Exploring Green Consumption Values and Green Purchase Behavior among Gen-Z Professionals in Lipa City: The Role of General Risk Aversion and Green Subjective Knowledge

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Abstract

Sustainable consumption is widely recognized recognized as a response to environmental challenges, yet a persistent value–action gap limits the translation of pro-environmental values into actual purchasing behavior. This study examined the determinants of the value–action gap in green consumption among Generation Z (Gen Z) professionals in Lipa City, Batangas, focusing on the effects of green consumption values (GCV) on green purchase behavior (GPB) and the role of general risk aversion (GRA) and green subjective knowledge (GSK). Guided by the Theory of Planned Behavior and value-based environmental theories, the study adopted a causal-descriptive and quantitative research design. Data was collected from 119 Gen Z professionals aged 21–28 using structured questionnaire from Essiz et al. (2023). The data collected was analyzed with the use of descriptive statistics and moderation multiple analysis. The results showed that green consumption values and green subjective knowledge both significantly influence green purchase behaviors, suggesting that individuals who value the environment and have a better understanding of sustainability are more likely to engage in eco-friendly purchasing. On the other hand, green risk aversion did not have a significant effect, indicating that concerns about risk do not strongly influence green purchase behavior. In addition, the moderating effects of green subjective knowledge and green risk aversion were not significant, which means that the impact of green consumption values on behavior remains consistent regardless of differences in knowledge or risk tendencies. This study contributes localized evidence to sustainable consumption research in emerging economies and supports Sustainable Development Goal 12.

Keywords: green consumpption values; green purchase behavior; general risk aversion; subjective knowledge

1. INTRODUCTION

1.1 Background of the Study

Sustainable consumption is one of the most often cited solutions to the different environmental problems, from climate change to resource depletion (Jegorow, D. 2025). Sustainable consumption can be defined as the

use of services and products that have purposes in meeting existing demands with minimal impact on the surroundings (Salam et al., 2024). Due to increasing demands on consumers to be actively engaged in the politics of ecological transition and in sustainable purchasing practices, the media and research attention is increasingly on those groups of people who are the leaders of such transition (Jegorow, D. 2025). Among these leaders are those from 1997 to 2012 known as Generation Z (Gen Z) ages 13 to 28 as supported by University of Southern California (2025) and Catalyst Inc. (2025). This segment of the population has been described as more conscious of sustainability than the rest of society (Lemanowicz et al., 2025). Research studies have indicated that this group is very concerned about the environment and want to be identified with eco-activists (Lopes et al., 2024).

A survey conducted by Deloitte revealed that Gen Z and Millennials are concerned about climate change and want their employers and businesses to act on environmental issues. Approximately 62% of Gen Z respondents reported feeling nervous or worried about climate change, which is higher than many other generations in other reports, and many are willing to use their career and consumer power to urge environmental change. About half of Gen Z claim they are urging employers to make a move on climate change, and some have even switched jobs for this reason.

While many young consumers express concern about the planet, fewer are willing to pay extra, alter preferred brands, or sacrifice convenience to demonstrate such concern (Manley et al., 2023). New research from GlobeScan and BBMG reveals a profound paradox: Gen Z is the generation that feels most threatened by climate change, and it cares passionately about the planet. However, its participation in sustainable living is trending downward. Worldwide research in 31 markets shows that Gen Z are the most climate-concerned generation but their commitment to lessening its negative impact on the planet has been trending downward from 76% in 2020 to 68% in 2024.

Although these people tend to be the most ecologically conscious demographic, they usually practice a contradiction between their values and behaviors regarding consumption (Jegorow, D. 2025). The difference between these values and behavior has come to be commonly known as value-action gap. The said gap has also been observed and reported repeatedly in diverse areas of consumption ranging from organically produced food to fashionable items (Al Mamun et al., 2025). Known likewise as the green gap, the concept was studied within environmental psychology and marketing, highlighting the inconsistency between people-stated pro environmental values and their actual green behaviors (Essiz et al.,2023).

Teerakapibal et al., (2025) found a value-action gap in fast fashion choices where attitudes toward sustainability do not consistently lead to sustainable buying behavior due to rationalization and other barriers. In another study from Europe, Recio-Roman et al. (2024) examined how positive environmental attitudes

toward eco-labeled products do not consistently translate into actual purchases across Europe consumers. Additionally, Nhabi et al. (2025) conducted research in Pakistan that explored why positive environmental attitudes do not consistently become green purchasing behavior ("green gap"). They examined how internal attitudes and perceived effectiveness can fail to produce actual behavior, a clear example of the value–action gap.

In the Philippines, approximately 2.7 million tons of plastics are discarded annually, according to UN Development Programme and World Bank statistics. Data from the Department of Environment and Natural Resources (DENR) showed that of the estimated 61,000 metric tons of solid waste generated daily in the Philippines, up to 24 percent is plastic, composed mostly of consumer goods packaging, cutlery, and shopping bags. As noted by Bajar et al. (2024), the apparent desire of Filipino consumers to use less plastic and switch to environmentally friendly brands demonstrate the low environmental performance of the Philippines, indicating that values are not yet adequately reflected in behavior. Research indicates that poor solid waste management (SWM) infrastructure, combined with a lack of incentives for reform, results in roughly 35% of consumed plastics leaking directly into the open environment (Bueta et al., 2024). Even when local governments attempt to curb plastic dependency, translating awareness into action remains a hurdle. Studies assessing municipal initiatives emphasize that bridging the gap between environmental awareness and actual plastic reduction requires much more aggressive public involvement and structured community action plans (Reyes, 2024).

This study focused on Gen Z professionals in Lipa City, Batangas. Based on the 2024 Census of Population (POPCEN, PSA 2024), the City of Lipa is the most populous city in Batangas province with 387,392 total population as compared to Batangas City with 358, 267 total population. This data confirms Lipa City's status as a growing urban center with significant population density in Southern Luzon thus as a rapidly urbanizing "First Class Component City. Lipa's young professionals face increasing consumption temptations (malls, fast fashion, technology) that often conflict with their sustainable ideals. Recent research on Filipino Gen Z consumers revealed that this group frequently shops online as a form of self-reward, making around six online purchases per month and consuming goods partly driven by trend appeal, convenience, and social media influence (Business World, 2024).

Lipa City is a rapidly emerging economic alternative to Metro Manila, making it a prime laboratory for studying the new Filipino Gen Z workforce. The Department of Information and Communications Technology (DICT) has consistently identified Lipa as a "Digital City 2025" for the IT-BPO sector. This indicates a high concentration of young professionals entering the workforce in corporate settings. In the 2024 rankings, Lipa City consistently ranks high in "Economic Dynamism" among component cities, validating its

status as a bustling economic hub outside Metro Manila.

This study addresses the United Nations Sustainable Development Goal (SDG) 12: Responsible Consumption and Production. This goal emphasizes the urgent need to decouple economic growth from environmental degradation by ensuring sustainable consumption patterns. This study directly addresses Target 12.8of SDG, which aims to ensure that everyone has the knowledge and understanding necessary for living in harmony with nature by looking at green consumption values, green purchasing behaviors, and the role of general risk aversion and green subjective knowledge among Gen Z professionals in Lipa City. Addressing the disconnect between the eco-conscious values of Lipa's youth and their actual consumption habits is a critical step toward reducing the waste footprint and fostering a culture of sustainability that moves beyond intent and into action.

