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ENVIRONMENTAL CONCERNS, FINANCIAL SACRIFICE, AND MOTIVATION AS PREDICTORS OF GEN Z SUSTAINABLE BEHAVIOUR

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ABSTRACT: Sustainable consumer behaviour is critical to improving the natural environment and protecting natural resources. The paper explores selected factors influencing the home sustainable behaviour of Generation Z consumers. Particular attention was paid to concern for the environment, willingness to make financial sacrifices, which is understood as the willingness to incur higher costs resulting from pro-ecological behaviour, and motivation for sustainable behaviour. The research was conducted among 492 consumers belonging to Generation Z. A serial mediation model was developed to test four research hypotheses. The results indicate a significant mediation relationship between environmental concerns, motivation, and pro-environmental consumer behaviour and an insignificant mediation associated with willingness to make a financial sacrifice. This implies that financial sacrifice did not play a crucial role in explaining the relationship between environmental concern and pro-environmental home behaviour. However, in the model in which motivation for sustainable behaviour and willingness to financial sacrifice were serial mediators, we observe a significant positive relation between motivation and willingness to financial sacrifice.

KEYWORDS: environmental concern, financial sacrifice, sustainable consumer behaviour, consumer motivation, generation Z

Introduction

Sustainable development through the synergy of economic, environmental, and social aspects is safe and beneficial to people, the environment, and the economy. In the face of growing environmental problems, sustainable consumer behaviour is crucial for sustainable development. There is a diversity of approaches to sustainable behaviour in the scientific literature. Still, it is generally defined as actions to conserve natural resources to ensure the well-being of present and future generations. These behaviours benefit the environment, society, and the individual, reducing negative environmental impacts and reducing the use of natural resources throughout the product life cycle (White et al., 2019). This issue has been addressed by many authors, including Corral-Verdugo (2011), Tapiá-Fonllem et al. (2013), Verain et al. (2016), Harring et al. (2017), Joshi and Rahman (2017), Balderjahn and Hüttel (2019), and Testa et al. (2020). Authors emphasise different aspects, but most often, definitions include minimising environmental damage, reducing resource consumption, and promoting social responsibility through responsible purchasing. Testa et al. (2020) indicate the importance of energy-saving behaviour as an essential element of pro-environmental behaviour, while other authors focus on thrifty behaviour to avoid waste or reuse items or altruistic behaviour to benefit others (volunteering, helping neighbours, etc.). Consequently, sustainable consumer behaviour may entail the voluntary reduction or simplification of consumption, choosing sustainably sourced, sustainably produced products with sustainable characteristics, conserving energy, water, and products during use, and using more sustainable methods of product disposal (Leonard-Barton, 1981; McDonald et al., 2006; Luchs et al., 2012; White & Simpson, 2013; White et al., 2014; White et al., 2019).

Sustainable consumer behaviour impacts the environment by promoting practices that reduce environmental degradation and resource depletion. Consumers who represent sustainable behaviour contribute to reducing air pollution, water pollution, improper waste disposal, and waste reduction. Responsible behaviours are motivated by an increased awareness of the seriousness of environmental challenges and a heightened sense of responsibility (Dagher et al., 2014). Many of these behaviours are revealed in our daily lives in households.

Our research focuses on sustainable behaviour among consumers representing Generation Z (Gen Z). Generation Z includes individuals born between the mid-1990s and the early 2010s, and they are becoming one of the largest demographic segments globally, with significant economic power (Seyfi et al., 2024; Sinha, 2025). The earlier generation is called Millennials and includes people born between 1980 and the mid-1990s. Gen Z is often referred to as the “Digital Generation” due to their upbringing in a world saturated with technology and the internet (Olgum & Gülova, 2023). Young consumers, who are representatives of the digital society and commonly use modern technologies, are becoming more informed and aware of their impact on the goods or services they choose and the reputation of a brand or company. This awareness also includes social and ecological issues. It consists not only of an appropriate level of knowledge about the impact of human activity on the environment. At a certain stage of this awareness, young people become ready to take action to support sustainable consumption in their daily lives (Tarapata, 2020; Black & Cherrier, 2011). To build effective strategies and promote sustainable consumption patterns, it is essential to understand the factors that influence the sustainable behaviour of younger generations. Therefore, in our chapter, we focused on particular factors and aspects impacting the sustainable behaviour of this generation.

