the theoretical foundations of considering intention as a strong construct in its own right, instead of merely trying to equate intention with actual behaviour.

2.2 Environmental Knowledge and Green Consumption

Environmental knowledge deals with the knowledge of consumers on issues of environmental problems, eco-labels, and environmental impact of products. A relationship has been documented between green consumer attitudes/behaviour and ecological knowledge in a study by Mostafa, but subsequent studies involving Indian consumers have studied environmental knowledge and other cognitive variables in terms of their ability to explain green purchase intention and behaviour.

2.3 Financial Awareness and Sustainable Consumption

Financial awareness has the potential to change consumption so as to promote budgeting, alternative comparison and focus on long-term costs. These behaviours can go along with reusable or resource-efficient decisions, or durable products in the context of sustainability. The current research thus considers financial awareness as a predictor of the green purchase intention as well as the sustainable consumption behaviour as defined in the research framework.

2.4 Green Purchase Intention as a Mediator

Green purchase intention is an alternative that offers a process whereby knowledge and financial awareness can be converted into consumption behaviour. It has been found by earlier researchers who explored intention as an intermediate variable in green consumption models that intention does not necessarily come out perfectly to produce actual behaviour.

2.5 Literature Review and Theoretical Foundation

Mostafa (2007)Mostafa (2007) assessed the importance of environmental knowledge on the green purchase behaviour of the consumers.This research concentrated on the relationship between the knowledge of consumers on issues of environmental concern and their ecological consumption reactions.One significant cognitive antecedent used in the study of green consumer behavior is the environmental knowledge.Environmental concern and attitude were also identified as the relevant dimensions of green purchasing in the study.The results implied that environmental knowledge should be used to enhance the knowledge of consumers on environmentally responsible decisions.The article contributed to the making of environmental knowledge a generally studied construct in studies of green consumer behaviour.It also pointed out the fact that knowledge cannot be discussed as an isolated explanation but rather they should be taken along with other psychological factors.The study relates to the current research in that Environmental Knowledge is stored as a key antecedent. Nevertheless, the current combination of the environmental knowledge, financial awareness and sustainable consumption behaviour among generation Z was not cultivated in the study and therefore its results are useful in testing a more comprehensive model in an emerging market of Generation Z.

Paul, Modi and Patel (2016)

In their study, Paul, Modi and Patel (2016) researched the issue of green product consumption with reference to the Theory of Planned Behavior and the Theory of Reasoned Action. In the paper, the authors analyzed the psychological parameters that can outline the readiness of consumers to consume green products. It established the applicability of behavioural intention in explaining the green product consumption. The study is of special interest as it bridges environmental consideration and purchase intentions of consumers. Another important contribution to the use of intention in the study is that it supports the use of intention as a significant association between antecedent beliefs and the successive behaviour. It is theorized in a similar direction that the current model puts Green Purchase Intention as a mediator. The research makes its contribution to the realization of why consumers can have different inputs to environmentally friendly products. It also endorses the quantitative measure of the green purchase behaviour using structured measurement

manner. In the current research, it offers theoretical and empirical evidence on the construct of GPI. The current study however follows this line of study by integrating the concept of the Financial Awareness and Sustainable Consumption Behaviour on Generation Z consumers.

Jaiswal and Kant (2018)

Jaiswal and Kant (2018) created and empirically tested an Indian-specific model of green purchasing behaviour. In the research, the environmental concern, perceived consumer effectiveness, attitude towards green products and perceived environmental knowledge were studied. Green Purchase Intention was also conceptualized as also being a significant way to Green Purchase Behaviour. Based on 351 Indian consumers of data the researchers employed structural equation modelling. The results revealed that attitude towards green products and environmental concern and perceived consumer effectiveness were significant predictors of green purchase intention. Their model did not find any significant effects of perceived environmental knowledge, and this confirms the fact that knowledge does not necessarily directly affect intention. The research thus offers support on the complexity of knowledge to intention relationship. It also promotes the significance of studying the mediating mechanisms instead of having direct relationships. This understands the current study as placing GPI in the middle of Environmental Knowledge and Sustainable Consumption Behaviour. It also adds to the Indian literature and creates Financial Awareness, paying particular attention to Generation Z.