1.2 Review of Related Literature

It is essential for this investigation to analyze how green consumption values and green purchase behavior interact with general risk aversion and green subjective knowledge. The next section presents definitions of the variables and delineate their terminological differences grounded in theoretical foundations or established scholars' perspectives.

Green Purchase Behavior (GPB). Research highlights that green purchase behavior (GPB) is influenced by a mix of internal drivers (environmental awareness, attitude and motivation) social influences (subjective norms, policy support) and situational factors (product availability and green marketing). Green purchase behavior is much affected by environmental consciousness and understanding (Zhang Y et al., 2023). According to Gao et al. (2024), environmental awareness, health consciousness, green attitude and perceived behavioral control correlate positively with green purchase behavior. A favorable attitude on eco-friendly goods raises the chance that consumers turn their plans into real green purchase behavior. Liu and Qian (2024) demonstrated that consumer's behavior toward green products play a fundamental part in shaping green purchase behavior. Additionally, perceived environmental benefits and consumers' awareness of price play a crucial role in shaping green purchase behavior, as individuals tend to evaluate whether the environmental value of green products justifies their cost (Zhang et al., 2023). In terms of social influences, social pressures from peers, family, and broader societal expectations encourage consumers to adopt green purchase behavior. According to Gao et al. (2024), subjective norms greatly enhance green purchase behavior. Moreover, consumer choices and chances to purchase environmentally friendly goods can be shaped by government programs and legal structures encouraging sustainable consumption. Policy-related factors,

including government support and regulatory encouragement, play a crucial role in enhancing consumers' green purchase behavior (Zhang et al., 2023). Concerning situational factors, enhancing awareness and trust through green marketing techniques especially the use of eco-labels and environmental information cues could positively affect consumers' green purchase behavior (Zhao et al., 2024).

Green Consumption Values (GCV). These are conceptualized as consumers' environmental beliefs and value orientations prioritizing ecological protection, resource conservation, and ethical impacts when making consumption decisions (Burket et al.,2023). Yusoff (2023) mentioned that green consumption values is the extent to which consumers include environmental concerns in their evaluation and choice of goods, therefore demonstrating a personal commitment to lowering negative environmental consequences by means of consumer decision. Recent literature emphasized that these green consumption values form a foundational antecedent to sustainable consumption behavior, shaping consumer attitudes, purchase intentions, and lifestyle choices in both developed and emerging contexts. In the study of Wang and Udall (2023) green consumption values, as part of broader value systems, positively affect sustainable consumer behaviors, highlighting that individuals who ascribe high importance to environmental protection exhibit stronger sustainable consumption patterns. Burkert et al. (2023) suggest that for individuals with strong green consumption values, sustainable purchasing transcends simple transactions; instead, these consumers attribute greater social and functional utility to eco-friendly options. In the study of Helal & Othman (2025), it explicitly discusses how economic constraints (like inflation which can be related to general risk aversion) moderate the relationship between green consumption values and green purchase behavior, pushing consumers toward functional values. The study of Hoang et al. (2025) in Vietnam revealed that the influence of consumers' green consumption values and attitude have positive effects on their green purchase behavior. Canoğlu and Üstüner (2025) observe a shift in Generation Z, where green consumption values have evolved from mere inclinations into a foundational identity. Their research demonstrates a robust link between these deeply held green consumption values and tangible buying habits, suggesting that sustainable consumption is now a defining lifestyle trait for this cohort.

General Risk Aversion (GRA). In sustainability research, general risk aversion refers to a decision-maker's preference for avoiding uncertain outcomes and potential losses when making choices about sustainable actions and policies, even if those choices might offer higher long-term environmental or economic benefits. In sustainable livelihood, environmental investment, or policy adoption contexts, more risk-averse individuals or organizations tend to favor safer, more predictable strategies and may be slower to adopt innovative or uncertain sustainability measures. This aversion to risk can influence how people, firms, and communities respond to environmental change, invest in green technologies, or shift toward sustainable

practices under uncertainty (Wang et.al, 2025). Also, Hoffman & Post (2024) defined risk averse as people who are risk averse prefer more certain outcomes and avoid dangerous options even when those alternatives might produce greater expected rewards.

This preference for certainty directly influences green purchasing behavior. Risk-averse individuals tend to display more conservative consumption patterns, prioritizing safety, certainty, and predictable outcomes over choices that carry uncertainty or potential loss even if the latter could align more with sustainability goals. Research of Hu et al. (2024) on household behavior in China found that more risk-averse households exhibited lower overall consumption levels, suggesting that risk attitudes constrain willingness to spend, especially on goods perceived as uncertain, novel, or premium-priced. This tendency is relevant for green purchase behavior because many green products still carry higher perceived financial or performance risk compared with conventional alternatives. A recent study in agricultural contexts demonstrated that general risk aversion can mediate the impact of environmental change perceptions on concrete livelihood strategies: risk-averse individuals were more likely to adopt defensive or cautious strategies when faced with environmental uncertainty, even when they recognized ecological risks. Consumers with high risk aversion may recognize environmental change but still default to safer (conventional) purchase decisions if green alternatives are perceived as uncertain or costly (Wang et al., 2025).

Economic and contextual factors influence general risk aversion. Wang, Wang, Huang, and Zhang (2025) reported that economic insecurity can alter individuals' risk preferences, sometimes increasing cautious decision-making tendencies. Their findings indicate that situational stressors and financial uncertainty can strengthen risk-averse behaviors, which may extend to consumption and investment decisions. From a psychological perspective, Yamashita (2024) highlighted the connection between risk aversion and anticipated regret, explaining that individuals who are more sensitive to potential negative outcomes tend to avoid risky choices. Similarly, Huang and Leung (2023) emphasized that risk attitudes interact with belief updating processes, meaning that individuals with higher risk aversion are more likely to adjust their decisions conservatively when confronted with new information. Income and education significantly shape risk aversion, with higher income associated with increased risk aversion and higher education linked to lower risk aversion (Rapi et al., 2025).

Green Subjective Knowledge (GSK). This variable refers to consumer's self-assessed familiarity with environmental issues and green products, reflecting how much consumers think they know about sustainability topics, a perception that can influence their assessment and decisions on green purchases (Zulfa et al., 2023). In the study of Lissillour et al, (2025) there are several psychosocial and informational elements that influence green subjective knowledge. Receptivity to green marketing and environmental

communication, for instance, boosts consumer's confidence in their understanding of sustainability issues. Peer conformity and social interactions further affect how knowledgeable consumers perceive green issues, therefore increasing green subjective knowledge through intra-family conversations about environmental practices. Furthermore, strengthening consumer's impressions of their own green subjective knowledge is personal experience and continuous exposure to domain-effect environmental information.

According to the study of Zhang M. et al. (2024) green subjective knowledge predicts green purchase behavior and illuminates mechanisms by which knowledge shapes behavior; useful for defining green subjective knowledge as a moderator. In Indonesia, a study of Surahman et al (2023) environmental knowledge or green subjective knowledge strengthens the positive effect of environmental attitudes on green purchase intention. Moreover, green subjective knowledge significantly and positively influences green purchase behavior as found in the study of Saraireh (2023) in Saudi Arabia. Zhang (2024) study examines how individual green subjective knowledge (cognitive understanding of environmental impact) influences green purchase behavior, including mediation via environmental concern. Additionally, Oguntuase et al. (2023) investigates how green subjective knowledge (about biobased products) and environmental attitudes influence acceptance of sustainable products. It uses survey data to assess how consumers' self-perceived understanding affects their environmental behavior intentions. Furthermore, Öztay Çağan (2023) study explored how green subjective knowledge moderates the effect of attitudes on purchase intention for green forest products, offering insight into the role of perceived knowledge in the green consumer behavior.

