

A Study on Tarlac State University Students' Awareness, Financial Capability, and Willingness to Pay for Sustainable Products

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ABSTRACT

This research investigates Tarlac State University (TSU) students' willingness to pay for sustainable products, with the influence of sustainability awareness and financial capability on their purchasing behavior. Sustainability has become a crucial factor in consumer behavior, but financial constraints remain one of the major hindrances to the use of sustainable products. A quantitative research design was used, utilizing adapted survey questionnaires to ensure reliability and relevance. The survey assessed TSU students' awareness of sustainability, financial capability, and willingness to pay for sustainable products. Data were gathered through online and printed questionnaires, with researchers visiting campuses to boost response rates. Descriptive-comparative statistics summarized the responses, while independent samples t-tests examined significant differences in willingness to pay based on sustainability awareness and financial capability. Many existing studies focus on consumer behavior toward sustainable products, but there is limited quantitative data on how much students, particularly in mid-sized cities like Tarlac, are willing to spend. The findings, measured through statistical analysis, revealed a notable difference in willingness to pay when respondents were grouped by awareness and financial capability, supporting the view that affordability remains a major hindrance to sustainable consumption. Furthermore, the study contributes to existing literature by providing empirical evidence for financial and sustainability influences on purchasing behavior among students. The results guide businesses and educators in creating pricing strategies and awareness campaigns that promote sustainable consumption without added financial pressure. Understanding the balance between affordability and sustainability helps businesses shape their strategic approach toward young consumers and anticipate future market trends.

Keywords: Willingness to Pay (WTP), Sustainable Products, Sustainability Awareness, Financial Capability

INTRODUCTION

Environmental concerns have grown rapidly in recent years, prompting consumers and businesses to prioritize sustainability. Sustainable consumption, as defined by the United Nations Environment Programme (UNEP, 2015), involves utilizing products that meet essential needs while minimizing environmental harm. However, despite increasing sustainability awareness, many consumers—particularly students—struggle to adopt sustainable products due to financial capability limitations (Gleim et al., 2013). The problem is balancing sustainability awareness and financial capability, particularly in emerging economies such as the Philippines, where price significantly affects purchasing behavior.

Generation Z is typically seen as environmentally friendly, with research pointing to their high pro-environmental values (Haddock-Fraser & Tourelle, 2010). Their awareness of sustainability does not always materialize into purchasing behavior, though, because of limitations in financial capability (Johnstone &

Tan, 2015). In a cross-national study, Barbu et al. (2022) listed some of the most important drivers of consumer behavior toward sustainable products, including social norms, company reputation, and product characteristics. Additionally, Darnall et al. (2012) highlighted the importance of sustainability awareness, according to which willingness to pay (WTP) for sustainable products depends on environmental claim trust and perceived personal impact. In the same way, Camilleri et al. (2023) found that although sustainable products play a role in environmental conservation, market acceptance is not consistent owing to differences in consumer perceptions.

Financial capability is an important factor influencing purchasing behavior. Rusyani et al. (2021) established that even consumers with high sustainability awareness can avoid buying sustainable products if they find them to be expensive. A study by Gomes, Lopes, and Nogueira (2023) discovered that although Generation Z consumers understand the long-term gains of sustainable consumption, budget restrictions continue to undermine their willingness to pay. Haws, Winterich, and Naylor (2014) also argued that although ethical values may affect purchase behavior, economic constraints take the lead. Furthermore, Griskevicius, Tybur, and Van den Bergh (2010) suggested that sustainability awareness alone is insufficient—social recognition and affordability must also align to encourage sustainable consumption.

In the Philippine context, Berame et al. (2022) found that students demonstrate high sustainability awareness, yet their purchasing decisions are primarily influenced by financial capability, accessibility, and social norms. Costales (2023) also examined green marketing strategies and, based on that analysis, found that environmental consciousness, product attributes, promotions, and price had a strong effect on consumer behavior. Advincula and Cayabat (2025) studied Generation Z's environmental consciousness in Region 4A, concluding that social influence and perceived responsibility have a moderate effect on green consumption. Moreover, Aruta and Paceño (2022) found that parental attitudes influence the sustainability awareness of students and highlighted the importance of education in promoting responsible consumerism.

Despite these studies, few have directly analyzed Filipino students' WTP for sustainable products, especially in mid-sized cities such as Tarlac. Most existing studies focus on general consumers or high-income individuals, without regard to the financial capability limitations faced daily by students. Furthermore, existing research lacks a quantitative analysis of actual WTP among students, making it difficult to assess the financial capability, sustainability awareness, and other factors influencing their purchasing decisions. This research seeks to address these gaps by quantitatively examining TSU students' WTP for sustainable products and determining the relative importance of sustainability awareness and financial capability in their purchasing decisions.