Sinha and Annamdevula (2025)

In a study by Sinha and Annamdevula (2025) to investigate the knowledge-intention relationship in sustainable consumption, an extended knowledge-attitude-behaviour model was employed. The researchers gathered information on 395 youthful consumers in three cities of India. It explored environmental knowledge and the green purchase intention using environmental concern, green perceived value and green attitude. The researchers employed the parallel and serial mediation analysis in terms of PROCESS models. Their results have indicated that the relationship between environmental knowledge and green purchase intentions was mediated by environmental concern, green perceived value and green attitude. Notably, the direct correlation between the knowledge of the environment and green purchase intention was stated as not significant. This result reflects that knowledge needs extra psychological processes to change to behavioural intention. The research is very relevant to the current study as it is about the young Indian consumers. Nonetheless, it fails to incorporate Financial Awareness and Environmental Knowledge as well as GPI in the same sustainable-consumption model. The current research hence looks at whether GPI can offer central mediating channel and at the same time has an insight on financial awareness.

Kennedy, Susainathan, George and Parayitam (2024)

The study by Kennedy, Susainathan, George and Parayitam (2024) examined the facet of green consumption and sustainable lifestyle in India. The paper created an idea model in relation to the Theory of Planned Behavior. It has analysed the green product literacy, green product orientation, social influence, purchase attitude, purchase behaviour and sustainable lifestyle. The respondents surveyed were 422 in five districts in Tamil Nadu. Data collection was done through proportionate stratified random sampling by the researchers. The psychometric properties were evaluated with PLS-SEM as well as testing the hypothesised links. The article associated the green purchase behaviour and the overall outcome of sustainable lifestyle. It also indicated that the current body of literature on sustainable consumption was divided in terms of literacy, attitudes, behaviour and lifestyle. This fragmentation is answered in the present study by attempting to directly model Sustainable Consumption Behaviour as its result. It also brings the Financial Awareness and Generation Z as the peculiarities of the current structure.

Naini and Reddy (2024)

Naini and Reddy (2024) analysed the role of green awareness/green behaviour in promoting sustainable consumption in India. The research was specifically focusing on the attitudebehaviour inconsistency related to green purchasing. Criterion based non-probability sampling was used to obtain data online, which consisted of 129 consumers in Hyderabad. The descriptive analysis was performed using SPSS and measurement and structural model analysis was performed using SmartPLS. The study found that interpersonal influence had a direct influence on green purchase behaviour. It also reported through routes of environmental attitude, green awareness and green behaviour. The perceived environmental knowledge in that model did not have any direct or indirect impact on green purchase behaviour. The results show that an environmental knowledge might not be sufficient to ensure sustainable purchasing behaviour. The current research thus considers Green Purchase Intention as a unique process relating antecedents to a Sustainable Consumption Behaviour. The proposed relationships are also examined in the context of Indian region, which is useful to the study.

Filip et al. (2025)

The study by Filip et al. (2025) examined the motivators behind the buying intentions of eco-products among Gen Z consumers. The research has a direct implication due to the generation z population and sustainable buying. In Romania, patients belonging to Generation Z were interviewed in 269 respondents of quantitative data. The environmental consciousness, perceived value, perceived quality, trust, price and availability were studied. The results proved that the perceived quality, consumer consciousness, perceived value and ecological trust played a vital role in the purchase intention of eco-products. The perceived price and product availability presented relatively lower effects as depicted in the reported model. The paper has shown that Generation Z is sensitive to various cognitive and market-based cues in their eco-purchase decisions. It also supports the significance of buying intention as a key result of sustainable consumption studies. Nonetheless, its framework fails to incorporate the Financial Awareness as consumer-level antecedent. The current research enlarges the literature of the generation z by relating the Environmental Knowledge and Financial Awareness to GPI, and subsequently, to reality sustainable consumption behaviour.

Naini et al./Recent Indian sustainable-consumption research (2024–2026)

Attitude-behaviour or knowledge-intention gap in sustainable consumption is being still reported in the recent Indian research. Research continues to differentiate between awareness, attitudes, intentions and real-life sustainable practices, as opposed to assuming that this and that are the same. Experience in India demonstrates that green purchase response can be susceptible to environmental awareness and associated psychological dynamics. Meanwhile, other Indian research suggests that perceived environmental knowledge does not necessarily direct to green purchase behaviour. This inconsistency points out that there is a necessity to check the intervening mechanisms like intention, attitude, perceived value or conscious consumerism. Recent studies also show that more interest in Generation Z and young consumers as a key sustainability constituency is growing. Considerations financial and price related become more valid since sustainable product may be associated with more initial cost. Nevertheless, the incorporation of financial awareness and environmental awareness and green purchase intention into consumer sustainability models remains low. The current research is trying to fill this conceptual divide by exposing Environmental Knowledge and Financial Awareness to a single framework. It also uncovers a gap in the Indian emerging-market literature by testing GPI as an intermediary towards Sustainable Consumption Behaviour.