Theoretical Foundations. This study was anchored on three complementary theoretical frameworks: the Theory of Planned Behavior (TPB), the Value–Belief–Norm (VBN) Theory, and the Value Basis Theory. These frameworks collectively explain how environmental values are formed and how they translate or fail to translate into actual green purchasing behavior.

The Theory of Planned Behavior (TPB) developed by Icek Ajzen (1991) serves as the primary theoretical foundation of this study. The TPB framework suggests that behavioral intention acts as the immediate precursor to action. This intention is constructed from three distinct pillars: the evaluation of the behavior itself, the influence of external social expectations, and the degree of agency or control the individual beliefs they possess over the situation. In the context of green consumption, these components explain how individuals evaluate environmentally friendly products, respond to social pressures, and assess their ability to perform sustainable behaviors. Recent empirical studies continue to validate the applicability of TPB in explaining green purchase behavior.

Qazi et al. (2023) found that green attitudes and social norms significantly influence green buying behavior among Generation Z consumers, supporting the predictive strength of TPB constructs. Similarly,

Yuan et al. (2023) demonstrated that green consumption values mediates the relationship between TPB variables (attitude, subjective norms, and perceived behavioral control) and green purchasing behavior. More recent research by Rehman et al. (2024) further confirms that TPB variables significantly influence consumers' green consumption values to purchase green products, emphasizing the importance of environmental knowledge and attitudes in shaping behavior. These studies collectively reinforce that TPB remains a strong and relevant framework for understanding green purchase behavior, particularly in explaining how intentions are formed and translated into actual green purchase behavior. However, they also highlight that values does not always lead to behavior, thereby supporting the existence of the value–action gap.

Complementing the TPB, VBN Theory which was proposed by Paul Stern, explains pro-environmental behavior from a moral and normative perspective. The theory posits that individuals' values shape their environmental beliefs, which subsequently activate personal norms or moral obligations that drive environmentally responsible behavior. Recent studies continue to validate this causal chain. According to Wang et al. (2023), green consumption is driven by a psychological chain: core values influence a person's ecological worldview, which then triggers the personal norms necessary to drive behavior. Similarly, Yeh et al. (2024) confirmed that personal values indirectly affect pro-environmental behavior through awareness of consequences and personal norms, highlighting the strong predictive power of the VBN framework.

The Value Basis Theory, associated with Paul Stern and Thomas Dietz (1994) cited in the study of Essiz et al., (2023), further emphasizes that general value systems serve as guiding principles that shape attitudes, preferences, and behaviors. This perspective is strongly supported by recent research highlighting the central role of values in consumer decision making. For instance, Demirel (2023) demonstrated that value orientations such as self-transcendence and self-enhancement significantly influence sustainable consumption choices, reinforcing the idea that deeply held values guide behavioral outcomes. Similarly, a study by Goh et al. (2023) confirmed that consumption values exert a significant and positive influence on consumer behavior across different contexts, indicating that values remain a fundamental determinant of purchasing decisions.

Considering the intensified environmental challenges facing the Philippines as well as the paradoxical consumption patterns exhibited by Generation Z, there is a need to move beyond general claims of environmental concern and examine the underlying factors that hinder the translation of green consumption values into green purchase behavior. This research was conducted to understand what may fill the attitude – behavior among Gen Z professionals in Lipa City. This research provides localized empirical evidence that remains underexplored in the Philippine setting. This research advances the understanding of consumer behavior in emerging markets by identifying key drivers and inconsistencies in green purchasing. Practically,

it provides a framework for CENRO, local businesses and NGOs, and educational institutions to develop interventions that encourage Gen Z professionals to align their purchasing power with environmental sustainability. The study contributes to heightening the awareness of Gen Z professionals regarding their own consumption habits which serve as a catalyst for self-reflection, encouraging them to align their purchasing power with their environmental ideals and give them the opportunity to be heard through the survey. Last but not the least, this study provides future researchers with pro-environmental investigation in the context of a developing economy and a rapidly urbanizing city. It serves as a reference for future studies aiming to explore other demographics or test experimental interventions to narrow the green gap.

1.3. Research Frameworks

1.3.1 Conceptual Framework

The current research is anchored on the conceptual framework used by Essiz Oguzhan, et al. (2023) in their study titled "Exploring the Value-Action Gap in Green Consumption: Roles of Risk Aversion, Subjective Knowledge and Gender Differences". To investigate the theoretical concept of the value-action gap, a quantitative methodology was adopted. Data collection was facilitated via a structured, online survey instrument designed for independent completion by participants. Operating within the unique landscape of the COVID-19 pandemic, this research employed a cloud-based survey platform (Google Forms) for data gathering. This digital method was chosen to navigate the logistical challenges of the period. The study was conducted in Turkey among random Turkish nationals consisting of male and female consumers. Through random sampling, the survey was disseminated through social networks as well as among online college students and several consumer groups from different areas of the country to ensure a heterogenous sample, with reminder posts sent each week to recruit new participants. As illustrated in Figure 1, they investigated if gender, general risk aversion, green consumption values, and green subjective knowledge interact to influence green purchase behavior.

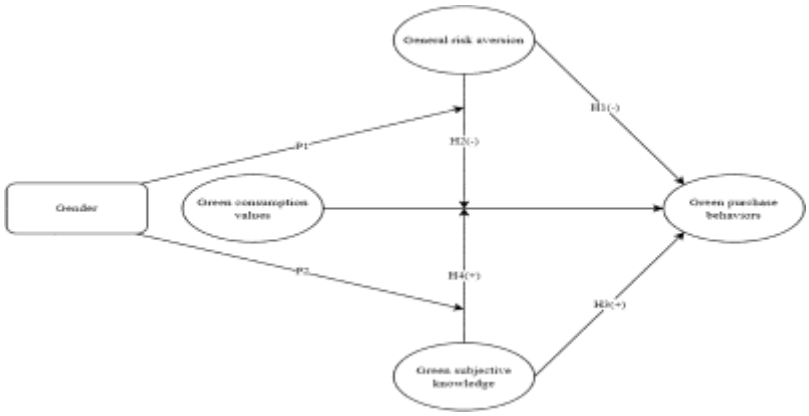

Figure 1. **Conceptual Framework**
Source: Exploring the Value-Action Gap in Green Consumption: Roles of Risk Aversion, Subjective Knowledge and Gender Differences (Essiz et al., 2023)

Based on the results, consumers who have lower general risk aversion and higher subjective knowledge about green products show a stronger alignment between their green consumption *values* (what they believe) and their *behaviors* (what they do). It appears that relationship between GCVs and GPBs is significant and more positive when risk aversion is low and subjective knowledge is high. This study suggested that consumers who are more risk tolerant or the ones who hold superior green subjective knowledge translated their green values into actual purchase actions more swiftly than their high-risk averse, low knowledge counterpart. Essentially, while an individual's hesitation toward risk can stifle the impact of their green values, their perceived expertise in sustainability serves to align their ethical convictions with their market actions. In terms of gender, the study found differences between women and men in relation to risk aversion. With gender as a conditional interaction effect, it was revealed that women tend to be less risk-averse and more subjectively knowledgeable compared to men. The authors described how gender significantly interacts with both risk aversion and subjective knowledge when predicting the translation of green values into green purchase behavior, essentially testing a model where gender moderates the moderating effects of those two variables on the value-behavior path. In essence women show greater consistency between their green consumption values and their purchase behavior than men.