The chapter comprises five sections. Following the introduction, the second section contains the literature review and the proposed hypotheses. The methodology used in the study, including demographics, instruments, statistical procedures, measurements, and the reliability of the constructs, is detailed in the third section. In the fourth section, the authors discuss the research outcomes related to hypothesis testing. The fifth section presents conclusions, accompanied by a brief discussion of the findings, implications, and limitations.

Our study aimed to examine how environmental concern influences sustainable home behaviours among Generation Z, including the roles of motivation and willingness to make financial sacrifices. Based on the literature review and in relation to the study objective, the following research questions were formulated:

- How does concern for the environment influence the adoption of sustainable home behaviours among Generation Z representatives?

- Does motivation play the role of a mediator between concern for the environment and sustainable consumer practices?
- What is the role of willingness to make financial sacrifices in shaping sustainable behaviours – is it a supporting or limiting factor for these attitudes?

In formulating the above questions, the authors highlight the need for a better understanding of the psychological mechanisms, such as motivation, that influence the pro-environmental behaviour of the young generation, and also refer to the ambiguous results regarding the importance of financial aspects in the process of internalising the values of sustainable development.

An overview of the literature and hypotheses

Factors influencing sustainable consumer behaviour

In the scientific literature, many factors that influence sustainable consumer behaviour are described. Several groups of factors need to be distinguished to understand this phenomenon better.

Oberoi and Bhandari (2024) emphasise the relationship between economic factors and sustainable consumer behaviour. Economic factors include, among others, the price of sustainable products and the financial situation of consumers. It is also important to note that consumers are more likely to engage in sustainable behaviour if they perceive economic benefits, such as cost savings from reuse or recycling (Lin et al., 2022) or reductions in home maintenance costs (energy costs, heating costs, water consumption, etc.).

In the group of factors that we can term “identity and value”, altruistic values are worth highlighting, as they are the ones associated with greater consumer engagement in sustainable behavioural practices (Ayar & Gürbüz, 2021; Wang & Udall, 2023). Among behavioural factors, habits (White et al., 2019) and consumer attitudes are essential. Positive attitudes towards sustainability should be a strong predictor of consumer behaviour. However, this is not always the case. The divergence between consumers’ attitudes towards environmentally sustainable products and their actual behaviours is influenced by external and internal factors (ElHaffar et al., 2020; Sharma et al., 2022; Jung et al., 2020). External factors, including availability, promotion of eco-friendly products, and prices, significantly impact consumers’ sustainable behaviour. Eco-friendly products are often perceived as more expensive, less convenient, or less effective than traditional products, discouraging green purchases despite positive attitudes (Young et al., 2009; Krsnik & Erjavec, 2024). Many other authors also highlight in their research a weak relationship between consumers’ positive attitudes toward sustainable purchase activities and actual purchase behaviour (Joshi & Rahman, 2017).