2.6 Theoretical Foundation: Theory of Planned Behavior

The Theory of Planned Behavior (TPB) was suggested by Ajzen (1991) to describe the role of attitudes, subjective norms and perceived behavioural control in behavioural intention and behaviour. In the current study, TPB gives the main theoretical reasoning of separating the Green Purchase Intention and Sustainable Consumption Behaviour. Green Purchase Intention is the nearest behavioural factor that links the belief, awareness of antecedents, to consumption behaviour. Environmental Knowledge is the type of information that can influence the judgments of consumers with regard to eco-friendly decisions. Financial Awareness is the ability of consumers to examine their expenditure patterns, cost-value and expenses in the long term. These two antecedents ought to hence play a role, contribution on intention and also sustainable consumption practices. The importance of the intention-behaviour gap is that, consumers sometimes might have positive intentions of buying products but fail to engage in sustainable behaviours regularly. The mediation relationships whose proposal is presented are based on the fact that the assumption is that knowledge and financial awareness can act partially via purchase intention. The TPB point of view is added by the Value-Belief-Norm perspective that allows describing the influence of environmental consequences awareness on environmentally significant behaviour. Collectively, these views suggest the theoretical basis of analyzing the direct and indirect connections as outlined in the proposed model.

3.RESEARCH GAP

To begin with, past studies on green-consumption have studied a lot on environmental knowledge, but data on its direct impact on purchase intention is still inconclusive. Second, Interpretations of a number of Indian studies demonstrate that environmental knowledge might need to be mediated by attitude, environmental concern or perceived value before its impact on intention is realized. Third, a great part of the Indian literature considers how the general consumers were addressed, not focusing on how Generation Z was addressed specifically. Fourth, Generation Z research has found environmental consciousness, perceived value, quality and trust to be crucial drivers of the process but not incorporated monetary awareness into the same model. Fifth, sustainable consumption has commonly been quantified in terms of purchase intention or green purchase behaviour, whereas additional measures, including reuse, recycling and conservation do not receive as much integrated consideration. Sixth, financial awareness is conceptually applicable to sustainable consumption since long-term value analysis and budgeting domains can have an impact on mindful products and conserving resources. Seventh, Environmental Knowledge, Financial Awareness, Green Purchase Intention and Sustainable Consumption Behaviour have been integrated in one parsimonious study only in a limited number of studies. Eighth, there is no empirical evidence on the mediating role of Green Purchase Intention between the two environmental knowledge and financial awareness and sustainable consumption behaviour. Ninth, Indian emerging-market environment would be an effective environment due to the fact that price, value and environmental factors may interact in decisions of the consumers. Lastly, these gaps are filled by the current research, which aims to model seven hypotheses among Generation Z consumers, where GPI is the mediating construct, and SCB is the behavioural outcome.

4. RESEARCH METHODOLOGY – EXPANDED VERSION

4.1 Research Design

The explanatory, quantitative and cross-sectional research design is chosen. Design is suitable since the study aims to estimate the relationship between Environmental Knowledge, Financial Awareness, Green Purchase Intention and Sustainable Consumption Behaviour of a given point in time. The survey is a self-administered survey conducted in structured five points Likert-type questions. The uploaded framework defines the administration of the surveys online and offline and suggests having pilot testing prior to the actual survey.

4.2 Population And Sampling

Target population the intended population will include Gen Z consumers aged 1997 to 2012, but the current study will include only the respondents who are at least 18 years old. The suggested sampling method is purposive sampling, which is going to be screened in terms of year of birth. Respondents can be contacted via colleges, universities and workplaces of early career. Gender and residence quotas might be taken into account to enhance sample coverage.

4.3 Sample Size

As stated by the uploaded framework, a minimum sample requirement was spelt out based on an a priori G + Power and concluded that 200 usable responses would be the target of the main-survey. In this regard, N = 200 records are empirically probed. During an actual field study, distribution of questionnaires should be in excess of the target to accommodate incomplete response and straight-lining.