1.3.2 Operational Framework

While the study of Essiz, et al., (2023) was conducted in Turkey, this study was conducted in the Philippines, specifically in Lipa City among Gen Z professionals to primarily determine if Green

Consumption Values GCV significantly affects Green Purchase Behavior (GPB). Guided by the operational framework illustrated in figure 2 the current study investigated if general risk aversion (GRA) and green subjective knowledge (GSK) moderate between GCV and GPB. The current study focused on Gen Z professionals residing and working in Lipa City, Batangas.

Figure 2. **Operational Framework**

Green purchase behavior is the Gen Z professional's willingness or likelihood to buy environmentally friendly products. Green consumption values refer to consumers' purposeful, internal tendency to give environmental preservation, sustainability and resource conservation precedence through their buying choices and daily actions. This attitude encourages people to choose environmentally friendly goods and support initiatives to lower ecological footprint.

There are two moderators in this study namely: General Risk Aversion (GRA) and Green Subjective Knowledge (GSK). GRA refers to a decision-maker's preference for avoiding uncertain outcomes and potential losses when making choices about sustainable actions and policies, even if those choices might offer higher long-term environmental or economic benefits while GSK refers to a consumer's self-perceived level of understanding and awareness about environmental issues and eco-friendly products, rather than their actual, objective knowledge. In other words, it is what consumers think they know about sustainability, green products, and environmental impacts, which influences how confident they feel making environmentally related purchase decisions.

The current study did not include gender in its framework. While gender has been examined in past environmental behavior research, recent empirical studies have reported no statistically significant gender differences in pro-environmental actions in certain contexts, indicating that gender may not be a consistent predictor of green behavior across all populations. The study of Nieva et al. (2025) among workers in NCR found no significant gender effect on pro-environmental behavior among Filipino workers. Similarly,

evidence from environmental behavior research reveals instances where gender did not significantly predict environmentally responsible actions. Findings from the study of Mago et al. (2024) in India did not reveal any significant gender differences in how environmental knowledge influences pro-environmental behavior, mediated serially by environmental attitude and environmental sensitivity. Another study in the US, Giannikos and Korkou (2025) on emphasis to financial risk aversion found that, contrary to older findings, there was no significant gender difference in relative risk aversion among single-headed households in 2022 data. Additionally, Yurayat et al. (2025) study in Thailand among college students showed that the overall network strength and structure were similar across genders, suggesting that the psychological mechanisms driving well-being and engagement function identically for men and women. Furthermore, global monitoring reports suggest that individual personality and situational context are more reliable predictors of decision-making styles than biological gender (UNESCO, 2025). Therefore, to ensure parsimony and avoid introducing noise from non-significant proxies, this study focused on direct behavioral and contextual predictors.

1.4 Objectives of the Study

In general, the study examined the determinants of the value-action gap in green consumption among Gen Z professionals residing and working in Lipa City. Specifically, the study:

1. determined if green consumption values significantly affect green purchase behavior;
2. investigated if general risk aversion significantly affects green purchase behavior;
3. identified if green subjective knowledge significantly affects green purchase behavior;
4. analyzed if general risk aversion moderates the relationship between green consumption values and green purchase behavior;
5. assessed if green subjective knowledge moderates the relationship between green consumption values and green purchase behavior;

1.5 Hypotheses

The null hypotheses tested are as follows:

$H_o{}^1$: Green consumption values do not significantly affect green purchase behavior.

$H_o{}^2$: General risk aversion does not significantly affect green purchase behavior.

$H_o{}^3$: Green subjective knowledge does not significantly affect green purchase behavior.

H_o^4: General risk aversion does not moderate the relationship between green consumption values and green purchase behavior.

H_o^5: Green subjective knowledge does not moderate the relationship between green consumption values and green purchase behavior.

2. METHODS

2.1 Research Design

The primary objective of this study is to evaluate the impact of green consumption values on the green purchase behavior of the Gen Z professional demographic in Lipa City, Batangas. Adopting a causal-descriptive research design, the analysis further explores the role of general risk aversion and the participants perceived environmental expertise. The study described green purchase behavior of the working Gen Z in Lipa City. The study is causal in nature as it identifies the effect of general risk aversion and green subjective knowledge on the green purchase behavior of the Gen Z professionals in Lipa City as well as the role of general risk aversion and green subjective knowledge between green consumption values and green purchase behavior.

2.2. Locale of the Study

The study was conducted in Lipa City, Batangas because it is the most populous city in Batangas (PSA, 2024) of 387,392 representing the largest demographic concentration in the province. This demographic density implies a significant presence of young professionals entering the workforce, making it an ideal setting to study Generation Z behavior. Lipa is home to major commercial developments, including SM City Lipa, Robinsons Place Lipa, and The Outlets at Lipa, alongside a booming food and beverage industry. This high density of retail and fast-food establishments provides the tangible "consumption temptations" (fast fashion, single-use plastics, sachet economy products) that are central to investigating the Value-Action Gap. It allowed the researcher to assess if eco-conscious values can withstand the convenience and allure of a modernized urban lifestyle.

Lipa City is selected as the study locale due to its unique status as a 'Next Wave City' undergoing rapid agro-industrial transition (Department of Information and Communications Technology [DICT], 2023; National Economic and Development Authority [NEDA], 2023). This urbanization has created a distinct demographic who are inextricably linked to the city's environmental challenges, including rising waste

generation and the loss of green cover (urban heat). The dual reality of Lipa's industrial rise and its environmental challenges creates a unique backdrop for analyzing consumer behavior. Specifically, it offers an opportunity to evaluate how green subjective knowledge and risk-averse tendencies shape the purchasing habits of professionals who are central to the city's financial growth yet sensitive to its changing natural landscape.

2.3 *Respondents of the Study*

Geiger (2025) stated that Generation Z, also known as Gen Z, are the people who were born in the years 1997 to 2012 ages 13 to 28 as supported by University of Southern California (2025) and Catalyst Inc. (2025). In relation to purchasing behavior, generation Z represents about 38% of the Philippine population (approximately 41 million people by) making them a highly influential consumer group despite having lower individual income, as their large population size translates into strong collective purchasing power (Rappler, 2024). Gen Z in-store purchases increased by 13% in 2024, reflecting rising purchasing power and indicating that this cohort is not only earning more but also spending more (Manila Standard, 2024).

The respondents of this study involved Generation Z professionals from age 21 to 28 currently employed and residing within Lipa City, Batangas. The choice of this demographic is pivotal because, as noted in the study of Lemanowicz et al. (2025 this cohort is described as the most eco-conscious yet faces the highest economic pressure (inflation/entry-level wages), making them the ideal subjects to investigate the green values and green behavior.

