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Ecological Awareness, Financial Behavior and Peer Influence on Environmental Care as Enablers of Sustainable Economic Practices

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ABSTRACT

The role of sustainable economic practices in developing students' environmental responsibility and resource conservation is analyzed. However, limited empirical evidence explains how ecological awareness, financial behavior, and peer influence collectively predict sustainable economic practices among secondary school students. Addressing this gap, this descriptive-predictive study examined the predictive roles of ecological awareness, financial behavior, and peer influence on students' sustainable economic practices in terms of waste minimization, resource efficiency, and mindful consumption. The participants were purposively selected students from a national high school in Cagayan de Oro City. Data were gathered using researcher-made questionnaires and analyzed through descriptive statistics, and multiple regression analysis. Findings revealed high levels of ecological awareness and financial behavior, alongside favorable peer influence toward environmental care. Among the dimensions of sustainable economic practices, resource efficiency received the highest assessment, followed by mindful consumption and waste minimization. Regression analysis revealed that ecological awareness, financial behavior, and peer influence predicted students' sustainable economic practices, with financial behavior emerging as the strongest predictor, followed by ecological awareness and peer influence. These findings emphasize the importance of integrating environmental awareness, responsible financial decision-making, and positive peer interactions in promoting sustainable behaviors. Schools are encouraged to strengthen environmental and financial education through practical learning activities, resource conservation initiatives, and collaborative sustainability programs. Teachers may likewise integrate sustainability principles into classroom instruction to encourage environmentally responsible practices beyond school. Future research may employ longitudinal or mixed-methods approaches across diverse educational settings to examine additional factors influencing students' sustainable economic practices.

Keywords: Ecological Awareness, Financial Behavior, Peer Influence, Sustainable Economic Practices, Sustainability Education

1. INTRODUCTION

1.1. Background and Context of the Study

Sustainable development requires responsible consumption, efficient resource use, and informed responses to environmental pressures. The United Nations Environment Programme and International Resource Panel (2024) identified increasing resource extraction and consumption as major contributors to environmental degradation. Education provides opportunities to develop responsible practices during adolescence, when everyday habits and decision-making patterns continue to develop. The United Nations Educational, Scientific and Cultural Organization (UNESCO, 2021) emphasized the need to integrate environmental concerns into educational policies and curricula. Similarly, van de Wetering et al. (2022) found that environmental education improved young people's environmental knowledge, attitudes, intentions, and behaviors, although the magnitude of improvement varied across studies. Sustainable economic practices among students extend beyond knowledge of environmental problems. Students make decisions about purchasing, saving, disposing of materials, and conserving school and household resources. Their choices may also reflect the behavior and expectations of classmates. Bhattarai et al. (2024) identified internal and external factors associated with adolescents' pro-sustainable behavior, while Syed et al. (2024) examined how personal and social influences are incorporated into explanations of sustainable consumption. These findings provide a basis for considering ecological awareness, financial behavior, and peer influence on environmental care as potentially related aspects of students' sustainable practices. This concern is relevant to Grade Nine students in a selected national high school in Cagayan de Oro City during School Year 2025–2026. In this study, sustainable economic practices comprise waste minimization, resource efficiency, and mindful consumption. These dimensions involve students' use of materials, water, electricity, money, and purchased goods. The local emphasis on waste segregation further underscores the practical importance of examining whether environmental understanding, financial decisions, and peer interactions are associated with students' daily choices.

1.2. Research Problem

Despite increasing attention to sustainability education, environmental knowledge does not necessarily translate into consistent sustainable behavior. Van de Wetering et al. (2022) found that environmental education improved several environmental outcomes, but its effects differed across studies. Syed et al. (2024) also examined the complexity of sustainable consumption, including the roles of individual motivations and social influences. These findings indicate that students' ecological awareness alone may not adequately explain their consumption and resource-management practices. Financial habits and the environmental behaviors encouraged or discouraged by peers may also be relevant. The City Government of Cagayan de Oro (2024) reported that some barangays had not complied with the city's “No Segregation, No Collection” policy, illustrating local challenges in implementing responsible waste practices. This local report provides contextual support for examining students’ environmental practices within the selected school. The Organisation for Economic Co-operation and Development (OECD, 2024) linked adolescent financial literacy with responsible financial behavior, while Tatad et al. (2024) examined university students’ budgeting in Cagayan de Oro. Nevertheless, these sources do not establish whether ecological awareness, financial behavior, and peer influence on environmental care individually and collectively predict waste minimization, resource efficiency, and mindful consumption among the Grade Nine students covered by the present study.