4.4 Research Instrument

The questionnaire has respondent-profile items and then has four constructs. The measurements of the Environmental Knowledge are: using the five items, Financial Awareness is using five items, Green Purchase Intention is using five items, and Sustainable Consumption Behaviour is using six items. The items are all put on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree).

4.5 Operationalisation Of Variables

Environmental Knowledge gauges the knowledge on eco-labels, recycling, products harmful to the environment, consumption, and waste-saving decisions. Financial Awareness scales track spending and budgeting, long-term comparison of costs, awareness of resource efficient products and value of money analysis. Green Purchase Intention gauges intentions to buy or recommend greener product. Sustainable Consumption Behaviour is an indicator of the non-essential one not buying something, reusing or repairing, cutting down on single-use plastic usage, recycling, choosing low-packaged options and cutting back electricity and water usage.

4.6 Ethical Considerations

They must explain the academic intent of the research, voluntary research and confidentiality to the respondents. Nothing that involves any personally identifiable information is necessary. Participants should be permitted to discontinue participation. Institutional ethical conditions and informed-consent procedures ought to be used in the real study.

5. DATA ANALYSIS

ProcedureData screening: initially response must be screened against missing values, repetitive responses, non-eligible age groups, inconsistent and straight-lined responses. Descriptive statistics: Frequencies and percentages are to be provided on the characteristics of the respondents, and the means and SDs on the main constructs. Reliability analysis: Cronbachs alpha should be computed on each multi-item construct with a value of about 0.70 and above being considered as a sign of good internal consistency. Measurement model: in case of the utilisation of SmartPLS, the outer loadings, Cronbachs alpha, composite reliability and average variance that are extracted should be reviewed. The uploaded framework suggests loadings of about 0.708 and more, reliability of between 0.70-0.95 and AVE of 0.50 and above. Discriminant-validity: Fornell and Larcker criteria and HTMT criteria need to be tested to prove the constructs are empirically different. Common method bias: The single-factor procedure and full-collinearity VIF presented by Harman can be regarded as diagnostic procedures, which align with the description provided in the uploaded methodology. Correlation analysis: Bivariate relationships between EK, FA, GPI and SCB should have their direction and strength determined by using Pearson correlation coefficients. Direct-effect testing: H1 is H5 can be tested with regression or PLS path coefficients with coefficients, standard error or t-value, p-value and explained variance. Structural model: GPI and SCB should have their R 2 reported, and where possible, f 2 can be used to estimate the sizes of effects, and/or Q 2/PLSpredict be used to estimate predictive relevance. Mediation analysis: the bootstrapping of 5,000 resamples and confidence intervals to evaluate the indirect effects of EK → GPI → SCB and FA → GPI → SCB must be conducted. It is when its confidence interval excludes zero that its effect on a variable is supported to be indirect.

5.1 Data Analysis Results for the Simulated Dataset

The results of the synthetic dataset of 200 records give the values of Cronbachs alpha as 0.795 of Environmental Knowledge, 0.809 of Financial Awareness, 0.849 of Green Purchase Intention and 0.832 of Sustainable Consumption Behaviour. Mean scores were approximately 3.008, 3.004, 2.992 and 3.002 respectively. Pearson correlation between any four constructs was positive. Simple regression models showed the existence of positive significant paths that correspond to H1-H5. R 2 in multiple model predicting GPI by EK and FA had a value of 0.207. R 2 of multiple model predicting SCB over EK, FA and GPI, was 0.350. Bootstrap mediation of 5,000 resamples showed that EK has positive indirect effects, considered through GPI, and FA, considered through GPI. Such figures are simulations to demonstrate methods and not evidence in the field.

6. CONCEPTUAL MODEL AND HYPOTHESES

The Environmental Knowledge (EK) and Financial Awareness (FA) are exogenous variables in the proposed model, Green Purchase Intentions (GPI) is a mediating variable, and the Sustainable Consumption Behaviour (SCB) is the endogenous variable.

Hypothesis	Statement
H1	Environmental knowledge has a significant positive effect on green purchase intention.
H2	Financial awareness has a significant positive effect on green purchase intention.
H3	Environmental knowledge has a significant positive effect on sustainable consumption behaviour.
H4	Financial awareness has a significant positive effect on sustainable consumption behaviour.
H5	Green purchase intention has a significant positive effect on sustainable consumption behaviour.
H6	Green purchase intention mediates the relationship between environmental knowledge and sustainable consumption behaviour.
H7	Green purchase intention mediates the relationship between financial awareness and sustainable consumption behaviour.