2.4 Sampling Design

This study used purposive sampling, a non-probability sampling. This method was selected because the respondents must meet specific criteria to serve the objectives of the study. Not every worker of Lipa City qualifies, only those who belong to the specific generation which is Gen Z and are earning an income are relevant to answer the survey questionnaire. Using G*Power software with confidence level of .95% and effect size of .20, resulting in a minimum sample size of 90 respondents. The study went beyond the required sample size collecting questionnaires from a total of 125 respondents.

2.5. Data Gathering Procedures

Data collection was initiated only after securing ethical clearance from De La Salle Lipa's Research Ethics Review Council and validating the instrument through a 30-respondent pilot test. Between March 3 and March 17, 2026, the researcher leveraged the high activity levels of the target population on Instagram and Facebook, utilizing these channels for structured survey distribution.

2.6. Research Tools and Instruments

The study used the instrument adapted from the study of Essiz et al. (2023) titled "Exploring the Value-Action Gap in Green Consumption: Roles of Risk Aversion, Subjective Knowledge and Gender Differences". The screening section of the questionnaire confirmed that respondents are within the target age range of 21-28 (University of Southern California (2025) and Catalyst Inc. (2025) and working and residing in Lipa City. Table 1 shows the specifications of the questionnaire. The first section is the screening section with 4 questions. Next sections are the main survey for variables GRA with 5 questions, GSK with 7 items, GCV composed of 6 items and GPB with 6 items in 4-point Likert scale from 1 (Strongly Disagree) to 4 (Strongly Agree).

Table 1. Questionnaire Specifications

Part	Variable	No. of Questions	Item No.	Response Category
1	Demographic Profile	4	1 to 4	Multiple Choice/Categorical
2	General Risk Aversion (GRA)	5	1 to 5	4-point likert (1-strongly disagree to 4-strongly agree)
3	Green Subjective Knowledge (GSK)	7	1 to 7	4-point likert (1-strongly disagree to 4-strongly agree)
4	Green Consumption Values (GCV)	6	1 to 6	4-point likert (1-strongly disagree to 4-strongly agree)
5	Green Purchase Behavior (GPB)	6	1 to 6	4-point likert (1-strongly disagree to 4-strongly agree)

To ensure that the questions on the instrument were presented in a cohesive and clear manner, a pilot study was conducted among 30 individuals outside Lipa City. These are individuals who are not part of the target respondents of the study. Overall Cronbach's alpha of 0.866 ensured reliability of the survey items, as summarized in Table 2.

Table 2. Reliability Coefficient per Variable

Variable	N	Items	Mean	Cronbach's α	Interpretation
General Risk Aversion (GRA)	30	5	2.92	0.709	Acceptable
Green Subjective Knowledge (GSK)	30	7	3.00	0.796	Acceptable
Green Consumption Values (GCV)	30	6	3.23	0.822	Good
Green Purchase Behavior (GPB)	30	6	3.38	0.899	Good
Overall	30	24	3.13	0.866	Good

The reliability of the instrument was assessed using Cronbach's alpha. The results indicate that all variables achieved acceptable to good reliability levels, suggesting that the instrument used in this study is consistent and dependable. Overall, the instrument achieved Cronbach's alpha of 0.866, which is considered good, confirming that the entire set of 24 items has high internal consistency. Cronbach's Alpha reliability coefficient normally ranges between 0 and 1; however, there is no lower limit to the coefficient. The closer Cronbach's Alpha coefficient is to 1.00, the greater the internal consistency of the items on the scale. George & Mallory (2003, cited by Matkar, 2012) provide the following techniques: a) > 0.90 = Excellent; b) 0.80 - 0.89 = Good; c) 0.70 - 0.79 = Acceptable; d) 0.60 - 0.69 = Questionable; e) 0.50 - 0.59 = Poor; and f) < 0.50 = Unacceptable.

2.7. Data Analysis and Interpretation

Of the 125 questionnaires collected, only 118 were considered clean and valid for data analysis. For the descriptive analysis, the researcher employed frequency and percentage distribution to summarize the profile of the respondents. Mean was used to determine the level of respondents' behavioral tendencies.

Table 3 presents the mean and the qualitative description of the responses for the dependent and independent variables of the study: Very Low (1.00-1.74), Low (1.75-2.49), High (2.50-3.24) and Very High (3.25-4.00) (Chan and Barlis, 2023).

Table 3. Mean Interpretation Guide for each variable

Mean Range	Verbal Description	Interpretation	Scale
1.00-1.74	Strongly disagree	Very Low	1
1.75-2.49	Disagree	Low	2
2.50-3.24	Agree	High	3
3.25-4.00	Strongly agree	Very High	4

2.8 Statistical Treatment of Data

Multiple regression was used to test the effect of green consumption values, general risk aversion and green subjective knowledge on green purchase behavior. Furthermore, moderated multiple regression was used to test the moderating effect of general risk aversion between green consumption values and green purchase behavior and the moderating effect of green subjective knowledge between green consumption values and green purchase behavior.

2.9 Ethical Considerations

The study strictly adhered to established ethical standards to ensure the protection, dignity, and rights of all participants. Before answering the questionnaire, participants was presented with an informed consent form explaining the study's purpose, objectives, procedures, and estimated time commitment, emphasizing that partaking is completely voluntary and that they may withdraw at any point without any consequences. Proceeding with the questionnaire, indicated digital consent for online respondents. Anonymity and confidentiality were kept by not collecting personally identifying information; there was an assurance that responses reported only in aggregate form and stored securely in password-protected files with access limited to the researchers. No harm is anticipated among the respondents and respondents were given the option to skip any question they are uncomfortable with.

Survey data was securely stored on encrypted cloud platforms and password-protected devices, retained for up to two years after study completion, and then permanently deleted. Ethical clearance was sought from the De La Salle Lipa Institutional Ethics Review Board (Appendix A) prior to data collection, and the approved ethics reference Finally, respondents were debriefed through a summary of the study's objectives and its potential contributions to promoting campus sustainability initiatives, and of their option to request for a copy of the final report for their reference.

3. RESULTS AND DISCUSSION

3.1 Descriptive Statistics

Profile of the respondents

Gen Z population has been described as a young generation that is more conscious of sustainability than the rest of society (Lemanowicz et al., 2025). The Gen Z respondents of the study are within the target age range of 21-28 (University of Southern California ,2025 and Catalyst Inc., 2025) and working and residing in Lipa City. Table 4 shows the demographic profile of the respondents.

