

Impact of Economic Literacy and Environmental Literacy on Student Green Consumer Behavior

¹Rani Tania Pratiwi, ²Atin Nuryatin, ³Wirasmo Prawirasuyasa, ⁴Yeyen Suryani, ⁵Deden Agustira
^{1,2,3,4} Universitas Kuningan, ⁵STKIP Yasika Majalengka
¹rani.tania.pratiwi@uniku.ac.id, ²atin.nuryatin@uniku.ac.id,
³wirasmo.prawirasuyasa@uniku.ac.id, ⁴yeyen.suryani@uniku.ac.id,
⁵kangededen125@gmail.com

Article Info

Article history

Received July 22, 2023

Revised September 19, 2023

Accepted September 20, 2023

Keywords: Economic Literacy;
Environmental Literacy; Green
Consumer; Consumer Behavior;
Literacy

ABSTRACT

One of the reasons for the low quality of the environment today is the activities carried out by humans as consumers. Consumers' positive attitudes towards environmental issues can be encouraged by economic literacy and ecological literacy, which reflect the relationship between the economy and ecology. A person's lack of insight into the environment causes various environmental problems to continue without the perpetrators of destruction realizing it. Solutions to various environmental issues must come from all scientific disciplines, especially the most basic ones in education. Environmentally friendly consumer behavior is individual behavior that is influenced by concern for the environment. This research aims to describe the influence of economic literacy and environmental literacy on environmentally friendly consumer behavior, financial literacy on ecologically friendly consumer behavior, and environmental literacy on social consumer behavior. Environment. Environment. This research was conducted using a quantitative approach and correlational descriptive analysis techniques. This research analyzes the influence of Economic Literacy and Environmental Literacy on Green Consumer Behavior. The research population was students of the Economic Education Study Program, Faculty of Teacher Training and Education, Kuningan University. Data analysis uses multiple regression. The research results show that economic and environmental literacy positively affect environmentally friendly consumer behavior. The findings of this research have implications for efforts to increase consumption of green consumer behavior, which is predominantly triggered by digital media and educational institutions. In addition, the research results show that although environmental literacy positively affects environmentally friendly consumer behavior, the effect is low. This can be improved with a learning approach that seeks to increase student involvement by using the environment as a learning resource. So, the author recommends that for further research, an approach can be used that involves students in utilizing the environment through learning activities that will attract students' interest in studying things related to life and beneficial to the environment.

1. INTRODUCTION

Every economic activity carried out will undoubtedly cause various problems that will arise in the environmental and social dimensions. Human action is inseparable from the

fulfillment of needs as part of the economic system, which includes environmental and social dimensions. In meeting their needs, humans must pay attention to ecology by using nature responsibly and setting aside value-free views that lead to rational (selfless) traits (Hanley et al., 2019; Prugh et al., 1999).

Their concern for the environment influences green consumers' behavior. This behavior is reflected by the individual when he searches for, buys, uses, evaluates, and disposes of products (Siringi, 2012). Based on the author's observations, green consumer behavior among PE FKIP study program students at Kuningan University has not shown the conditions it should. Based on the author's comments, students still often use plastic bags even though they buy snacks in small quantities and do not need them; very few bring drinking bottles to campus, and many still throw away packaging waste tastelessly.

Green consumption behavior is consumer behavior in which consumers try to protect the ecological environment and minimize the negative impact of consumption on the background during the purchase, use, and post-use of commodities (Raukoff & Wu, 2013; Li, 2020). Chen et al. (2013) believe that green consumption behavior refers to a mode of consumption that is sustainable and responsible, in which consumers realize purchasing goals and reduce environmental losses after learning about environmental problems. In the previous literature, the mention of green consumption behavior was not uniform. Some scholars use "ecological consumption," while others use "green consumption." Meanwhile, after the analysis and comparison of scholars, "green consumption" and "ecological consumption" are consistent. In this paper, the term "green consumption behavior" is adopted, while in other literature, "green buying behavior" is assumed. There is no fundamental difference between them.