The crucial group of factors influencing sustainable behaviour is the group of psychological components, including environmental concerns and environmental responsibility, which motivate consumers to behave sustainably, as well as spirituality and perceived consumer effectiveness (Joshi & Rahman 2019). Environmental concerns drive sustainable consumer behaviour through a combination of increased knowledge, emotional responses, perceived effectiveness, trust in sustainable producers, and the influence of personal and social norms (Hosta & Zabkar, 2021; Saari et al., 2021; Siraj et al., 2022; Ghaffar et al., 2023; Maduku, 2024). These concerns are one of the main motives determining sustainable consumer behaviour (Rašić et al., 2024). Mastria et al. (2023) also identify the factors that modulate the relationship between motivation and sustainable behaviour. Other groups contain social and demographic factors, among which social norms and influences are essential (White et al. 2019; Zia & Alzahrani, 2022), and education and information. Access to education and information on sustainability increases consumer awareness and leads to sustainable choices (Dimित्रova et al., 2022). Consumers’ knowledge of the environment positively affects pro-environmental behaviour (Adam et al., 2021). Research conducted by Olech et al. (2025) shows that knowledge and attitude predict environmental protection behaviour among students. Also, belonging to a particular generation (X, Y, Z) influences the transition to responsible behaviour. Younger generations often show more concern for sustainability. Generation Z is indicated as more engaged with social and pro-aspects, influencing their purchasing behaviour (Salvietti et al., 2023). Jaska et al. (2024) also highlight mobile apps’ roles in shaping Generation Z consumers’ sustainable behaviour. The authors emphasise that in the digital age, apps are becoming a key tool to support young people in making more environmentally conscious choices, and can help operationalise sustainable behaviour.

Accordingly, the following hypotheses are postulated:

- H1: Environmental concerns have a positive impact on sustainable behaviour at home.
- H2: Motivation for sustainable behaviour mediates the relationship between environmental concerns and sustainable behaviour at home

Willingness to Financial Sacrifice

Studies carried out by many authors indicate that consumers are indeed willing to allocate financial resources (willing to pay – WTP) to sustainable practices driven by ethical judgments, environmental concerns, and social benefits. As early as 2015, based on a global survey by Nielsen (2015), over 66% of consumers indicated they were willing to pay more for products from companies committed to having a positive impact on society and the environment. This willingness tends to be higher among younger generations, such as Millennials and Gen Z.

Chen et al. (2021) confirmed that social concerns and waste minimisation perspectives contribute the most to the sustainable consumption model, in which criteria such as consumers' sustainable issue interest, responsible waste disposal, and health-based products significantly influence consumer willingness-to-pay (WTP). Consumers are more willing to pay for sustainable products when the benefits are framed positively, such as highlighting eco-friendly aspects and perceived benefits (Shah et al. 2022). Product quality, health benefits, and long-term cost savings (e.g., energy-efficient appliances) make consumers more likely to spend extra (White et al., 2019). A study by Bang et al. (2000) found that consumers' emotional commitment to environmental issues is positively related to a high willingness to pay for renewable energy. The relationship between environmental concern and willingness to pay (WTP) for sustainable products is complex. While some studies show that individuals with high environmental concerns are willing to pay more for eco-friendly attributes like energy-saving production practices, non-plastic containers, and so forth (Khachatryan et al., 2014), other research indicates that environmentally-conscious people do not show a consistent preference for purchasing environmentally-friendly products or, in many cases, are not willing to pay a premium for such products (Ha & Janda, 2012).

The willingness to pay more for sustainable behaviour also varies across cultural and geographic contexts. For example, Nordic countries, where environmental awareness and social norms connected with sustainability are stronger, report higher levels of financial commitment toward sustainable consumption than other regions (Reyes, 2021). Unfortunately, we observe the attitude-behaviour gap in consumer behaviour, where consumers express positive attitudes toward sustainability but do not always follow through (Huang & Warnier, 2019; Schill & Shaw, 2016).

Hence, we propose the following hypotheses:

- H3: Willingness to sacrifice financially for sustainable behaviour mediates the relationship between environmental concerns and sustainable behaviour at home
- H4: Motivation for sustainable behaviour and willingness to sacrifice financially for sustainable behaviour mediate the relationship between environmental concerns and sustainable behaviour at home

Research methods

Participants

The research sample was selected using random sampling, which aimed to limit the influence of selection bias and increase the chances of obtaining a sample with the most diverse structure possible. The participants in the study were students representing Generation Z, coming from various Polish universities, with both humanities and technical profiles. The sample included students from first-cycle (bachelor's or engineering) and second-cycle (master's) studies, as well as individuals studying in various fields, which increased the heterogeneity of the sample. Although the sample selection was random, its implementation was contingent upon respondents' availability and consent to participate in the study, which should be considered a limitation typical of social research. Participation was voluntary, and personal data privacy was ensured. The information was gathered using the CAWI (Computer-Assisted Web Interviewing method). The online questionnaire included

socio-demographic details of respondents and research items sourced from the literature. The study involved 492 participants with an average age of $M = 21.8$ ($SD = 4.49$). The majority were women (58.3%) and residents of cities with populations exceeding 500,000 (56.5%). Regarding their material situation, 48.6% rated it as good, 19.5% as very good, 29.5% as satisfactory, and 2.4% as unsatisfactory.