7.DATA ANALYSIS

The constructs were summarised using descriptive statistics. Cronbachs alpha was used to gauge internal consistency. To test bivariate relationships, Pearson correlations were used. The direct paths of H1- H5 were estimated using ordinary least- squares regression. The evaluation by mediation was done on 5,000 bootstrap resamples of the indirect effects, which is in line with the logic defined in the research framework. The multiple-predictor models were also analyzed in terms of variable inflation factors.

8. RESULTS

8.1 Respondent Profile

Variable	Category	Frequency	Percent
Age group	18–20	49	24.5
Age group	21–23	61	30.5
Age group	24–26	41	20.5
Age group	27–29	49	24.5
Gender	Male	107	53.5
Gender	Female	89	44.5
Gender	Prefer not to say	4	2.0
Education	Intermediate/Diploma	21	10.5
Education	Undergraduate	116	58.0
Education	Postgraduate	59	29.5
Education	Doctoral	4	2.0
Occupation	Student	130	65.0
Occupation	Salaried employee	54	27.0
Occupation	Self-employed	10	5.0
Occupation	Other	6	3.0
Residence	Urban	113	56.5
Residence	Semi-urban	47	23.5
Residence	Rural	40	20.0

8.2 Reliability and Descriptive Statistics

Construct	Items	Cronbach's α	Mean	SD
Environmental Knowledge	5	0.809	3.008	0.629
Financial Awareness	5	0.808	3.004	0.612
Green Purchase Intention	5	0.795	2.992	0.619
Sustainable Consumption Behaviour	6	0.849	3.002	0.621

The Cronbachs alpha coefficients of all four scales were found to be bigger than 0.70 meaning that the scales have acceptable internal consistency to the simulated data. The scale statistics construct means were near the scale midpoint, with a range of 2.992 to 3.008.

8.3 Correlation Analysis

Variable 1	Variable 2	Pearson r	p-value
Environmental Knowledge	Financial Awareness	0.127	0.0721
Environmental Knowledge	Green Purchase Intention	0.364	0.0000
Environmental Knowledge	Sustainable Consumption Behaviour	0.289	0.0000
Financial Awareness	Green Purchase Intention	0.318	0.0000
Financial Awareness	Sustainable Consumption Behaviour	0.325	0.0000
Green Purchase Intention	Sustainable Consumption Behaviour	0.565	0.0000

The correlation map indicates that the key constructs are positively related. The relationship between green purchase intention and sustainable consumption behaviour (r = 0.565, p < .001) was the strongest, and the green purchase intention and financial awareness with environmental knowledge had a relationship with sustainable consumption behaviour.

8.4 Hypothesis Testing

Hyp.	Predictor	Outcome	β	R^2	F	p	Result
H1	Environmental Knowledge	Green Purchase Intention	0.358	0.132	30.223	0.0000	Supported
H2	Financial Awareness	Green Purchase Intention	0.321	0.101	22.205	0.0000	Supported
H3	Environmental Knowledge	Sustainable Consumption Behaviour	0.285	0.083	18.031	0.0000	Supported
H4	Financial Awareness	Sustainable Consumption Behaviour	0.329	0.105	23.328	0.0000	Supported
H5	Green Purchase Intention	Sustainable Consumption Behaviour	0.566	0.319	92.701	0.0000	Supported

Simple regression model results show that H1-H5 have positive and significant influence in the simulated two-sample dataset. The environmental knowledge had a

significant prediction of green purchase intention (= 0.358, p = -0.001), and financial awareness also had a significant prediction of green purchase intention (= 0.321, p = -0.001). Sustainable consumption behaviour was greatly determined by environmental knowledge and financial awareness and green purchase intention showed the highest simple-regression coefficient in the five direct paths (= 0.566, p <.001).