The existing definition of green consumption refers to the rational consumption of consumers who consider protecting their own health and individual interests on the grounds of paying attention to preserving the ecological environment, reducing the waste of resources, preventing pollution, and bearing social responsibility. Other researchers understand that green consumption is a specific behavior with social awareness and social responsibility, in which consumers consider the consequences of their behavior (Li, 2020; Azis, 2017). There is no fundamental difference between them. The existing definition of green consumption refers to the rational consumption of consumers who consider protecting their own health and individual interests

on the grounds of paying attention to preserving the ecological environment, reducing the waste of resources, preventing pollution, and bearing social responsibility. Other researchers understand that green consumption is a specific behavior with social awareness and social responsibility, in which consumers consider the consequences of their behavior (Li, 2020; Azis, 2017). reduce wastage of resources, prevent pollution, and assume social responsibility. Other researchers understand that green consumption is a specific behavior with social awareness and social responsibility, in which consumers consider the consequences of their behavior (Li, 2020; Azis, 2017). reduce wastage of resources, prevent pollution, and assume social responsibility. Other researchers understand that green consumption is a behavior with social awareness and social responsibility in which consumers consider the consequences of their behavior (Li, 2020; Azis, 2017).

The level of economic and environmental literacy can influence green consumer behavior. Financial literacy is an essential part of making decisions to make ends meet. As Sina (2012) revealed, economic literacy is a valuable tool for changing behavior from unintelligent to intelligent. Such as how to use income to save, invest, protect, and make ends meet. The importance of economic literacy will minimize student consumption behavior. Likewise, according to Budiwati (2014), financial literacy is vital in everyday life. Economic literacy is critical because it measures whether people understand the forces significantly affecting their quality of life.

Green consumption behavior includes efforts to save energy and to avoid buying products with packaging that is not environmentally friendly (James, 1996). Research by Lina and Rosyid (1997) shows that factors influencing consumption behavior refer to external and internal factors. In this case, internal factors, namely financial literacy and economic attitudes, and external factors, namely socioeconomic status and green economy education in the family, were used to examine the linkages with green consumption behavior.

Economic literacy is the basic understanding and knowledge of economic theory, concepts, and applications. With the development of science and technology in the global financial market, consumers need basic economic knowledge to allocate their income and make decisions about utilizing limited resources to meet unlimited needs. Therefore, monetary literacy is necessary.

Communities with economic knowledge will better understand government policies than those without. Most importantly, we as consumers must know and understand economic literacy to use limited resources to meet unlimited needs. With the existence of financial literacy, consumers can determine various choices for utilizing limited resources to meet their life needs.

Economic literacy is critical to learn in all countries to prepare people to face the ever-changing financial system. Society will need a better understanding of economics to

participate actively in a changing global economy. According to Pandey and Bhattacharya, economic literacy uses economic concepts to make decisions about income, savings, spending, and allocating money. This is clarified by the opinion of the Organization for Economic Literacy (OEL), which emphasizes that economic literacy includes understanding basic economic concepts and economic facts and critical thinking skills that support correct economic thinking. One indicator of economic literacy is being smart about managing economic resources to achieve prosperity. (Nuraeni, 2015:18).

Booth and Shepherd (1988) stated that attitude is a factor that influences consumption behavior, in addition to cultural and economic factors, personality, attitudes, values, and consumer emotions. It is consistent with the Theory of Planned Behavior (Ajzen, 2005), which predicts human behavior. On the other hand, economic literacy is influenced by financial education in the family, which also affects a person's consumption behavior (Kotler (1994), Peter and Olson (2005)).

Based on some of the opinions above, it can be concluded that economic literacy is the ability to use basic economic concepts and critical thinking in making economic decisions. Economic literacy can make a person more competent at managing financial resources to achieve prosperity by applying these economic concepts.

Green consumption behavior includes efforts to save energy and to avoid buying products with packaging that is not environmentally friendly (James, 1996). Research by Lina and Rosyid (1997) shows that factors influencing consumption behavior refer to external and internal factors. In this case, internal factors, namely financial literacy and economic attitudes, and external factors, namely socioeconomic status and green economy education in the family, were used to examine the linkages with green consumption behavior.

In this study, the required consumer behavior is green consumption behavior. Green consumption behavior is an effort made by consumers to protect themselves and the earth by buying environmentally friendly products (Ottman, 1994). Consumers with a positive attitude towards the environment will choose environmentally friendly or green products. Kasali (2005) defines green products as harmless to humans and the environment, do not waste resources, do not produce excessive waste, and do not involve animal cruelty.