In order to determine whether the sample size was sufficient for a serial mediation analysis, the “Monte Carlo Power Analysis for Indirect Effects” tool developed by Schoemann et al. (2017) and made available online (https://schoemanna.shinyapps.io/mc_power_med/) was used. The following assumptions were made in the analysis: medium effect sizes for all paths except the direct path c' which was assumed to have a small effect size, the confidence level at 95 per cent, power at 0.80, and 5000 Monte Carlo simulations. Under these assumptions, the necessary sample was set at 105 people. The sample size of 492 respondents used in the study exceeds the indicated size by a significant margin.

Statistical procedures

We used the Hayes model 6 with bootstrapping to analyse the data and identify mediation relationships. The usefulness of bootstrapping for such a task is due to two reasons. Firstly, it avoids meeting the assumption of normality of the distribution. As the mediating effect involves the multiplication of two (or more) coefficients, the assumption of normality can easily be violated (Bollen & Stine, 1990). Secondly, bootstrapping enhances statistical power (MacKinnon et al., 2004), making it effective for detecting significant effects, even in small sample sizes. Before the mediation analysis, the constructs were assessed for reliability and validity through confirmatory factor analysis (CFA) using Jamovi ver. 2.4.8.0. The factor scores generated from these CFAs were subsequently utilised in the mediation model.

Instruments and reliability of the constructs

Environmental concerns were measured using five items (e.g., “Excessive human consumption of goods contributes to environmental and climate problems”) in a 5-point Likert scale, ranging from 1 (completely disagree) to 5 (completely agree). The environmental concerns scale demonstrated good reliability ($\alpha = 0.834$, $AVE=0.511$) and construct validity ($CFI = 0.998$, $TLI = 0.996$, $RMSEA = 0.041$).

To measure *Willingness to sacrifice financially for sustainable behaviour* (in short, financial sacrifice), we used three items (e.g., “I am willing to pay a higher price for an ecological/environmentally friendly product”) in a 5-point Likert scale, ranging from 1 (completely disagree) to 5 (completely agree). The scale demonstrated sufficient reliability ($\alpha = 0.697$, $AVE = 0.522$). Since only three items were included, a perfect fit was obtained ($TLI = 1$, $RMSEA = 0$); however, this is likely due to insufficient parameters to flexibly fit the model rather than a true reflection of the data fit.

Sustainable behaviour at home (in short, home behaviour) was assessed using a set of six items (e.g., “I save electricity in my household”) measured on a 5-point Likert scale, with response options ranging from 1 (strongly disagree) to 5 (strongly agree). One item (“I sell or give to other people or organisations products that are not needed but can still be used, such as clothes, toys, or equipment”) was dropped because of very low factor loading (0.386). After dropping the item, the sustainable behaviour at home scale exhibited adequate reliability ($\alpha = 0.778$, $AVE = 0.544$) and demonstrated good construct validity, as indicated by fit indices ($CFI = 0.997$, $TLI = 0.993$, $RMSEA = 0.069$).

To assess *Motivation for sustainable behaviour* (in short, motivation), respondents were asked “What encourages or could encourage you to behave in a socially responsible manner and/or to care for the environment in which you live?” The set of responses included four items (e.g., Increased knowledge of the impact of my lifestyle on the environment) measured on a 5-point Likert scale, ranging from 1 (completely disagree) to 5 (completely agree). One item was dropped (“Better material situation”) because of low factor loading (0.443). The scale demonstrated good reliability ($\alpha = 0.847$, $AVE=0.716$).