Table 4. Demographic Profile

	Frequency	Percentage
Resident in Lipa City		
	118	100.00%
Working in Lipa City		
	118	100.00%
Age in Years		
21-23	26	22.69%
24-26	42	35.29%
27-28	50	42.02%
Field of Work		
Audit	1	0.84%
BPO	2	1.68%
Business and Finance	30	25.21%
Car retail	2	1.68%
Counseling	1	0.84%
Customer Experience	1	0.84%
Customer Service	1	0.84%
Education and Training	19	15.97%
Engineering	12	10.92%
Factory	1	0.84%
Food industry	1	0.84%
Government and Public Administration	6	5.04%
Healthcare and Allied Services	16	13.45%
Hospitality, Tourism and Food Services	2	1.68%
Housekeeping	1	0.84%

Information Technology and Digital Services	7	5.88%
Insurance company	1	0.84%
Logistics and purchasing	1	0.84%
Manufacturing, Industrial and Production work	5	4.20%
NGO	2	1.68%
Office admin and support	3	2.52%
Real Estate	1	0.84%
Retailer	1	0.84%
Telco	1	0.84%

The demographic profile shows that all 118 respondents are both residents and employed in Lipa City, making the sample highly localized and context specific. In terms of age, the majority belong to the older segment of Gen Z, with 42.02% aged 27–28, followed by 35.29% aged 24–26, and 22.69% aged 21–23. This indicates that most respondents are in a more stable stage of young adulthood, likely with established work experience and purchasing behavior. Regarding field of work, respondents come from a wide range of industries, with the largest groups in Business and Finance (25.21%), Education and Training (15.97%), Healthcare and Allied Services (13.45%), and Engineering (10.92%). The presence of participants from various sectors, particularly knowledge and service-oriented fields, suggest exposure to diverse perspectives, which may influence their attitudes and behaviors toward sustainability.

3.2 The Variables of the Study

Table 5 presents the descriptive statistics of the variables included in the study namely green consumption values, green purchasing behavior, general risk aversion and green subjective knowledge among Gen Z professionals in Lipa City (n=118). Green consumption values have a mean score of 3.21 (SD=0.4277) while green purchase behaviors mean is 3.29 (SD=0.4197). General risk aversion recorded a mean score of 2.95 (SD=0.4797) and green subjective knowledge yielded a mean score of 3.04 (SD=0.4591).

Table 5. Level of Green Consumption Values, Green Purchase Behavior, General Risk Aversion and Green Subjective Knowledge

Variables	Mean	SD	Agreement	Interpretation
Green Consumption Values (GCV)	3.21	0.4277	Agree	High
Green Purchase Behavior (GPB)	3.29	0.4197	Strongly Agree	Very High
General Risk Aversion (GRA)	2.95	0.4797	Agree	High
Green Subjective Knowledge (GSK)	3.04	0.4591	Agree	High

1. *The Effect of Green Consumption Values (GCV), General Risk Aversion (GRA) and Green Subjective Knowledge (GSK) on Green Purchase Behavior (GPB)*

Table 6 indicates that the model is statistically significant ($F(3,115) = 68.440$, $p < 0.001$) and explains that 64.1% of the variance in green purchase behavior ($R^2 = 0.641$) is explained by GCV, GRA and GSK combined. The analysis discovered that green consumption values significantly affect green purchase behavior ($\beta = 0.564$, $p < 0.001$) implying strong explanatory power. The analysis revealed that general risk aversion was non-significant ($\beta = -0.096$, $p = 0.132$). Consequently, GSK acts as a statistically significant driver of green purchase behavior ($\beta = 0.369$, $p <0.001$). The beta coefficient ($\beta = 0.369$) shows that as consumers' perceived knowledge and understanding of environmentally friendly products increase, their likelihood of engaging in green purchasing behavior also increases. This means that individuals who believe they are knowledgeable about green products—such as their environmental benefits, sustainability features, and eco-friendly certifications are more likely to choose these products over conventional alternatives. The $p< 0.001$ confirms that this relationship is highly significant, meaning the effect is not due to chance and can be considered reliable. Among the predictors of green consumption behavior, this suggests that GSK is an important determinant because consumers tend to make more confident and responsible purchasing decisions when they feel informed about green alternatives.

Table 6. Effect of Green Consumption Values, General Risk Aversion and Green Subjective Knowledge on Green Purchase Behavior

Green Purchase Behaviors								
Model	R	R^2	Unstandardized Coefficients	Std. Error	Beta	t-value	p-value	Interpretation
Constant	.801[a]	.641	.738	.198		3.731	0.000	Significant
GCV			.554	.073	.564	7.632	0.000	Significant
GRA			-.084	.056	-.096	-1.516	.132	Not Significant
GSK			.337	.066	.369	5.133	0.000	Significant

a. Dependent Variable: Green Purchase Behavior

b. Predictors: (Constant) Green Consumption Values, General Risk Aversion, Green Subjective Knowledge

llahi et al. (2024) reported that consumption values have a positive and significant effect on green purchase behavior among Generation Z and were identified as one of the strongest predictors of eco-friendly purchasing decisions. This aligns closely with the finding of a strong beta coefficient ($\beta = 0.747$), indicating that values are a major driver of behavior. Similarly, according to Hoang and Tung (2024), both environmental concern and green consumption values act as vital determinants of green purchase behavior; essentially, consumers who prioritize the planet's well-being are naturally more predisposed toward sustainable market choices. In addition, recent research highlights that green consumption values significantly enhance consumers' green purchase behavior, suggesting that when consumers know the environmental benefits of products, the greater the likelihood they act on these beliefs (Nguyen et al., 2023).

The result above is parallel to Nguyen et al., (2024) findings that consumers are more influenced by what they know and what they value, rather than their tendency to avoid risk. When individuals are more knowledgeable of environmental problems, they tend to make more eco-friendly purchasing decisions because they better understand the impact of their actions (Zhang, Zhao, & Chen, 2024). On the other hand, risk aversion seems less relevant in this context, as green products are generally not perceived as risky (Liu & Huang, 2023). In addition, previous studies highlight that environmental awareness, attitudes, and knowledge are stronger predictors of green purchase behavior compared to personality traits like risk aversion (Sun, Wang, & Zhang, 2025; Nguyen et al., 2023). Leder et al. (2024) found that background uncertainty does not necessarily increase risk aversion in decision-making, indicating that risk preferences alone may not consistently explain consumer choices across contexts. Similarly, Shao and Lin (2024) found that

psychological costs such as stress, stigma, and autonomy concerns significantly moderate green consumption behavior, while perceived hedonic value, utilitarian value, and willingness to pay a green premium were stronger direct predictors of green purchasing, recycling, and refusal to use disposable products. Their findings suggest that consumers respond more to perceived value and psychological cost than to general risk-avoidance tendencies, making general risk aversion less influential in predicting sustainable behavior. This supports the argument that general risk aversion may be an insufficient predictor of green consumption behavior, especially among younger consumers such as Generation Z, whose purchasing decisions are often shaped more by environmental concern, social influence, and personal values rather than fear of uncertain outcomes.

The study of Zhang et al. (2024) supports the result of the current study. The study found that individuals with higher green subjective knowledge are more likely to understand the environmental consequences of their actions, leading to greater preference for green consumption. Similarly, Akandere, G. & Gümrah, A. (2025) confirms that green subjective knowledge is positively associated with green purchasing behavior, highlighting its importance as a psychological driver. Cheng et al. (2024) also confirms that green knowledge is positively associated with green purchasing behavior, highlighting its importance as a psychological driver.

2. *The Moderating Effect of General Risk Aversion (GRA) and Green Subjective Knowledge (GSK) on the relationship Between Green Consumption Values (GCV) and Green Purchase Behavior (GPB)*

Table 7 shows the result of the hierarchical regression analysis revealing that the inclusion of GRA and GSK, along with their interaction terms, significantly improved the model ($R^2 = 0.091$, F change = 7.331, $p < 0.001$). However, the interaction between GCV and GRA was not significant ($\beta = -0.183$, $p = 0.122$), suggesting the absence of a moderating effect. This means GRA does not significantly influence how GCV affect GPB. Similarly, the interaction between GCV and GSK was not statistically significant ($\beta = 0.167$, $p = 0.158$), indicating that GSK does not moderate the relationship between GCV and GPB. This means that GSK does not strengthen or weaken the relationship between GCV and GPB.