1.3. Research Gap

Previous studies have addressed related components of sustainable behavior from different perspectives. Van de Wetering et al. (2022) synthesized evidence on environmental education and young people's environmental outcomes. Bhattarai et al. (2024) reviewed internal and

external factors associated with adolescents' pro-sustainable behavior, whereas Syed et al. (2024) evaluated theories and models explaining sustainable consumption. Garg et al. (2024) further synthesized research on mindful consumption. Collectively, these studies clarify important behavioral and social influences, but they do not directly assess the combined predictive contributions of the three variables within the selected school setting. The present study addresses this contextual and analytical gap by examining ecological awareness, financial behavior, and peer influence on environmental care in a single descriptive-predictive model among Grade Nine students in Cagayan de Oro City. By assessing sustainable economic practices through waste minimization, resource efficiency, and mindful consumption, the study considers the individual and collective statistical contributions of these predictors without assuming causal relationships.

1.4. Purpose and Objectives of the Study

This study aimed to determine whether ecological awareness, financial behavior, and peer influence on environmental care significantly predicted sustainable economic practices among Grade Nine students in a selected national high school in Cagayan de Oro City during School Year 2025–2026. Specifically, it sought to assess students' levels of ecological awareness and financial behavior; determine the extent of peer influence on environmental care; describe their sustainable economic practices in terms of waste minimization, resource efficiency, and mindful consumption; and examine the individual and collective predictive contributions of the three independent variables. Consistent with its descriptive-predictive design, the study used questionnaire-based data and multiple regression analysis to examine statistical associations rather than causation.

1.5. Significance and Practical Contribution of the Study

The study provides a school-specific basis for understanding how environmental awareness, financial behavior, and peer relationships relate to students' sustainable economic practices. Its findings may help teachers connect environmental education with practical discussions of spending, waste reduction, and resource conservation. School administrators and curriculum planners may use the identified associations to strengthen appropriate learning activities and existing sustainability initiatives, including opportunities for constructive peer participation. Students may benefit from greater awareness of how everyday purchasing and resource-management decisions relate to environmental responsibility. Future researchers may use the study as a basis for examining additional predictors or comparable school populations. These applications remain within the study's descriptive-predictive scope and do not imply established causal effects.

1.6. Sustainable Development Goals (SDG) Alignment

The study is aligned with three Sustainable Development Goals identified in the United Nations Department of Economic and Social Affairs' (2025) report. SDG 4: Quality Education is relevant because the findings may inform learning experiences concerning sustainable lifestyles, consistent with the focus of Target 4.7. SDG 12: Responsible Consumption and Production directly relates to the assessment of waste minimization, resource efficiency, and mindful consumption among students. SDG 11: Sustainable Cities and Communities is relevant through the study's attention to responsible waste practices within the Cagayan de Oro context. These alignments describe potential educational and community contributions rather than direct measurements of progress toward the SDG targets.

2. METHODOLOGY

2.1. Research Design

The study employed a descriptive-correlational quantitative design to examine students' Ecological Awareness, Financial Behavior, Peer Influence on Care for the Environment, and Sustainable Economic Practices. The descriptive component assessed these variables, including Waste Minimization, Resource Efficiency, and Mindful Consumption. Correlation and regression examined associations and the predictors' individual and collective contributions. This numerical, nonexperimental approach addressed objectives without manipulation or causal inference (Creswell & Creswell, 2023). Rahmania (2024) supported examining environmental and psychosocial factors associated with sustainable behavior.

2.2. Research Locale, Population, and Participants or Respondents

The research was conducted in a selected national high school in Cagayan de Oro City during School Year 2025–2026. The respondents comprised 210 Grade Nine students officially enrolled at the school and willing to participate. Students outside Grade Nine or those who did not satisfy the participation requirements were excluded. Their responses addressed environmental awareness, financial behavior, peer influence, and sustainable practices. Because participants came from one grade level in one school, interpretation was confined to this institutional context and its students.