Results of the research

A mediation model was used to test the hypotheses, using the Process Macro developed by Hayes (2018) in SPSS 29. The bootstrapping method was applied based on 5.000 re-samples with a confidence interval 0.95. The results of the mediation analyses are presented in the format proposed by Pelau et al. (2021).

Table 1. Summary of the Serial Mediation Model

Relation	Coefficient	SE	t	CI	R ²	F
Environmental concerns -> Motivation (a ₁ -path)	.2608 .2130	.0538	4.8503	.1551 .3664	.1101	20.1246
Environmental concerns -> Financial sacrifice (a ₂ -path)	.1984 .1690	.0501	3.9579	.0999 .2969	.1996	30.3534
Motivation -> Home behaviour (b ₁ -path)	.2264 .2086	.0503	4.5036	.1276 .3251	.1686	19.7145
Financial sacrifice -> Home behaviour (b ₂ -path)	.1234 .1091	.0523	2.3609	.0207 .2262	.1686	19.7145
Motivation-> Financial sacrifice (d ₂₁ -path)	.3105 .3237	.0412	7.5326	.2295 .3915	.1996	30.3534
Environmental concerns -> Home behaviour (total effect, c-path)	.3980 .2997	.0585	6.8085	.2832 .5129	.1061	19.3110
Environmental concerns -> Home behaviour (direct effect c'-path)	.3045 .2293	.0588	5.1819	.1891 .4200	n.a.	n.a.
Environmental concerns -> Motivation -> Home behaviour (indirect effect, a ₁ *b ₁)	.0590 .0445	.0198		.0232 .0995	n.a.	n.a.
Environmental concerns -> Financial sacrifice -> Home behaviour (indirect effect, a ₂ *b ₂)	.0245 .0184	.0148		-.0002 .0581	n.a.	n.a.
Environmental concerns -> Motivation-> Financial sacrifice -> Home behaviour (indirect effect, a ₁ *d ₂₁ *b ₂)	.0100 .0075	.0063		-.0001 .0247	n.a.	n.a.

The total effect of *Environmental concerns* as the independent variable and *Sustainable behaviour at home* as the dependent variable shows a significant effect with a coefficient value of 0.3980 (SE=0.0585, t=6.8085, p=0.000) and a confidence interval of CI [0.2832; 0.5129]. This gives support for H1. We also observed a significant positive relationship between the direct effect of *Environmental concerns* and *Sustainable behaviour at home*, with a coefficient value of 0.3045 (SE=0.0588, t=5.1819, p=0.000) and a confidence interval of CI [0.1891; 0.4200] after introducing mediation variables.

For H2, we tested a mediation model with *Environmental concerns* as the independent variable, *Sustainable behaviour at home* as the dependent variable, and *Motivation for sustainable behaviour* as a mediator (as shown in Table 1 and Figure 1). The a₁-path coefficient has a value of 0.2608 (SE=0.0538, t=4.8503, p=0.000) and a confidence interval CI [0.1551; 0.3664]. This shows a significant positive relationship between *Environmental concerns* and *Motivation for sustainable behaviour*. The results also show a significant positive relation for the b₁-path with a coefficient of 0.2264 (SE=0.0503, t=4.5036, p=0.000) and a confidence interval CI [0.1276; 0.3251]. This relation has a good fit, namely R²=0.3339 and F=14.4141 (p=0.000).

The total effect fit of the mediation model is R²=0.1061 (F=19.3110, p=0.000). Based on these, the indirect effect explained by the mediation has a value a₁b₁ = 0.0590 (SE=0.0198) and a confidence interval CI [0.0232; 0.0995]. The fact that 0 is not included in the confidence interval of the indirect effect shows its significance and confirms the mediation model (and hypothesis 2).