Table 7. Effect of General Risk Aversion and Green Subjective Knowledge on the relationship Between Green Consumption Values and Green Purchase Behavior

Green Purchase Behavior								
Model	R	R^2	Unstandardized Coefficients	Std. Error	Beta	t-value	p-value	Interpretation
1 (Constant)	.747[a]	.557	.938	.196		4.796	0.000	Significant
GCV			.733	.060	.747	12.139	0.000	Significant
2 (Constant)	.805[b]	.649	.747	.209		3.575	0.000	Significant
GCV			.547	.073	.557	7.514	0.000	Significant
GRA			-.073	.056	-.083	-1.290	.200	Not Significant
GSK			.329	.066	.360	4.979	0.000	Significant
GCV x GRA			-.038	.024	-.183	-1.559	.122	Not Significant
GCV x GSK			.033	.023	.167	1.421	.158	Not Significant

$R^2 = 0.091$, F change = 7.331, $p < 0.001$

The result is supported by recent studies suggesting that not all variables consistently influence green purchase relationships, particularly when core predictors such as values and attitudes are already strong determinants of behavior. For instance, research has shown that some interaction effects in green consumption models fail to reach significance, indicating that direct effects often dominate over conditional or moderating influences (e.g., insignificant moderation of price sensitivity on behavioral relationships) (Rehman et al., 2024). This implies that when individuals already possess strong pro-environmental values, additional factors may no longer significantly alter their behavior. Similarly, a study by Lu et al. (2024) found that while environmental factors such as subjective norms and perceived behavioral control influence green behavior, their effects often operate indirectly or sequentially rather than through moderation, emphasizing that behavior is primarily driven by intention and internal motivation rather than interaction effects. This suggests that moderation may not always be a necessary mechanism in explaining green purchase behavior. Moreover, recent empirical evidence indicates that moderating variables may produce inconsistent or context-dependent

results. For example, environmental awareness was found to moderate some relationships but not others within the same model, demonstrating that moderation effects are selective and not universally significant across all variable relationships (Rama and Susanto, 2024)

3.3 Conclusion

The study aimed to examine how GCV, GSK, and GRA influence GPB, as well as to determine whether GSK and GRA act as moderating variables. In terms of the relationships among variables, the results show that GCV significantly influence GPB. Similarly, GSK has a significant effect on GPB. However, GRA was not found to significantly influence green purchase behavior. Furthermore, the study found that GSK and GRA do not significantly moderate the relationship between GCV and GPB.

Table 8. Summary of hypothesis testing

Hypothesis		The study…
Ho1	Green consumption values do not significantly affect green purchase behavior.	Reject
Ho2	General risk aversion does not significantly affect green purchase behavior.	Failed to Reject
Ho3	Green subjective knowledge does not significantly affect green purchase behavior.	Reject
Ho4	General risk aversion does not moderate the relationship between green consumption values and green purchase behavior.	Failed to Reject
Ho5	Green subjective knowledge does not moderate the relationship between green consumption values and green purchase behavior.	Failed to Reject

3.4 Recommendations

Considering the empirical results and the core research objectives, several recommendations are offered to address the identified drivers of green purchase behavior. First, it is recommended to enhance green consumption values, organizations and marketers should focus on developing campaigns that emphasize environmental responsibility and sustainability, while also emphasizing the long-lasting benefits of green

products. Since values were found to be the strongest predictor of behavior, strengthening these can significantly encourage eco-friendly purchasing. In addition, improving green subjective knowledge should be a priority for businesses, government agencies, and educators such as in the Higher Educational Institutions (HEIs) by providing clear, accessible information about green products and conducting awareness campaigns or sustainability programs. As the results showed, increased knowledge directly leads to more sustainable consumer decisions.

Greater emphasis should be placed on building environmental values and knowledge. Since green consumption values were found to significantly affect purchasing behavior, efforts should focus on strengthening consumers' environmental values. This can be achieved through awareness campaigns and educational initiatives through HEIs that emphasize the importance of environmental protection, personal responsibility, and the long-term benefits of sustainable consumption. Educational institutions, local government units, and private organizations may play a vital role in integrating environmental values into programs and activities, particularly among younger consumers. In addition, the significance of green subjective knowledge suggests that improving consumers' understanding of environmental issues and green products is essential. Providing clear, accurate, and accessible information about eco-friendly products, their benefits, and their environmental impact can empower consumers to make informed purchasing decisions. Businesses and policymakers are encouraged to enhance product transparency through proper labeling, certifications, and information campaigns that increase consumer awareness.

Moreover, it is recommended businesses should adopt value-driven marketing that emphasizes sustainability and environmental responsibility. Highlighting eco-friendly benefits and appealing to consumers' sense of responsibility can strengthen green purchasing behavior. Additionally, improving the accessibility and affordability of green products can help translate positive values into consistent environmentally friendly choices.

Future studies may explore other potential moderators, such as social influence, environmental concern, or perceived behavioral control, which may better explain variations in behavior. They are likewise encouraged to expand this study by using different populations or geographic areas, incorporating additional psychological or behavioral variables and exploring possible mediating factors that could provide a deeper understanding of green purchase behavior.

3.5 Limitations of the Study

There are several limitations to be considered when interpreting the findings. The study was restricted to Gen Z professionals in Lipa City, which may restrict the generalizability of the results to other age groups, locations, or populations. Consumers from different demographic or cultural backgrounds may exhibit different attitudes and behaviors toward green purchasing. Second, the study focused only on selected variables, namely green consumption values, green subjective knowledge, and general risk aversion, in predicting green purchase behavior. Other potentially relevant factors, such as social influence, environmental concern, perceived behavioral control, and economic conditions, were not included, which may also play a part in shaping consumer behavior.

3.6 *Declaration*

The Ethical clearance for this research was granted by the Research Ethics Review Council of De La Salle Lipa. For enhancing clarity and flow, OpenAI was used to assist in rephrasing select portions of the text. However, the author performed extensive manual revisions to all output to guarantee accuracy. The study's original findings and the bulk of the written content are the author's independent work

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Appendix A. Survey Questionnaire

Exploring Green Consumption Values and Green Purchase Behavior among Gen Z Professionals in Lipa City: Moderating Roles of General Risk Aversion and Green Subjective Knowledge

Part I. Screening Section

1. Are you residing in Lipa City?
   - ☐ Yes
   - ☐ No → *If No, kindly discontinue the survey.*
2. Are you currently employed or working in Lipa City?
   - ☐ Yes
   - ☐ No → *If No, kindly discontinue the survey.*
3. What is your age?
   - ☐ 21–23
   - ☐ 24–26
   - ☐ 27–28
   - ☐ 29 and above → *If selected, kindly discontinue the survey.*
4. Field of Work:
   - ☐ Business and Finance
   - ☐ Information Technology and Digital Services
   - ☐ Education and Training
   - ☐ Healthcare and Allied Services
   - ☐ Engineering
   - ☐ Manufacturing, Industrial and Production work
   - ☐ Hospitality, Tourism and Food Services
   - ☐ Government and Public Administration
   - Others (please specify): ___

Please select the response that best reflects your level of agreement with each statement.