In this study, green consumption behavior describes the efficiency of consumption, which is measured based on the rationality of students in carrying out consumption actions. Measurement of green consumption behavior is carried out based on students' tendencies in (1) Consumption planning, (2) Principles of savings, (3) Maximizing value, (4) Achievement of quality of life, (5) Minimizing the use of materials and toxic substances in consumption, (6) Meeting needs according to intensity and sustainability, (7) Application of economic principles and sustainability in consumption, (8) Motives for green consumption, (9) Priority scale in green consumption, (10) Involvement in green consumption decision-making.

According to Haske & Wulan (2015), environmental literacy is individual knowledge and understanding of aspects that build the environment, principles that occur in the background, and being able to act to maintain environmental quality, which is applied in everyday life. Ecological literacy is needed to make an environmentally sound society aware of the importance of ecology and the environment for human survival.

Green consumer behavior is the behavior of individuals influenced by their concern for the environment. This behavior is reflected by the individual when he searches for, buys, uses, evaluates, and disposes of products (Siringi, 2012). Buying behavior can be found in various surveys. For example, in July 1989, a MORI (Market and Opinion Research International) poll showed that consumers choosing products based on environmental performance had increased from 19% to 42% in less than one year (H'Mida et al., 2008). Ecological awareness is a multidimensional construct of cognitive, attitude, and behavioral components (Tantawi et al., 2009). Consumers with a high level of environmental awareness purchase more environmentally friendly products than products that pay less attention to environmental issues. Thus, a measure of ecological awareness will be more closely related to purchasing habits than sociodemographic or personality variables (Chan et al., 2008). To see the level of consumer awareness of environmental sustainability, their buying behavior towards environmentally friendly products can explain it. According to Jati and Waluyo (2012), four variables can influence consumer buying behavior: environmental knowledge, environmental attitude, recycling behavior, and political action.

The North American Association of Environmental Education (NAAEE) defines environmental literacy categories including influence, ecological knowledge, socio-political knowledge, knowledge of environmental issues, cognitive skills, and environmentally responsible behavior (Karimzadegan & Meiboudi, 2012; McBride et al., 2013; Veisi et al., 2018). Igbokwe (2012) and Kaya Elster (2018) state that environmental literacy comprises awareness, knowledge, attitudes, skills, and participation. The components of environmental literacy, according to Karamzadegan & Meiboudi (2012), Kaya & Elster (2018), B. McBeth, Hungerford, Marcinkowski, Volk, & Meyers (2008), Wong, Afandi, Ramachandran, Kunasekaran, & Chan (2018) consist of knowledge, cognitive skills,

Various environmental problems are becoming increasingly concerning, ranging from air pollution, deforestation, depletion of the ozone layer, global warming, and extreme climate change (Nunez & Clores, 2017). A person's lack of knowledge about the environment causes various environmental problems to continue without the perpetrators of destruction realizing it. Solutions to various environmental issues must come from all disciplines, the most basic of which is education. Environmental literacy can measure one indicator of environmental care (Hermawan, 2018). Miller (2010) defines environmental literacy as the ability to recognize that one's choices impact the environment, to identify the most sustainable solution to a problem, and to be able to act in the most environmentally

friendly way on that solution. The North American Association for Environmental Education (2000) has established guidelines for measuring environmental literacy skills, which consist of four parts: ecological knowledge, cognitive skills, attitudes, and behavior toward the environment (Mcbride, 2013).

In this study, environmental literacy is associated with economic activities carried out by humans that can have an impact on the environment. There is a link between economics and ecology, which have been considered separate and contradictory. If seen from its basic understanding, economics lies in *nomos*, which means how humans manage the household well, and *logos* in ecology, which means the science of how to take care of a household so that the shared living space remains sustainable and not damaged. This linkage is referred to as a model of a sustainable society, which tries to awaken people to return to organizing life both economically and ecologically in harmony with nature (Capra, 2014; Capra, 1997; Keraf, 2014; Constanza, 2003). The role of environmental literacy is the cultivation of values, economic knowledge, and awareness of the environment (Surjanti, 2012).

Research by Barbarossa and Pelsmacker (2016) shows that consumers with a positive attitude towards environmental issues will have consumption behavior that leads to environmental awareness. One way to encourage a positive attitude towards environmental issues is through educating consumers about environmentally friendly lifestyles. Several studies show that consumer awareness of environmental problems and their willingness to pay more for environmentally friendly products result from education about the environment (Rezai et al., 2013a; Kijek, 2015).