2.3. Sampling Technique and Sample Determination

A total of 210 Grade Nine students were initially selected through purposive sampling based on enrollment status and willingness to participate. Of these, 204 provided valid and complete responses that were included in the final statistical analysis. This nonprobability approach matched the study's focus on students whose characteristics were pertinent to its objectives (Memon et al., 2025). The sample reflected the objectives, available resources, and collection time (Althubaiti, 2023). School authorities and class advisers assisted in coordinating questionnaire distribution. Selection was criterion-based rather than randomized across the student population.

2.4. Research Instrument and Validation

A four-part, researcher-made questionnaire supplied data. Parts I–III measured Ecological Awareness, Financial Behavior, and Peer Influence on Care for the Environment; Part IV covered Sustainable Economic Practices through Waste Minimization, Resource Efficiency, and Mindful Consumption. Responses used a five-point Likert scale from Strongly Disagree (1) to Strongly Agree (5) (Westland, 2022). Experts assessed item clarity, relevance, and suitability. The questionnaire underwent expert evaluation to assess the clarity, relevance, and suitability of its items. A pilot test involving 30 students who were excluded from the final sample was conducted to assess the instrument's internal consistency using Cronbach's alpha. Confirmatory factor analysis was also performed to examine the measurement structure of the constructs. For the four constructs, respectively, χ^2/df values were 0.901, 1.430, 1.419, and 1.428; CFI values were 1.000, 0.985, 0.988, and 0.962; SRMR values were 0.0360, 0.0352, 0.0308, and 0.0443; RMSEA values were 0.000, 0.045, 0.045, and 0.045; and Pclose values were 0.963, 0.501, 0.472, and 0.644.

2.5. Data Gathering Procedure

Researchers obtained clearance from the school's Research Ethics Committee and permission from the Schools Division Office, principal, and authorities. They coordinated distribution with administrators and class advisers. They explained participant rights and obtained written parental or guardian consent and student assent. Class advisers assisted with questionnaire distribution, and researchers clarified instructions without influencing answers. Completed

questionnaires were retrieved, checked for completeness, coded, and encoded for statistical analysis.

2.6. Data Analysis and Statistical Treatment

Frequency and percentage described demographic profiles. Weighted means and standard deviations summarized the four constructs and three Sustainable Economic Practices dimensions. Mean scores were interpreted using the study's predefined five-level interpretation scale, ranging from very low to very high. Multiple linear regression assessed whether the three explanatory variables individually and collectively predicted Sustainable Economic Practices. Statistical significance was set at 0.05. Before regression, the researchers examined residual normality, linearity, homoscedasticity, independence of errors, and multicollinearity, consistent with statistical diagnostic guidance (Shatz, 2024).

2.7. Ethical Considerations

Participation was voluntary, with parental or guardian consent and student assent. Students could decline, skip uncomfortable questions, or withdraw without academic consequences. Coded questionnaires and nonidentifying reports protected confidentiality. The Belmont Report guided respect, beneficence, and justice (National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research, 1979). Under the Data Privacy Act of 2012 (Republic Act No. 10173), research data were accessible only to the researchers. Printed forms were locked away, electronic records password-protected, and data disposed of under approved procedures and school policies.

3. RESULTS AND DISCUSSION

3.1. Ecological Awareness of the Students

The 204 students demonstrated a high level of ecological awareness (M = 3.98, SD = 0.62). Most participants were classified as having high awareness (118, 57.84%), followed by moderate awareness (44, 21.57%) and very high awareness (42, 20.59%); none fell within the low or very low categories. This distribution indicated that environmental concerns were familiar to most respondents, although the moderate group suggested that understanding was not equally developed across all participants. The result was consistent with the meta-analysis of van de Wetering et al. (2022), which found that environmental education improved young people's environmental knowledge, attitudes, intentions, and behavior. Nevertheless, the present findings measured reported awareness rather than the effectiveness of a particular educational intervention. Among the nine indicators, recognition that pollution adversely affects human health received the highest mean (M = 4.25). This was followed by awareness that environmental problems affect future generations (M = 4.19), recognition of the harmful effects of human actions (M = 4.12), and awareness of climate change as a global issue (M = 4.09). Understanding that natural resources are limited and awareness of improper waste disposal shared a mean of 3.95, while recognition of the importance of biodiversity protection obtained 3.94. These results indicated comparatively stronger understanding of visible environmental harms and their long-term consequences. The World Health Organization (2024) identified air pollution as a major environmental health concern, supporting the relevance of the students' strongest area of awareness. The United Nations Environment Programme (2024a) likewise explained how unsustainable resource use is connected to climate change, pollution, and biodiversity loss. Relatively lower means were recorded for awareness of environmental laws and regulations (M = 3.76) and awareness that excessive consumption contributes to environmental degradation (M = 3.60), although both remained within the high range. The lower standing of excessive consumption was particularly relevant because the study examined sustainable economic