8.5 Multiple Regression Models

Dependent variable	Predictor	β	t	p	R^2
GPI	Environmental Knowledge	0.324	5.140	0.0000	0.207
GPI	Financial Awareness	0.279	4.310	0.0000	0.207
SCB	Environmental Knowledge	0.093	1.519	0.1303	0.350
SCB	Financial Awareness	0.163	2.641	0.0089	0.350
SCB	Green Purchase Intention	0.481	7.415	0.0000	0.350

In the situation where environmental knowledge and financial awareness were concurrently introduced to determine the green purchase intention, they were both important, with a R 2 of = 0.207. Upon simultaneous entry of EK, FA and GPI to predict SCB, the model was explaining R 2 = 0.350 of variance. Green purchase intention was significant (0.481, p < .001), financial awareness was significant (0.163, p = .009) and

environmental knowledge was not significant after introduction of GPI (0.093, p = .130). The values of VIF were low (around 1.111.26), which disregards any alarming multicollinearity in the simulated model.The mediatory analysis bootstrapping found positive indirect effects of both antecedents. The bootstrap confidence interval of the indirect impact of environmental knowledge on green purchase intention was 0.155, with the 95% confidence interval of 0.085 to 0.236. The indirect impact on financial awareness was also 0.134 with 95% interval [0.066, 0.213]. The indirect effects are supported by the fact that neither of the confidence intervals contains the value of zero in the simulated sample. With indirect-only/full mediation pattern and the complementary partial mediation pattern of environmental knowledge and financial awareness respectively, the pattern will be consistent with the consideration of simultaneous direct-effects model in this simulated dataset

9.Discussion: The results obtained with the help of the simulated information are generally in line with the rationality of the idea behind the framework proposed. Green purchase intention was found to have a positive correlation with environmental knowledge meaning that more knowledge of issues surrounding the environment could be influenced with more willingness to buy greener products. This trend conforms to the existing literature that relates ecological knowledge to green consumer behavior. There was also a positive correlation between financial awareness and the green purchase intention and sustainable consumption behaviour. This finding can be theoretically possible since consumption-related activities that focus on long-term value can coexist with the budgeting and focusing on consumption, including the reuse of products and resource conservation. Notably, the results of the simulation can be viewed as an illustration of the suggested statistical model and not as an indication that this association can be found at the population level. In the simple regression, green purchase intention came out as the best predictive directly on sustainable consumption behaviour and continued to be significant in the integrated regression model. The outcome of the mediation also suggests a channel through which, environmental knowledge and financial awareness lead to sustainable consumption via purchase intention. This trend aligns with the intention-based logic Theory of Planned Behavior as well as with previous green-consumption studies that consider intention as a significant process connecting antecedents and behaviour. It is also interesting to note the difference in the net effects of the environmental-knowledge and financial-awareness in the multiple models. Green purchase intention was subsequently regulated such that environmental knowledge no longer had a significant impact on sustainable consumption behaviour yet financial awareness had a positive direct relationship. In substantive research it may suggest a variety of mechanisms by which the two antecedents act but a real-data study would demand checks of robustness, alternative model specification and proper validation of measurement-model performances before any such conclusion can be drawn.

10. THEORETICAL AND PRACTICAL IMPLICATIONS

In theory, the model incorporates environmental literacy and financial consciousness together with the green purchase intention and sustainable consumption behaviour. It maintains a separation of intention and behaviour, which is significant as consumers can have intentions that are not always fulfilled in the real consumption. To practitioners, the framework implies that sustainability communication would be able to integrate environmental information and practical financial value information. Product longevity, resource conservation, waste minimization and cost extension messages can be closer to the real-time buying choices of consumers than solely environmental messages. These implications are to be tested with real consumer data and then generalized.

11. CONCLUSION

In this study, a hypothesis on the empirical model of sustainable consumption among Generation Z was developed and demonstrated based on the variables used of environmental knowledge, financial awareness, green purchase intention and sustainable consumption behaviour. The conjectural analysis generated decent levels of internal consistency and positive relationships between the constructs with the purchase intention during green purchase serving as a strong mediator. The model offers a systematic facility of follow-up field research among qualified Generation Z consumers.

12. LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

The main weakness of this draft is that the numerical findings of the report are simulated on the basis of the simulated rather than data gathered on the responses of actual generations Z consumers. The coefficients, level of significance and mediation outcomes can therefore not be used as proxies of the target population. An upcoming field test will measure the authentic responses with the questionnaire, turn around the sampling process and place of the study, measurement-model evaluation in SmartPLS or a similar SEM package, and report common-method-bias and discriminant-validity diagnostics as outlined in the study framework. Further studies can also focus on demographic or contextual modifying factors, e.g. residence, education, income and mode of shopping offered that such extensions should be theoretically grounded and backed by sufficient sample size. The longitudinal designs would also consider the possibility of purchase intentions to become sustained behaviour

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