Based on this study, the results of this research emphasize the finding that environmental literacy is a form of educational process effort to educate cognitively, foster awareness effectively, and get used to new behavior psychologically so that humans, in carrying out all their life activities can pay attention to and preserve the environment, one is in daily consumption activities. This finding is reinforced by the opinion of Wahyuni (2008) that the cognitive component is the consumer's knowledge about an object; the more positive the knowledge about a thing, the mental part will support the overall attitude; the affective component shows feelings of like or dislike towards an object; while the conative feature shows behavioral tendencies towards an object.

Hipotesis

It was stated earlier that economic literacy is essential to prepare people to face the ever-changing financial system. Society needs a better understanding of economics to participate actively in a changing global economy. Economic literacy can support sustainable behavior, especially in consumption activities, through efforts to increase green consumer behavior. The research hypothesis is:

H0: Economic Literacy and Environmental Literacy do not affect *green consumer behavior*.

H1: There is an influence of Economic Literacy and Environmental Literacy on *green consumer behavior*.

2. METHODS

This research was conducted with a quantitative approach using correlational descriptive analysis techniques. This study analyzes the effect of Economic Literacy and Environmental Literacy on Green Consumer Behavior. Analysis was performed using SPSS to determine the impact of partial and multiple regression between variables. Variable Interaction is shown in the figure 1:

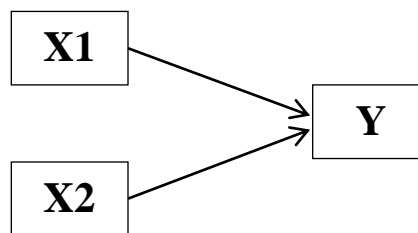


Figure 1. Interaction between Variables

Keterangan :

X1: Economic Literacy

X2: Environmental Literacy

Y: Green Consumer Behavior

The population of this study was 89 students of the Economics Education Study Program, Faculty of Teacher Training and Education, University of Kuningan, so a total sampling was used. Data collection techniques include a questionnaire using a Likert scale with five answer choices. Angket untuk variabel literasi ekonomi terdapat 17 item angket, variabel literasi lingkungan 9 item, dan variabel green consumer behavior 8 item. Berdasarkan uji coba instrumen keseluruhan item angket dinyatakan valid dan reliabel.

Based on the results of the instrument trial, all questionnaire items were declared valid and reliable. Research analysis techniques include descriptive and regression analysis of causality tests using Product and Service Solution (SPSS) statistics.

3. RESULTS AND DISCUSSION

RESULTS

The analysis used in processing the research data is multiple linear regression, obtained from questionnaires and processed with the help of SPSS. The results can be seen in table 1:

Table 1. Regression Analysis Results

Summary models				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	,521 ^a	,271	,254	3,145

a. Predictors: (Constant), X2, X1

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	std. Error	Betas	t	Sig.
1	(Constant)	10,411	3,901		2,669	,009
	X1	,285	,061	,442	4,718	,000
	X2	,069	,032	,204	2,177	,032

a. Dependent Variable: Y

This research model's multiple linear regression equation is obtained based on the regression analysis results.

$$Y = 10.411 + 0.285X1 + 0.069X2 \quad (1)$$

Information :

Y: *Green Consumer Behavior*

X1: Economic Literacy

X2: Environmental Literacy

The regression model illustrates that the variables of economic literacy and environmental literacy have a positive effect on green consumer behavior. In addition, it can be seen that the simultaneous development of financial and environmental literacy on green consumer behavior is 0.271 (27.1%). Meanwhile, the partial effect of economic literacy on green consumer behavior is 0.4422 (19.54%), and the partial impact of environmental literacy on green consumer behavior is 0.2042 (4.16%). Based on these results, the partisan influence of environmental literacy on green consumer behavior is low. Various things can cause this low influence. The author will explain it clearly in the discussion.

DISCUSSION

Economic literacy supports more sustainable behavior regarding product consumption and leads to a more sustainable economy and society. It is evident that not all financial products currently on the market exhibit sustainability characteristics. So, through more sustainable consumer behavior, economic literacy plays an important role [Krechovská, 2021; Mulyana & Suherman, 2021].