practices, including mindful consumption. Students appeared more familiar with the consequences of pollution than with the environmental implications of routine purchasing and material use. This difference should not be interpreted as an absence of knowledge; rather, it identified a topic requiring more explicit attention. The United Nations Educational, Scientific and Cultural Organization (2024) emphasized action-oriented learning that connects environmental knowledge with social and economic decisions. Accordingly, the findings pointed to the value of applying ecological concepts to everyday choices about purchasing, waste prevention, resource conservation, and compliance with environmental rules. Overall, ecological awareness provided a favorable foundation for sustainable behavior, with responsible consumption and environmental regulations emerging as comparatively weaker areas.

3.2. Financial Behavior of the Students

Students' financial behavior was rated high overall (M = 3.76, SD = 0.66). Of the 204 respondents, 107 (52.45%) belonged to the high category, 66 (32.35%) to the moderate category, 22 (10.78%) to the very high category, eight (3.92%) to the low category, and one (0.49%) to the very low category. Thus, positive financial practices were commonly reported, but the sizeable moderate group indicated differences in how consistently students managed available money. The Organisation for Economic Co-operation and Development (2024) similarly emphasized that young people's financial knowledge and behavior are connected, particularly in planning, saving, and evaluating purchases. These findings supported the relevance of practical financial education, while the present results remained descriptive measures of the respondents' self-reported habits. Saving money for emergencies received the highest mean (M = 3.98), suggesting that respondents recognized the importance of preparing for unexpected expenses. Setting future financial goals and avoiding unnecessary purchases both obtained M = 3.82, while considering long-term financial consequences before spending received M = 3.81. These ratings reflected a generally favorable orientation toward financial planning and spending restraint. Kaiser et al. (2022), in a meta-analysis of randomized financial education experiments, reported beneficial effects on financial knowledge and subsequent financial behaviors. Although their intervention findings cannot establish a causal explanation for this study's descriptive results, they reinforced the educational significance of the financial behaviors identified here. The comparatively weaker practices were regularly saving part of one's money (M = 3.63) and tracking income and expenses (M = 3.49). The latter mean was classified at the moderate level based on the study's interpretation scale. This pattern suggested that students expressed stronger intentions to save or avoid unnecessary spending than they did routine expense monitoring. Awareness of sound financial choices therefore appeared more developed than systematic record-keeping. The difference is practically important because expense tracking provides information needed to determine whether savings goals and purchasing plans are being followed. The OECD (2024) highlighted the relevance of planning and informed financial decisions among students. In relation to sustainable economic practices, avoiding unnecessary purchases and considering the long-term value of goods may serve both financial and environmental objectives. Gomes et al. (2023) found that financial considerations and environmental concerns were relevant to green-product purchasing among Generation Z consumers. That study examined a different population, so it serves as contextual evidence rather than a direct explanation of the current findings. Taken together, the students' reported financial behavior was generally favorable, but practical exercises in recording expenditures, planning allowances, and sustaining regular savings could address the specific gaps identified in their responses.