For H3, we tested a mediation model with *Environmental concerns* as the independent variable, *Sustainable behaviour at home* as the dependent variable, and *Willingness to sacrifice financially for sustainable behaviour* as the mediator (as shown in Table 1 and Figure 1). The a_2 -path coefficient has a value of 0.1984 (SE=0.0501, $t=3.9579$, $p=0.0000$) and a confidence interval CI [0.0999; 0.2969]. This shows a significant positive relation between *Environmental concerns* and the *Willingness to sacrifice financially for sustainable behaviour*. The results also show a significant positive relation for the b_2 -path with a coefficient of $B=0.1234$ (SE=0.0523, $t=2.3609$, $p=0.0186$) and a confidence interval CI [0.0207; 0.2262]. This relation has a good fit, namely $R^2=0.1686$ and $F=19.7145$ ($p=0.000$). The indirect effect explained by the mediation has a value $a_2b_2 = 0.0245$ (SE = 0.0148) and a confidence interval CI [-0.0002; 0.0581]. The fact that 0 is included in the confidence interval of the indirect effect shows its insignificance and disconfirms the mediation model despite significant direct a_2 and b_2 paths. Thus, H3 is not supported.

For H4, we tested a serial mediation model with *Environmental concerns* as the independent variable, *Sustainable behaviour at home* as the dependent variable, and *Motivation for sustainable behaviour* and *Willingness to sacrifice financially for sustainable behaviour* as serial mediators (as shown in Table 1 and Figure 1).

The a_1 -path and b_2 -path were both statistically significant, as presented earlier. In this mediation model, an additional pathway, d_{21} , has a value of 0.2105 (SE=0.0412, $t=7.5326$, $p=0.000$) and a confidence interval CI [0.2295; 0.3915]. This shows a significant positive relation between *Motivation for sustainable behaviour* and *Willingness to sacrifice financially for sustainable behaviour*. The indirect effect in our model has a value of $a_1*d_{21}*b_2 = 0.0100$ (SE=0.0063) and a confidence interval of CI [-0.0001; 0.0247]. The value of 0 was inside the confidence interval of the indirect effect, meaning the relationship is statistically insignificant. This leads to the rejection of H4.