Based on statistical analysis, economic and environmental literacy have a positive influence but are not optimal. According to several expert opinions, academics and monetary policymakers are showing increasing interest in economic literacy because of its

importance in making sustainable economic and financial decisions that will enhance future welfare [Kadoya & Khan, 2020]. The current approach to financial literacy must include attitudes, values, and beliefs that enable economic and financial decision-making [Hira, 2012]. However, even if financial education supports more sustainable behavior, it is still a long way from an academic point of view to agree internationally on definitions, objects,

The higher one's knowledge or insight about the environment, the greater the behavior towards purchasing environmentally friendly products increases. It is indicated by a positive coefficient value of 0.283. These results corroborate Adiita's (2015) research. Consumer awareness will increase if he is given complete and correct information and knowledge about environmental issues. Proper consumer knowledge will encourage positive behavior toward environmental sustainability. The higher the public knowledge about the environment, the higher the awareness will be to buy more environmentally friendly products. The ability in question is a variety of information about environmentally friendly products, current environmental issues (such as global warming),

Environmental literacy is a learning approach that seeks to increase student involvement by using the environment as a learning resource. This approach assumes that learning activities will attract students' interest if what is learned is taken from the environment so that what is known is related to life and beneficial to the environment. The environmental approach means linking the living environment to the teaching and learning process, where the live environment is used as a learning resource. Environmental systems are often used to understand material closely related to everyday life, so it can be said that the surrounding environment is a learning resource optimized to achieve quality educational processes and results (Sumberartha et al., 2021).

Green consumers are defined as consumers with environmental concerns taking the initiative to consider the environment in their purchasing decisions and changing their behavior to become environmentally friendly (Rahman, 2013). The number of environmentally friendly consumers is increasing, and consumers are becoming increasingly knowledgeable about protecting the environment by considering their products (Rahman, 2013). Furthermore, green consumers always assume environmental issues and their responsibility to care for the environment (Wong et al., 2012). In addition, green consumers are more controlled internally because they believe that individual consumers can effectively protect the environment (Boztepe, 2012).

Based on this statement, green consumers appear to have innovative and protective thoughts compared to others. They become more serious about the environment, either in terms of its influence or importance. When there are green consumers, there should also be green products. Green products contribute to a more sustainable world by protecting and preserving natural habitats and will not pollute the earth or degrade natural resources (Shamdasami et al., 1993). Chan & Chai (2010) define green products as products that use

less toxic and recyclable materials or less packaging to reduce their environmental impact. Some eco-friendly products are free-range chicken eggs, energy-saving light bulbs, clothing and make-up produced in eco-friendly conditions, and eco-washing machines. Eco-friendly products can be categorized into several groups, such as recycled paper products, eco-friendly detergents, energy-saving products, recycled packaging products, metal-free electrical and electronic products that are harmless, non-toxic plastic packaging materials and biodegradable products (Harizan et al., 2013), organic food, chlorofluorocarbon (CFC)-free aerosols, biodegradable soaps or vehicles (Azizan & Suki, 2013), eco-friendly products, recycled paper products, products not tested on animals, eco-friendly detergents, fruit and organically grown vegetables, ozone-friendly aerosols, energy-efficient products (Lee, 2008) and green products (Chen & Chai, 2010; Ali et al., 2011). In 2012,

Economic and environmental literacy variables influence green consumer behavior. Economics and the environment (ecology) is a discipline between economics and the environment that aims to expand economic theory by expanding on the background, human values, human health, and human well-being (Anastasios, 2008). People with economic and environmental literacy understand economic problems from a financial point of view. Still, they are very concerned about the environment and natural ecosystems as a place for human life to develop (Van den Bergh, 2001). In line with Faber's (2008) statement, economics and the environment (ecology) focus on nature, justice, and time issues. While Victor (2008) and Soderbaum (2012) argue that economic problems not only address normative economics but also consider time and intergenerational equity issues, economic literacy and environmental literacy are the third variables that dominate green behavior. Suratno stated that economics and the environment share several perspectives with feminist economics, including a focus on the values of sustainability, nature, justice, and care (Suratno, 2020; Riyadi & Hasanah, 2015).

Rudianto (in Supriatna, 2016: 302) suggests that "developing green behavior through school education is the most feasible activity." Spring (2003) in Sandlin & McLaren (2010: xix) suggests that "While schools are teaching consumerism through conveying the message that education is a form of consumption, in-school ads, and consumerism-oriented courses, the school's most important contribution is creating a peer group of teens who relate through brand names and consumerism-oriented activities."