3.3. Peer Influence on Environmental Care

Peer influence on environmental care was rated high (M = 3.63, SD = 0.58). The reported distribution placed 107 students (52.45%) in the high category, 66 (32.35%) in the moderate category, 22 (10.78%) in the very high category, eight (3.92%) in the low category, and one (0.49%) in the very low category. These results indicated that most respondents perceived their peers as supportive of environmentally responsible behavior, although this support was less pronounced for some students. Participation in peer-led environmental initiatives was the strongest indicator (M = 3.77), followed by belonging to groups committed to environmental care (M = 3.72) and communicating peers' willingness to join environmental programs (M = 3.70). These findings suggested that collaborative participation and social encouragement were more readily recognized than passive imitation. Huoponen (2024) discussed the school-related barriers and enabling conditions surrounding adolescents' movement from environmental concern to behavior. Likewise, Bhattarai et al. (2024) identified internal and external influences as important categories in understanding adolescents' pro-sustainable behavior. The present results were consistent with the relevance of social contexts, without demonstrating that peer activities directly caused environmental action. The lower-rated indicators were adopting sustainable habits through peer modeling (M = 3.52) and following peers' environmental actions more than advice from family or school (M = 3.46). The latter mean corresponded to the moderate level under the study's interpretation scale. This suggested that peers were not uniformly the dominant reference group and that observation of classmates' practices did not necessarily translate into habitual adoption. Liang et al. (2022) found that positive teacher modeling, rather than the tested forms of peer modeling, significantly improved children's observed environmental behavior in their field study. Although the participant groups and methods differed, that finding cautioned against assuming that peer example alone is sufficient. Krettenauer et al. (2024) also documented longitudinal links between young people's pro-environmental behavior and their endorsement of environmental norms. Consequently, the findings supported school environmental activities that combined opportunities for peer participation with clear teacher guidance and family involvement. Student-led initiatives, organized clean-up activities, conservation projects, and classroom collaboration were compatible with the most favorable peer-influence indicators. The overall pattern suggested that peers could reinforce environmental participation, while sustained individual practices might require additional knowledge, routines, and support from other social influences.

3.4. Sustainable Economic Practices in Waste Minimization

The waste minimization dimension of sustainable economic practices was rated high (M = 3.83, SD = 0.60). The distribution comprised 110 participants (53.92%) in the high category, 68 (33.33%) in the moderate category, 20 (9.80%) in the very high category, and six (2.94%) in the low category; no respondent was classified as very low. These findings indicated that waste-reduction behaviors were commonly reported, although nearly one-third of participants remained at a moderate level. The United Nations Environment Programme (2024b) emphasized that waste prevention, recovery, and appropriate management are essential to reducing the environmental and economic consequences of discarded materials. Proper waste segregation recorded the highest mean (M = 3.96), followed by efforts to reduce the amount of waste generated each day (M = 3.85). Reusing materials rather than discarding them (M = 3.76) and bringing reusable bags or containers when shopping (M = 3.75) received comparatively lower ratings. The ordering suggested that students were more consistent in managing waste after it

was generated than in preventing waste through reuse and shopping-related decisions. Konstantinidou et al. (2024), in a systematic review, identified education and other contextual factors as relevant to waste reduction, separation, and recycling practices. Trushna et al. (2024) also found substantial variation in waste-segregation interventions, demonstrating that information provision alone should not be assumed to produce uniform behavioral outcomes. The comparatively lower scores for reusable materials and containers indicated opportunities to extend sustainability education beyond correct disposal. Reuse exercises, reduced-packaging activities, readily accessible segregation facilities, and classroom projects using existing materials were directly related to the behaviors measured. These applications should be understood as implications of the students' reported practices, not as interventions whose effectiveness was tested by this study. Overall, waste minimization was favorable, with additional attention warranted for preventive behaviors that reduce the need for new materials and limit disposable purchases.

3.5. Sustainable Economic Practices in Resource Efficiency

Resource efficiency obtained the highest overall mean among the three sustainable economic practice dimensions (M = 3.99, SD = 0.58), interpreted as high. A total of 128 students (62.75%) were classified as high, 46 (22.55%) as moderate, 26 (12.75%) as very high, and four (1.95%) as low; none belonged to the very low category. These results suggested that resource conservation was among the most commonly reported sustainable economic behaviors of the respondents, although some variation persisted across individual actions. The International Energy Agency (2024) described energy efficiency as an important component of reducing unnecessary energy demand, providing a wider policy context for the everyday conservation practices assessed in this study. Switching off lights and appliances when not in use was the highest-rated indicator (M = 4.31). Efficient use of water at home and work followed (M = 3.97), while monitoring electricity and water consumption (M = 3.85) and conserving electricity across daily activities (M = 3.82) were relatively less favorable. The difference between switching off unused appliances and monitoring overall consumption suggested that straightforward, observable actions were more commonly reported than continuous monitoring. These findings reflect students' self-reported conservation practices rather than directly measured electricity or water savings. The findings were consistent with the broader emphasis of the United Nations Environment Programme (2024a) on responsible natural-resource use. UNESCO (2024) likewise supported learning that connected sustainability concerns with practical decisions. In the present context, reminders to switch off devices, activities examining everyday resource use, and discussions about water and electricity conservation could reinforce the comparatively weaker monitoring practices. Overall, the students demonstrated favorable resource efficiency, especially through simple actions, while systematic monitoring and sustained conservation represented areas for further development.