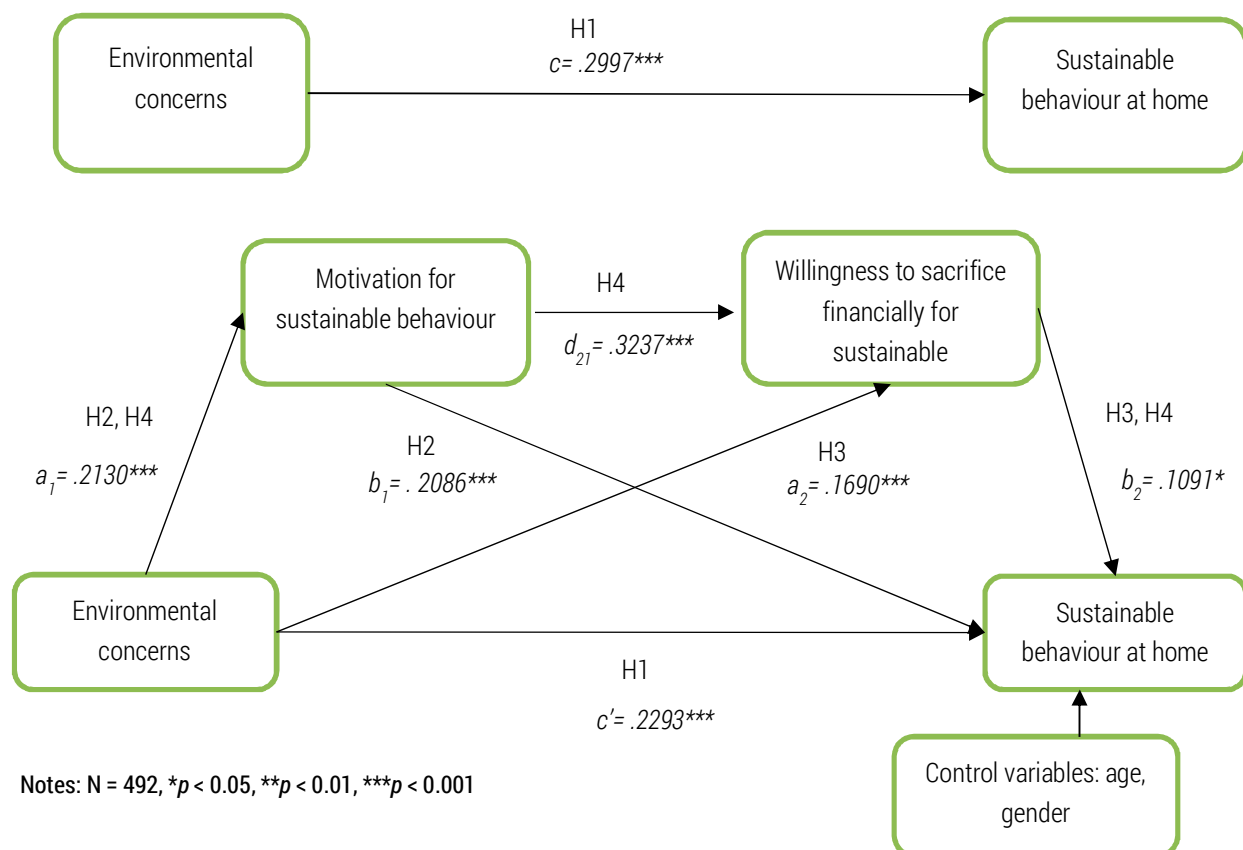


Figure 1. Research model

In addition, we tested the differences between the mediation models. The results show that the mediation model with *Motivation for sustainable behaviour* as a mediator significantly differed from the serial mediated model with *Motivation for sustainable behaviour* and *Willingness to sacrifice*

financially for sustainable behaviour as mediators. The specific indirect effect contrast value was 0.0369 (BootSE=0.0162) and CI [0.0053; 0.0691]. However, the model was not different from the mediation model, with *Willingness to sacrifice financially for sustainable behaviour* as a mediator. The value for the specific indirect effect contrast was 0.0260 (BootSE=0.215), and confidence intervals contained a value of 0 CI [-0.0177; 0.0670].

Two covariate variables, age and gender, were included in the mediation analysis to control for their effects on the dependent variable and mediating variables. Results showed that gender has a significant impact on both mediators – *Motivation for sustainable behaviour* ($B=0.3197$, $SE=0.0665$, $p=0.000$, CI [0.1891; 0.4504]) and *Willingness to sacrifice financially for sustainable behaviour* ($B=0.1569$, $SE=0.0620$, $p=0.0117$, CI [0.0351; 0.2787]), suggesting that gender differences may moderate the relationship between Environmental concerns and the mediator. Thus, our analysis shows that gender significantly impacts the variables in the model. In contrast to gender, age does not significantly affect the variables in the model.

Conclusions

Our research highlights that environmental concerns influence Generation Z's pro-environmental behaviour in their homes, such as saving water or sorting waste. This finding aligns with numerous previous studies, as confirmed by literature reviews (e.g., Bamberg & Möser, 2007; Gifford & Nilsson, 2014), which demonstrate that pro-environmental attitudes are crucial in shaping pro-environmental behaviour (Nguyen et al., 2024; Wang et al., 2020). Our study adds a brick to the understanding of the processes involved in household pro-environmental behaviour by indicating the presence of a positive relationship between environmental concerns and a set of specific behaviours in the home. In addition, the fact that it was a partial mediation suggests the presence of other mediating variables that may be important in shaping this relationship and may be of interest to future research.

Our research found a significant mediational relationship between environmental concerns, motivation, and pro-environmental household behaviours. Similar results can be found in other studies, which pointed to the key role of environmental self-efficacy in influencing behaviour (Ahmad et al., 2022; Mughal et al., 2022).

