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# Sustainable Consumption and the Level of Financial Literacy Among Generation Z

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## Introduction and research aim

Generation Z expresses strong support for the concept of sustainable consumption. However, in practice, consumption choices are often influenced by budget constraints and impulsive purchasing behavior.

**Research Problem**

Does a higher level of financial literacy encourage more responsible and sustainable consumption patterns among Generation Z consumers?

**Scientific Contribution**

This study indicates that financial literacy may be an important, yet often overlooked, factor in promoting responsible consumption. The findings highlight the need to integrate financial literacy with the development of responsible consumption patterns that support sustainable development goals.

**Objective**

To assess the impact of financial literacy on sustainable consumption behaviors among members of Generation Z.

Main Hypothesis: A higher level of financial literacy contributes to reducing impulsive behavior and encourages more rational purchasing decisions.

## Research methods

- **Primary research:** Survey-based study.
- **Secondary sources:** Analysis of publicly available industry and institutional reports (including those published by the National Bank of Poland (NBP) and the Warsaw Stock Exchange (GPW)).

**Measured Indicators (5-Point Likert Scale):**

**1. Impulse Control:** *"I consciously avoid making impulse purchases."*

**2. Choice Diligence:** *"Before making a major purchase, I compare offers from different sellers."*

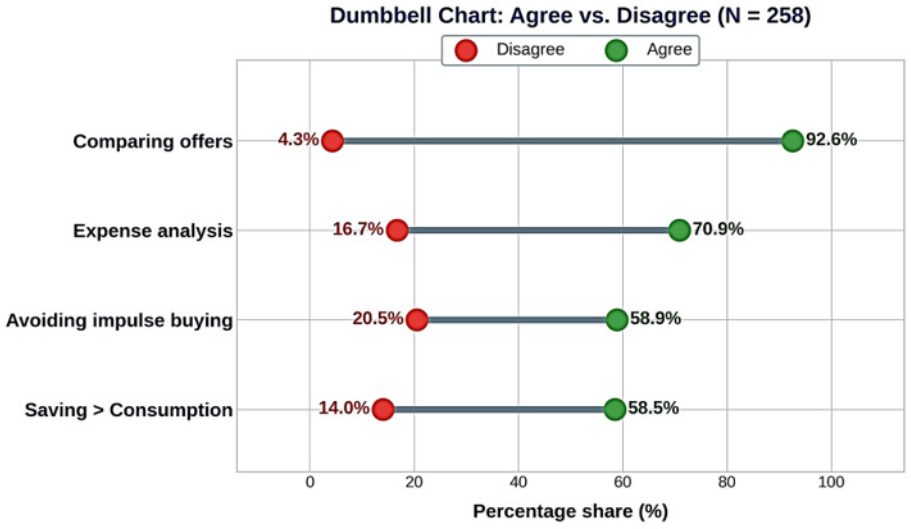
**3. Budgeting:** *"I regularly review my expenses to avoid excessive spending."*

**4. Time Preference:** *"Saving money is more important to me than current consumption."*

Słowa kluczowe: konsumpcja, zrównoważona konsumpcja, świadomość finansowa, pokolenie Z, racjonalność wyborów, oszczędzanie

## Results and discussion

| Attitude | Gen Z Declaration | Impact of Financial Literacy on Consumption | |
|---|---|---|---|
| **Comparing Offers** | 92.6% compare offers before making a purchase | An analytical approach leads to choosing quality and durability over quantity. | The study reveals a distinctive profile of Generation Z, in which financial literacy is associated with responsible consumption. The widespread practice of comparing offers suggests that digital analytical skills serve as a key tool for young consumers in rationalizing spending and avoiding resource waste.A clear discrepancy emerges in the area of impulse control. Although most respondents declare that saving and avoiding impulsive purchases are priorities, nearly 20% admit to giving in to short-term temptations.This suggests that adopting sustainable consumption habits remains challenging when confronted with a culture of instant gratification. |
| **Expense Monitoring** | 70.9% analyze their own spending | Regular expense analysis reduces waste and supports circularity. | |
| **Impulse Purchases** | 58.9% declare avoiding impulse purchases | High financial literacy curbs impulsiveness, reducing the carbon footprint associated with unnecessary goods. | |
| **Saving vs. Consumption** | 58.5% prioritize saving over consumption | Prioritizing savings promotes financial stability and discourages consumerist attitudes. | |




## Conclusions

**Educational Synergy** Financial education at universities should be directly integrated with education on consumption and environmental responsibility.

The findings indicate that Generation Z demonstrates financial rationality in comparing offers and analyzing spending. At the same time, the lower percentage of respondents declaring avoidance of impulse purchases suggests that consumer self-control remains an area requiring further strengthening.

**Practical Implication** Enhancing the financial competencies of Generation Z appears to be a more effective tool for promoting sustainable consumption than relying solely on ethical arguments. The greatest challenge for Generation Z may be transforming declared concern for financial and environmental issues into lasting resistance to impulse purchases, despite a stated preference for saving.

**Scientific Contribution** The results highlight the financial dimension of responsible consumption.

This study contributes to the understanding of Generation Z consumer behavior by emphasizing the need to combine financial literacy with the development of responsible consumption patterns that support sustainable development goals.

## References


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