3.6. Sustainable Economic Practices in Mindful Consumption

Mindful consumption was rated high (M = 3.90, SD = 0.57). Of the 204 respondents, 115 (56.37%) belonged to the high category, 56 (27.45%) to the moderate category, 29 (14.22%) to the very high category, and four (1.96%) to the low category; none fell within the very low category. Its overall mean was higher than that for waste minimization (M = 3.83) but slightly lower than that for resource efficiency (M = 3.99). This pattern suggested that students generally endorsed responsible purchasing decisions, although these practices were not uniformly established across respondents. Supporting products that promoted sustainability obtained the highest item

mean (M = 3.96). Thinking about the consequences of consumption choices (M = 3.92) and reflecting on whether a purchase was necessary (M = 3.91) followed closely. Preference for environmentally friendly products was rated M = 3.89, while avoiding purchases beyond one's needs received M = 3.88. Avoiding excessive or unnecessary consumption obtained the lowest mean (M = 3.84). Although all six indicators remained high, their order suggested that positive attitudes toward sustainability-related products were somewhat more pronounced than efforts to restrain consumption. These findings reflect students' reported purchasing preferences rather than independently observed purchasing behavior. Gomes et al. (2023) found that environmental concern, expectations about a green future, and perceived green-product quality were associated with willingness to pay more for environmentally friendly products among Generation Z respondents. Dönmez and Yardımcı (2024) also reported a positive association between environmental awareness and sustainable consumption among university nursing students. These findings provided relevant comparisons, while differences in respondents and measures limited direct equivalence with the present results. The United Nations Environment Programme (2024a) further stressed that reducing pressures from resource use requires attention to consumption patterns, not merely preferences for particular products. The students' responses indicated an opportunity to emphasize the distinction between choosing an environmentally favorable item and deciding whether an additional purchase was needed at all. Product-comparison exercises, discussions of affordability and durability, and evaluation of purchase necessity would align with the lower-rated consumption indicators. Taken together, mindful consumption was generally favorable, but more consistent restraint in unnecessary purchasing remained a relevant area for educational reinforcement.

3.7. Ecological Awareness, Financial Behavior, and Peer Influence as Predictors of Sustainable Economic Practices

Multiple regression analysis examined whether ecological awareness, financial behavior, and peer influence on environmental care collectively and individually predicted students' sustainable economic practices. The source manuscript reported a statistically significant overall model, $F(3, 200) = 173.998$, $p < .001$, with $R = .856$, $R^2 = .732$, and adjusted $R^2 = .728$. Based on the reported R^2, the three predictors collectively accounted for 73.2% of the variance in the outcome, with 26.8% remaining outside the model. Accordingly, the null hypothesis that the three variables did not jointly predict sustainable economic practices (H_{01}) was rejected. The analysis was predictive and correlational in interpretation; it did not establish that changing any predictor would cause a change in the outcome. Ecological awareness made a statistically significant positive unique contribution ($B = .275$, $SE = .043$, $\beta = .349$, $t = 6.408$, $p < .001$). Holding the other two predictors constant, a one-unit higher ecological-awareness score was associated with a .275-unit higher sustainable-economic-practices score, as measured by the study's scales. The null hypothesis for ecological awareness (H_{02}) was therefore rejected. This result suggested that respondents who understood environmental consequences more strongly also tended to report greater waste minimization, resource efficiency, and mindful consumption. Dönmez and Yardımcı (2024) similarly identified a positive relationship between environmental awareness and sustainable consumption in a separate student population. Van de Wetering et al. (2022) also found that environmental education was associated with improvements in knowledge and pro-environmental outcomes across intervention studies. Neither comparison, however, removes the noncausal nature of the present regression. Financial behavior showed a positive statistically significant association with sustainable economic practices ($B = .287$, $SE = .046$, $\beta = .386$, $t = 6.273$, $p < .001$), resulting in rejection of H_{03}. When ecological awareness and

peer influence were held constant, a one-unit higher financial-behavior score corresponded to a .287-unit higher predicted outcome score. Financial behavior had the largest standardized coefficient among the three predictors. This indicated the strongest unique contribution in standardized terms, rather than proof that financial behavior was the underlying cause of sustainable economic practices. The finding was pertinent because limiting unnecessary purchases, comparing product usefulness, and managing resources can involve both financial decisions and environmental considerations. Kaiser et al. (2022) established that financial education interventions can improve financial behavior, while the OECD (2024) documented the importance of students' financial competencies. These sources supported the relevance of financial literacy but did not independently test the combined model used in this study.