More importantly, our study showed insignificant mediation associated with willingness to make a financial sacrifice. This indicates that financial sacrifice did not play a crucial role in explaining the relationship between environmental concern and pro-environmental home behaviour. The study does not clarify whether the lack of significance in the willingness to make financial sacrifices is due to individuals being unwilling to bear financial costs despite holding positive pro-environmental attitudes (the value-action gap, as described by Blake (1999)) or whether they do not perceive household environmental behaviour as requiring significant sacrifices. The latter explanation would align with the low-cost hypothesis (Diekmann & Preisendörfer, 2003), which suggests that people are more inclined to engage in pro-environmental behaviours that involve minimal financial or personal cost. Further research is needed to clarify this result.

Our study aimed to examine how environmental concern influences sustainable home behaviours among Generation Z, including the roles of motivation and willingness to make financial sacrifices. This study contributes to the literature by identifying motivation as a key mediator in sustainable behaviour, while questioning the assumed role of financial sacrifice. A key limitation is the sample, which consisted only of university students in Poland, limiting generalizability. Additionally, the literature review may lack breadth due to database constraints.

Great caution should be exercised when transferring the results of our research to other consumer groups, especially in the international dimension. In our opinion, differences in economic or cultural factors may have a significant impact on the pro-environmental behaviour of various consumer groups. The results of our research may contribute to further in-depth exploration of the determinants of young consumer behaviour, taking into account other mediating factors, such as shaping one's own image or self-assessment of social sensitivity. This could lead to further interesting discoveries.

The results of our research may be of interest primarily to institutions responsible for promoting sustainable consumption, as well as commercial entities whose marketing strategies are focused on the natural environment. This applies mainly to companies in the food and household goods industries. In addition to contributing to the existing literature, the research findings may prove valuable to sustainability-oriented marketers who aim to attract younger consumers and may also provide guidance to policymakers who promote sustainable behaviour in society.

The contribution of the authors

Conceptualisation, Z.W., A.J., and M. L., literature review, M.L. and A.J., methodology, M.L., A.J., T.W., Z.W., S.J., and A. B-J.; formal analysis, T.W.; writing, M.L., T.W., A.J., and Z.W., conclusions and discussion, T.W. and A.J., S.J and A. B-J.

The authors have read and agreed to the published version of the manuscript.

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ASPEKTY ŚRODOWISKOWE, POŚWIĘCENIE FINANSOWE I MOTYWACJA JAKO PREDYKTORY ZRÓWNOWAŻONYCH ZACHOWAŃ POKOLENIA Z

STRESZCZENIE: Zrównoważone zachowania konsumentów są kluczowe dla ochrony środowiska naturalnego i zasobów naturalnych. W artykule przedstawiono wybrane czynniki wpływające na zrównoważone zachowania konsumentów pokolenia Z w ich gospodarstwach domowych. Szczególną uwagę zwrócono na troskę o środowisko, skłonność do poświęceń finansowych, rozumianą jako skłonność do ponoszenia wyższych kosztów wynikających z proekologicznych zachowań oraz motywację do zrównoważonych zachowań. Badania przeprowadzono w grupie 492 przedstawicieli generacji Z. Opracowano model seryjnej mediacji w celu przetestowania czterech hipotez badawczych. Wyniki wskazują na istotny związek mediacyjny między troską o środowisko, motywacją i proekologicznym zachowaniem konsumenta oraz nieistotny związek mediacyjny związany z gotowością do poświęceń finansowych. Oznacza to, że poświęcenie finansowe nie odegrało kluczowej roli w wyjaśnieniu związku między troską o środowisko a proekologicznym zachowaniem konsumenta. Jednak w modelu, w którym motywacja do zrównoważonego zachowania i gotowość do poświęceń finansowych były mediatorami seryjnymi, obserwujemy istotny pozytywny związek między motywacją a gotowością do poświęceń finansowych.

SŁOWA KLUCZOWE: troska o środowisko, poświęcenie finansowe, zrównoważone zachowania konsumentów, motywacja konsumentów, pokolenie Z