These efforts must be included in the learning process to help them get used to green behavior. Small steps that can be taken involve changing consumption patterns (both food and drink). As Supriatna (2016: 4) stated, "The habit of bringing water in a refillable bottle from home is a simple action but a big step to save the earth in the present and the future."

In addition, consuming healthy food, or as people know it, organic food, is the right way to change food consumption patterns. It is just that the term organic food becomes a problem when juxtaposed with a lifestyle where organic food has a very high economic

value and is only affordable by the upper middle class. Even though consuming healthy food is not expensive, many local products can be obtained directly from farmers. By buying now from farmers, we have also helped empower local farmers. Supriatna (2016: 7) explained, "Smart students will choose local food products compared to imported products or locally engineered by technology.

Many more things can be done to shape green behavior in students, ranging from small and simple things to big things. The key is to start right away. According to Supriatna (2015: 120), "To develop students' awareness as consumers with ecological intelligence in consuming products, social science teachers can use local wisdom on the importance of a simple life derived from the cultural experience of traditional communities. The local wisdom of *saeutik mahi loba nyesa* from Sundanese tradition, *sugih without bandha* from Javanese society, and other proverbs can be used as written materials to provide students with knowledge on how to be futuristic consumers who care about nature".

It means that to develop students' awareness as consumers with ecological intelligence in consuming products; teachers can use local wisdom regarding the importance of a simple life that comes from the cultural experience of traditional communities. The local knowledge of *saeutik mahi loba nyesa* from the Sundanese tradition and *sugih without bandha* from the Javanese community teaches students how to be futuristic consumers who care about nature. Teachers can also use information technology to give students a wealth of information about being a priority-focused consumer. Accurate information is needed to make them think critically when choosing information about advertised products. Critical thinking skills applied to the attitudes of environmentally oriented consumers play an essential role in building their awareness of the consequences of their consumption behavior on themselves and their environment. Finally, ecological intelligence must be the ultimate goal of the learning process to make decisions to become non-consumptive consumers, autonomous consumers, and consumers who understand the meaning of real needs but do not perceive products as false needs, as described by Marcuse (1964).

4. CONCLUSION

Based on the results of the study, it can be concluded that economic literacy and environmental literacy have a positive effect on green consumer behavior. The findings of this study have implications for efforts to increase consumer consumption. Digital media and educational institutions trigger the dominant green behavior. Consumers who are highly aware of environmental issues will become increasingly aware of the relationship between lifestyle and individual consumption methods and social and environmental problems on a broader scale, both at the national and global levels.

5. REFERENCES

- Ali, A., Khan, A. A., & Ahmed, I. (2011). Determinants of Pakistani consumers' green purchase behavior: Some insights from a developing country. *International Journal of Business and Social Science*, 2 (3), 217–226.
- Anastasios, X. (2008). Ecological economics. In the New Palgrave Dictionary of Economics.
- Andrew & Slamet, F. (2013). Pengaruh Environmental Behavior terhadap Green Purchasing Behavior pada Anak Muda Generasi C di Jakarta. The National Conference on Management and Business, 10–20.
- Aziz, Najdah bt Abd. (2017). The Determinant Factors of Green Consumption Behavior. *South East Asia Journal of Contemporary Business and Law*, Vol. 2 Issue 2.
- Azizan, S. A ., & Suki, N. M. (2013). Consumers' intention to purchase the green product: Insights from Malaysia. *World Applied Sciences Journal*, 22(8), 1129–1134.
- Barbarossa, C. & Pelsmacker, P. D. (2016). Positive and negative antecedents of purchasing an eco-friendly product: a comparison between green and nongreen consumers. *Journal of Business Ethics*, 134. 229-247. Doi:<https://doi.org/10.1007/s10551-0142425-z>.
- Budiwati, N. (2014). Disertasi : Analisis Literasi Ekonomi Dan Perilaku Konsumen. (Survey pada Guru SMA di Kota Bandung). Bandung : Universitas Pendidikan Indonesia.
- Boztepe, A. (2012). Green marketing and its impact on consumer buying behavior. *European Journal of Economic and Political Studies*, 1, p. 1–17.
- Chan, R. Y. K., Wong, Y. H., & Leung, T. K. P. (2008). Applying Ethical Concepts to the Study of "Green" Consumer Behavior: An Analysis of Chinese Consumers' Intentions to Bring their Shopping Bags. *Journal of Business Ethics*, 79, 469. DOI: <https://doi.org/https://doi.org/10.1007/s10551-007-9410-8>.
- Chen, K., Guo, F., & Zhao, Z. B. (2013). Mechanism Analysis of Psychological Factors of Green Consumption Behavior: From the Research Perspective of Psychological Process of Green Consumption Behavior. *Enterprise Economics*, pp. 32, 124–128.
- Chen, T. B., Chai, L. T. (2010). Attitude towards the environment and green products: Consumer's perspective. *Management Science and Engineering*, 4, p. 27–39.
- H'Mida, S., Chavez, E., & Guindon, C. (2008). Determinant of Pro-environmental Behaviors within Individual Consumers. *Journal of Economic Literature (JEL) Classification*, 31, 1–12.
- Hanley, N., Shogren, J., & White, B. (2019). *Introduction to Environmental Economics: Third Edition*. New York: Oxford University Press.
- Harizan, S. H., Wahid, N. A., & Haron, M. S.(2013). A study on green product purchases among consumers in the Klang Valley, Malaysia. *AWER Procedia Advances in Applied Sciences*, 1, 444-449.