Many existing studies focus on consumer behavior toward sustainable products, but there is limited quantitative data on how students, particularly those in mid-sized cities like Tarlac, are willing to spend on these products. Therefore, this study addresses the following questions:

1. How may the sustainability awareness of the respondents be described?
2. How may the financial capability of the respondents be described?
3. How may the respondents' willingness to pay for sustainable products be described?
4. Is there any significant difference in the willingness of the respondents to pay for sustainable products when grouped according to their:

4.1 Sustainability Awareness

4.2 Financial Capability

Alternative Hypothesis (H1): There is a significant difference in the willingness to pay (WTP) for

sustainable products among Tarlac State University (TSU) students when grouped according to their level of

sustainability awareness and financial capability.

RESEARCH METHOD

A quantitative research design was utilized in this study, with a descriptive-comparative method employed to describe the respondents' characteristics, and independent samples t-tests used to analyze the significant differences between sustainability awareness, financial capability, and willingness to pay for sustainable products among Tarlac State University (TSU) students. The study was conducted at Tarlac State University (TSU), Tarlac City, Philippines.

In order to obtain a representative sample of TSU students, a stratified random sampling technique was used. The population was segmented into ten strata according to their respective colleges so that there could be proportionate representation from various academic fields. With TSU having a total of around 22,000 students, based on the university's 2023 student population posted on its official website (<https://www.tsu.edu.ph>), the minimum required sample size was computed using the Raosoft formula, yielding 378 respondents at a 95% confidence level and a 5% margin of error (computed using the finite population correction). The final sample ultimately included 380 students from TSU's three campuses, slightly above the computed minimum - to accommodate incomplete or invalid responses and to ensure proportional representation across colleges and academic levels.

For the comparative analysis of willingness to pay, respondents were classified into two groups for each independent variable based on their composite mean score on the corresponding five-point Likert scale. A cutoff at the scale midpoint of 2.50 was used: respondents with a mean score of 2.51 and above were classified as the "high" or "negative-response" group, while those with a mean score of 2.50 and below were classified as the "low" or "positive-response" group. This is consistent with standard practice for interpreting five-point Likert data relative to the scale midpoint. The same 2.50/2.51 cutoff was applied to both the sustainability awareness and financial capability items; the resulting group sizes nonetheless differed substantially (368 vs. 12 for awareness; 282 vs. 98 for financial capability) because the underlying score distributions differed. Respondents' awareness scores were heavily concentrated above the midpoint, consistent with the high composite awareness mean reported in Table 1, while financial capability scores were more evenly spread across the scale. This imbalance, particularly in the awareness grouping, is revisited as a limitation in the Discussion section.

Data were collected using both printed and online questionnaires distributed via Google Forms (<https://forms.gle/vsqZFSEcWsa226c2A>). Researchers personally visited TSU campuses to ensure broad distribution and improve response rates, and clear instructions were provided to maintain consistency and clarity in responses. The adapted survey questionnaire served as the primary data collection tool and was based on validated instruments to ensure reliability. Then, 380 respondents completed the informed consent process and were retained for analysis, consistent with the sample size described above. Table A below maps each section of the questionnaire to its primary source scale and summarizes how the items were adapted.

Table A. Mapping of Survey Items to Source Scales

Section	Construct	Primary source	No. of items	Adaptation made
Section 1	Willingness to Pay	Kang et al. (2012)	5	Reworded from a hotel/hospitality willingness-to-pay context to a general sustainable-consumer-products context; language simplified for a student population.
Section 2	Sustainability Awareness	Vermeir & Verbeke	5	Reworded from a sustainable-food-consumption context to general product purchasing; core

		(2006)		awareness and attitude items retained.
Section 3	Financial Capability	Luchs & Kumar (2017)	5	Reworded to foreground affordability, price sensitivity, and student-specific financial constraints (e.g., student discounts).

Luchs and Kumar (2017) and Kang et al. (2012) are cited jointly in the original instrument design as the broader basis for the trade-off and pricing language used across sections; the mapping above reflects the primary construct each source contributed to.

Prior to full deployment, the adapted instrument was reviewed for face and content validity by the study's research adviser and statistician, and minor wording revisions were made based on their feedback. Rather than a separate pilot run, internal consistency reliability (Cronbach's alpha) was computed directly from the full dataset of 380 respondents for each subscale. The Sustainability Awareness subscale (5 items) showed good reliability ($\alpha = .82$, $n = 380$). The Financial Capability subscale (5 items) showed acceptable reliability ($\alpha = .75$, $n = 379$; one respondent left a single item blank and was excluded from this calculation only). The Willingness to Pay subscale (5 items) showed weak internal consistency ($\alpha = .59$, $n = 380$), falling below the conventional .70 threshold. This is attributable to the mixed directionality of the WTP items: two of the five statements (“I prioritize price over sustainability when purchasing products” and “I would only buy sustainable products if they were cheaper than non-sustainable options”) are framed in the opposite direction from the other three; reverse-scoring these two items did not improve—and in fact further reduced—the subscale's alpha, suggesting the weak reliability reflects genuine inconsistency in how respondents interpreted these items rather than a simple coding artifact. This limitation is acknowledged further in the Discussion, and results for the Willingness to Pay construct are therefore reported and interpreted primarily at the item level (Table 3) rather than relying solely on the composite score. The complete item wording for all three sections is provided in Appendix A.