Peer influence on environmental care also significantly and positively predicted the outcome (B = .138, SE = .050, β = .163, t = 2.760, p = .006), leading to rejection of H_{04}. With the other predictors controlled, a one-unit higher peer-influence score corresponded to a .138-unit higher predicted sustainable-economic-practices score. Its standardized coefficient was smaller than those of financial behavior and ecological awareness, indicating a weaker unique association within this model, but its contribution remained statistically significant. Bhattarai et al. (2024) recognized external social influences among the factors associated with adolescents' pro-sustainable behavior, and Krettenauer et al. (2024) demonstrated longitudinal associations between young people's environmental norms and behavior. These comparisons supported the relevance of social processes without equating them with causation in the present study. In standardized terms, the order of the predictors was financial behavior (β = .386), ecological awareness (β = .349), and peer influence on environmental care (β = .163). The regression intercept was B = 1.229 (SE = .196, t = 6.278, p < .001). All three predictor coefficients were positive and statistically significant at the .01 level under the reported analysis. The findings indicated that students' sustainable economic practices were associated with personal money-management behaviors, environmental understanding, and perceived encouragement from peers. Nevertheless, the model did not test interactions or identify causal pathways, and the unexplained variance cannot be assigned to specific unmeasured factors without additional analysis. In practical terms, the findings supported an integrated educational emphasis on environmental understanding, budgeting and responsible purchasing, and collaborative conservation activities. Such an approach directly reflected the patterns observed in the study, while identifying the effectiveness of such educational approaches as an appropriate focus for future intervention research.

4. CONCLUSIONS AND RECOMMENDATIONS

The study concluded that students generally demonstrated high levels of Ecological Awareness, Financial Behavior, Peer Influence on Environmental Care, and Sustainable Economic Practices, particularly in Resource Efficiency, Mindful Consumption, and Waste Minimization. Resource Efficiency received the highest assessment, while Waste Minimization emerged as the dimension requiring comparatively greater attention. The findings established that Ecological Awareness, Financial Behavior, and Peer Influence on Environmental Care were individually and collectively significant positive predictors of Sustainable Economic Practices, with Financial Behavior demonstrating the strongest unique predictive contribution. These results emphasized the importance of integrating environmental understanding, responsible financial decision-making, and positive peer interactions in promoting sustainable behaviors among students. Furthermore, the findings highlighted that environmental awareness alone was insufficient to explain sustainable practices without considering financial responsibility and social influences. Overall, the study contributed empirical evidence supporting an integrated educational

approach that connects environmental education, financial literacy, and collaborative activities to strengthen students' sustainable economic practices.

Based on the findings, school administrators are encouraged to strengthen sustainability programs by integrating environmental education, financial literacy, and responsible consumption into existing school activities. Teachers should provide practical learning experiences emphasizing resource conservation, waste reduction, budgeting, and informed purchasing decisions to help students apply sustainability principles in everyday situations. Particular attention should be given to Waste Minimization through activities promoting waste segregation, material reuse, and the prevention of unnecessary consumption. Students are encouraged to develop consistent financial and environmental habits by distinguishing needs from wants, managing available resources responsibly, and considering the environmental consequences of their decisions. Schools should also promote peer-led environmental initiatives that encourage cooperation, positive role modeling, and shared responsibility. Parents and families may reinforce these practices through responsible financial management and resource conservation at home. Future researchers are encouraged to examine additional factors influencing Sustainable Economic Practices and include students from different schools and communities.

The study was limited to 210 students selected through purposive sampling, which may restrict the generalizability of the findings to broader student populations. Its descriptive-predictive research design established significant predictive relationships among the variables but did not determine causal effects. Furthermore, the use of a researcher-designed questionnaire relied on students' reported responses, which may differ from their actual everyday practices. The analysis focused on Ecological Awareness, Financial Behavior, and Peer Influence on Environmental Care as predictors of Sustainable Economic Practices. Future studies may involve broader samples, additional influencing factors, and complementary data-gathering approaches to strengthen the interpretation and applicability of the findings.

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