- Haske, A. S., & Wulan, A. R. (2015). Pengembangan E-learning berbasis MOODLE dalam Pembelajaran Ekosistem untuk Meningkatkan Literasi Lingkungan Siswa pada Program Pengayaan, 402–409.
- Hira, T.K. (2012). Promoting sustainable financial behavior: Implications for education and research. *Int. J. Consum. Stud.* 36, 502–507. [CrossRef]
- Igbokwe, A. B. (2012). Environmental Literacy Assessment: Exploring the Potential for the Assessment of Environmental Education/ Programs in Ontario Schools. *International Journal for Cross-Disciplinary Subjects in Education*, 3(1), 648–656. DOI: 10.20533/ijcdse.2042.6364.2012.0091.
- Jati, W., & Waluyo, M. (2012). Green Consumer: Deskripsi Tingkat Kesadaran dan Kepedulian Masyarakat Joglosemar terhadap Kelestarian Lingkungan. *Jurnal Dinamika Manajemen*, 3(1), 29–39.
- Karimzadegan, H. & M. Hossein. (2012). Exploration of Environmental Literacy in Science Education Curriculum in Primary Schools in Iran. *Procedia - Social and Behavioral Sciences*, 46 (2), 404 - 409.
- Kaya, V. H., & Elster, D. (2019). A Critical Consideration of Environmental Literacy: Concepts, Contexts, and Competencies. *Sustainability (Switzerland)*, 11(6). <https://doi.org/10.3390/su11061581>
- Kadoya, Y.; Khan, M.S.R. Financial Literacy in Japan: New Evidence Using Financial Knowledge, Behavior, and Attitude. *Sustainability* 2020, 12, 3683. [CrossRef]
- Kijek, T. (2015). Modelling of eco-innovation diffusion: the EU eco-label. *Comparative Economic Research*, 18(1), 65–79. Doi: <https://doi.org/10.1515/cer-2015-0004>.
- Kottler, P., & Keller. (2007). *Manajemen Pemasaran*. Jilid 1, Edisi Kedua. Jakarta: PT. Indeks.
- Krechovská, M. Financial Literacy as a Path to Sustainability; 2015. Available online:<http://www.fek.zcu.cz/tvp/doc/2015-2.pdf> (accessed on 13 August 2021).
- Li, Mingli. (2020). Review of Consumers' Green Consumption Behavior. *American Journal of Industrial and Business Management*, 2020, pp. 10, 585–599. DOI: 10.4236/ajibm.2020.103039.
- Prugh, T., Daly, H., Goodland, R., & Cumberland, J. (1999). *Natural Capital and Human Economic Survival: 2nd Edition*. CRC Press
- McBride, B. B., C. A. Brewer, A. R. Berkowitz & W. T. Borrie. (2013). Environmental literacy, ecological literacy, eco-literacy: What do we mean, and how did we get here? *Ecosphere*, 4(5), 1–20.
- Muñoz-Céspedes, E.; Ibar-Alonso, R.; de Lorenzo Ros, S. (2021). Financial Literacy and Sustainable Consumer Behavior. *Sustainability*, 13, 9145. <https://doi.org/10.3390/su13169145>.
- Mulyana, Tetep E, & Suherman, Widyanti A. 2021. The analysis of Economic Literacy and Social Environment on Lifestyle and its Impact on Students Consumption Behavior.