Part 2. General Risk Aversion (GRA)	Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
GRA means a person prefers certainty and safety over taking a risk, even if the risky option could give a higher reward. In simple terms, a risk-averse person would rather choose a sure but smaller benefit than gamble for a bigger one with uncertainty.	1. I feel uncomfortable about taking chances.	☐	☐	☐	☐
	2. I prefer situations that have foreseeable outcomes.	☐	☐	☐	☐
	3. Before I make a decision, I like to be absolutely sure how things will turn out.	☐	☐	☐	☐
	4. I avoid situations that have uncertain outcomes.	☐	☐	☐	☐
	5. I feel nervous when I have to make decisions in uncertain situations	☐	☐	☐	☐
Part 3. Green Subjective Knowledge (GSK)	Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
GSK refers to a person's self-perceived level of knowledge about environmental friendly	1. I feel knowledgeable about green consumption	☐	☐	☐	☐

products.	practices and sustainability overall.				
	2. Among my circle of friends, I am one of the experts on green consumption.	☐	☐	☐	☐
	3. I am familiar with the concepts of social and environmental justice.	☐	☐	☐	☐
	4. I am familiar with processes related to recycling, sustainable giving, and organic waste composting.	☐	☐	☐	☐
	5. I think I know how to judge the quality of a green product.	☐	☐	☐	☐
	6. I know enough about green products making me confident when I make a purchase.	☐	☐	☐	☐
	7. I can tell if a green product is worth the price or not.	☐	☐	☐	☐
Part 4. Green Consumption Values (GCVs)	Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
GCVs mean the degree to which a person considers environmental protection important when making purchasing decisions. In simpler term, how much someone values the environment when choosing what to buy.	1. It is important to me that the products I use do not harm the environment.	☐	☐	☐	☐
	2. I consider the potential environmental impact of my actions when making many of my decisions.	☐	☐	☐	☐
	3. My purchase habits are affected by my concern for our environment.	☐	☐	☐	☐
	4. I am concerned about wasting the resources of our planet.	☐	☐	☐	☐
	5. I would describe myself as environmentally responsible.	☐	☐	☐	☐
	6. I am willing to be inconvenienced in order to take actions that are more environmentally friendly.	☐	☐	☐	☐
Part 5. Green Purchase Behaviors (GPBs)	Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
GPBs means choosing and purchasing products that are less harmful to the environment.	1. I like the idea of purchasing green products.	☐	☐	☐	☐
	2. When I have a choice between two equal	☐	☐	☐	☐

	products, I purchase the one less harmful to other people and the environment.				
3.	I make a special effort to buy paper and plastic products that are made from recycled materials.	☐	☐	☐	☐
4.	I have a positive mindset toward purchasing a green version of a product.	☐	☐	☐	☐
5.	I have switched products for ecological reasons.	☐	☐	☐	☐
6.	Purchasing green products is a good idea.	☐	☐	☐	☐

Thank you for completing this survey. Your responses are valuable in helping us understand consumer values and behavior.

Appendix B. Demographic Profile of Respondents

	Frequency	Percentage
Resident in Lipa City		
	118	100.00%
Working in Lipa City		
	118	100.00%
Age in Years		
21-23	27	22.69%
24-26	42	35.29%
27-28	50	42.02%
Field of Work		
Audit	1	0.84%
BPO	2	1.68%
Business and Finance	30	25.21%
Car retail	2	1.68%
Counseling	1	0.84%
Customer Experience	1	0.84%
Customer Service	1	0.84%
Education and Training	19	15.97%
Engineering	12	10.92%
Factory	1	0.84%
Food industry	1	0.84%
Government and Public Administration	6	5.04%
Healthcare and Allied Services	16	13.45%
Hospitality, Tourism and Food Services	2	1.68%
Housekeeping	1	0.84%
Information Technology and Digital Services	7	5.88%
Insurance company	1	0.84%
Logistics and purchasing	1	0.84%
Manufacturing, Industrial and Production work	5	4.20%
NGO	2	1.68%
Office admin and support	3	2.52%
Real Estate	1	0.84%
Retailer	1	0.84%
Telco	1	0.84%

Appendix C. Statistical Analyses for the Effect of Green Consumption Values (GCV) General Risk Aversion (GRA) and Green Subjective Knowledge (GSK) on Green Purchase Behavior (GPB)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2	Sig. F Change
1	.801[a]	.641	.632	.25472	.641	68.440	3	115	.000

a. Predictors: (Constant), GREEN SUBJECTIVE KNOWLEDGE, GENERAL RISK AVERSION, GREEN CONSUMPTION VALUES

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.322	3	4.441	68.440	.000[b]
	Residual	7.461	115	.065		
	Total	20.783	118			

a. Dependent Variable: GREEN PURCHASE BEHAVIOR

b. Predictors: (Constant), GREEN SUBJECTIVE KNOWLEDGE, GENERAL RISK AVERSION, GREEN CONSUMPTION VALUES

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			95.0% Confidence Interval for B	
		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound
1	(Constant)	.738	.198		3.731	.000	.346	1.130
	GREEN CONSUMPTION VALUES	.554	.073	.564	7.632	.000	.410	.697
	GENERAL RISK AVERSION	-.084	.056	-.096	-1.516	.132	-.194	.026
	GREEN SUBJECTIVE KNOWLEDGE	.337	.066	.369	5.133	.000	.207	.467

a. Dependent Variable: GREEN PURCHASE BEHAVIOR

Appendix D. Statistical Analyses for the Effect of General Risk Aversion (GRA) and Green Subjective Knowledge (GSK) on ther relationship Between Green Consumption Values (GCVs) and Green Purchase Behavior (GPB)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.747[a]	0.557	0.554	0.28039	0.557	147.359	1	117	0
2	.805[b]	0.649	0.633	0.25422	0.091	7.331	4	113	0

a. Predictors: (Constant), GREEN CONSUMPTION VALUES

b. Predictors: (Constant), GREEN CONSUMPTION VALUES, GCV x GSK, GENERAL RISK AVERSION, GREEN SUBJECTIVE KNOWLEDGE, GCV x GRA

ANOVA[a]

Model			Sum of Squares	df	Mean Square	F	Sig.
1		Regression	11.585	1	11.585	147.359	.000[b]
		Residual	9.198	117	0.079		
		Total	20.783	118			
2		Regression	13.48	5	2.696	41.715	.000[c]
		Residual	7.303	113	0.065		
		Total	20.783	118			

a. Dependent Variable: GREEN PURCHASE BEHAVIOR

b. Predictors: (Constant), GREEN CONSUMPTION VALUES

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.938	0.196		4.796	0
	GREEN CONSUMPTION VALUES	0.733	0.06	0.747	12.139	0
2	(Constant)	0.747	0.209		3.575	0.001
	GREEN CONSUMPTION VALUES	0.547	0.073	0.557	7.514	0
	GENERAL RISK AVERSION	-0.073	0.056	-0.083	-1.29	0.2

GREEN SUBJECTIVE KNOWLEDGE	0.329	0.066	0.36	4.979	0
GCVxGRA	-0.038	0.024	-0.183	-1.559	0.122
GCVxGSK	0.033	0.023	0.167	1.421	0.158

a. Dependent Variable: GREEN PURCHASE BEHAVIOR