- Advances in Business, Management and Entrepreneurship. Taylor & Francis Group, London, ISBN 978-0-367-67471-7
- 1.1 Nunez, Michael B. & Clore, Michael A. (2017). Environmental Literacy of K–10 Student Completers. *IJESE*, Volume 12 Issue 5. [ijece.2017.078](https://doi.org/10.17961/ijece.v12i5.2017.078)
- Nuraeni. (2015). Skripsi : Pengaruh Literasi Ekonomi, Kelompok Teman Sebaya, Dan Kontrol Diri Terhadap Perilaku Pembelian Impulsif Untuk Produk Fashion Pada Mahasiswa Fakultas Ekonomi Universitas Negeri Yogyakarta. Yogyakarta: UNY.
- Prugh, T., Daly, H., Goodland, R., & Cumberland, J. (1999). *Natural Capital and Human Economic Survival: 2nd Edition*. CRC Press.
- Pujati, A., Oktavilia, S., & Setiaji, K. (2020). Impact of Social Influence and Environmental Literacy on Green Consumption Behaviour: A case study of Indonesian students. *International Journal of Advanced Science and Technology*, 29(6), 6510-6515.
- Rahman, M. M. (2013). *Green product: A study on young & native Swedish consumers' purchase intention of green products*. Master's Thesis, 1-47.
- Raukoff, & Wu, J. (2013). Influence Mechanism of Green Consumption Behavior Based on Ajzen Planned Behavior Theory. *Journal of Finance and Economics*, No. 2, 91-100.
- Sandlin, J. A., & McLaren, P. (2010). *Critical Pedagogies of Consumption: Living and Learning in the Shadow of the "shopocalypse"*. New York: Routledge Taylor & Francis.
- Shamdasani, P., Chon-Lin, G. & Richmond, D. (1993). Exploring green consumers in an oriental culture: Role of personal and marketing mix. *Advances in consumer research*, pp. 20, 488-493.
- Sina, Peter Garlans. (2012). Analisis Literasi Ekonomi. Salatiga : Alumni Magister Manajemen UKSW
- Soderbaum, P. (2012). *Understanding sustainability economics: towards pluralism in economics*. Routledge.
- Sumberartha, et.al. (2021). The Effectiveness of The Indonesian Forest Honeybee Conservation E-Module on Students' Environmental Literacy Ability. *Jurnal Pendidikan Indonesia (JPI)*, Vol. 10 No. 2. DOI: [10.23887/jpi-undiksha.v10i2.30896](https://doi.org/10.23887/jpi-undiksha.v10i2.30896).
- Suratno, S. (2020). The Determinant Factors of Students' Green Behavior: Evidence from Indonesia. *Jurnal Pendidikan Ekonomi & Bisnis*, 8(2), 165-173. <https://doi.org/10.21009/JPEB.008.2.8>.
- Tantawi, P., Shaughnessy, N. O., Gad, K., & Ragheb, M. A. S. (2009). Green Consciousness of Consumers in a Developing Country: A Study of Egyptian Consumers. 5(1), 29–50. DOI: <https://doi.org/10.7903/cmr.1149>.
- Van den Bergh, J. C. (2001). Ecological economics: themes, approaches, and differences with environmental economics. *Regional Environmental Change*, 2(1), 13-23.
- Victor, P. (2008). JD Erickson and JM Gowdy, Editors, *Frontiers in Ecological Economic Theory and Application*. *Ecological Economics*, 66(2-3), 552–553.

-
- Veisi, H., M. Lacy., S. Mafakheri. & F. Razaghi. (2018). Assessing Environmental Literacy of University Students: A Case Study of Shahid Beheshti University in Iran. *Journal Environmental Education & Communication*, 1- 18.
- Wahyuni, D. U. (2008). Pengaruh motivasi, persepsi dan sikap Konsumen terhadap keputusan pembelian sepeda motor merek "Honda" di kawasan Surabaya Barat. *Jurnal Manajemen dan Kewirausahaan*, 10(1), 30-37.