Responses were recorded using a five-point Likert scale (1 – Strongly Disagree to 5 – Strongly Agree) for ease of analysis. The research adhered to ethical guidelines and principles, with full informed consent obtained from participants, who were informed of the study's purpose, the voluntary nature of participation, and their confidentiality rights.

RESULTS AND DISCUSSION

This section presents the findings of the study, followed by a comprehensive analysis and interpretation. The results are organized in a concise and understandable manner using numerical data and tables for easy comprehension. In the discussion, these findings are contextualized and compared with existing literature to provide insights into the research objectives and the implications of the findings.

Respondents' Level of Sustainability Awareness

Table 1 presents the respondents' level of agreement with the statements in the questionnaire related to sustainability awareness, including their corresponding mean scores and verbal interpretations.

Statements	Mean	Description
I am aware of the environmental impact of the products I buy.	3.79	Agree
I actively look for sustainability certifications (e.g., eco-labels) when shopping.	3.52	Neutral
I believe my purchasing decisions contribute to environmental protection.	3.81	Agree
I am familiar with the benefits of using eco-friendly products.	4.09	Agree

The concept of sustainability is important to me when making purchasing decisions.	3.87	Agree
Composite Mean	3.82	Agree

Table 1. Sustainability Awareness of Respondents

Table 1 shows the sustainability awareness of the respondents, captured through statements on environmental concern, recognition of eco-labels, and sustainability in purchasing. The composite mean of 3.82 reflects high awareness, with respondents tending to agree that sustainability matters in their decisions.

The highest mean score of 4.09 was recorded for respondents' awareness of the benefits of using sustainable products, indicating a strong understanding and consciousness of sustainable options. Similarly, a score of 3.81 showed that many believe their shopping habits contribute to environmental protection. However, the lowest score of 3.52 (Neutral) was related to checking for sustainability certifications when shopping, suggesting that while respondents are generally aware of sustainability, they may not actively seek certification labels—possibly due to limited familiarity or lower priority.

These results are consistent with Barbu et al. (2022), who explained that although consumers are driven by environmental awareness, it does not necessarily lead to actions such as seeking eco-certifications on products that are being purchased. The same gap between awareness and action is also evident in the neutral score for the certification-label item, consistent with the conclusions of Darnall et al. (2012).

Level of Financial Capability among Respondents

Table 2 presents the respondents' level of agreement with the statements in the questionnaire related to their financial capability, along with the corresponding mean scores and verbal interpretations.

Table 2. Financial Capability of Respondents

Statements	Mean	Description
My financial capability limits my ability to buy sustainable products.	3.76	Agree
I would buy more sustainable products if they were cheaper.	3.96	Agree
Even if I support sustainability, price is the main factor in my purchasing decisions.	3.84	Agree
I consider eco-friendly products a luxury that I cannot afford regularly.	3.42	Neutral
If given a student discount, I would buy more sustainable products.	4.25	Agree
Composite Mean	3.85	Agree

Table 2 reveals the financial capability of the respondents in relation to their willingness to pay for sustainable products, with a composite mean of 3.85 (Agree), indicating that financial capability significantly influences their purchasing behavior.

The highest mean score of 4.25 (Agree) indicates that students are more likely to buy sustainable products when offered a student discount, emphasizing the importance of affordability. The lowest mean score of 3.42 (Neutral) reflects that students view eco-friendly products as valuable but often see them as a luxury they cannot regularly afford. Additionally, the mean score of 3.84 (Agree) shows that while students support sustainability, price remains their main consideration when making purchases, highlighting the gap between their intentions and actual buying behavior.

This is supported by Palmero and Montemayor (2020), who conducted a study on green purchasing behavior in the Philippine BPO sector and observed that despite environmental and health concerns, financial considerations determine purchase intentions.

Willingness of the Respondents to Pay for Sustainable Products

Table 3 shows the respondents' level of agreement with the statements in the questionnaire related to willingness to pay for sustainable products, along with their corresponding mean scores and verbal descriptions.

Table 3. Respondents' Willingness to Pay for Sustainable Products

Statements	Mean	Description
I am willing to pay more for a product if it is environmentally friendly.	3.78	Agree
I prioritize price over sustainability when purchasing products.	3.16	Neutral
I am willing to switch to sustainable alternatives even if they cost slightly more.	3.63	Agree
If given a choice between a regular and a sustainable product at the same price, I would choose the sustainable one.	4.06	Agree
I would only buy sustainable products if they were cheaper than non-sustainable options.	3.38	Neutral
Composite Mean	3.60	Agree

Table 3 presents respondents' willingness to pay (WTP) for sustainable products as calculated by descriptive statistics, including the mean and composite mean. A composite mean of 3.60 shows that respondents, in general, agree with the statements pertaining to their willingness to pay for sustainable products, indicating an overall willingness among TSU students toward green consumption. The findings show a mixed but overall positive attitude toward willingness to pay for sustainable products.

The highest mean score of 4.06 (Agree) indicates that most students would choose sustainable options when the price is the same as regular products, showing a clear preference for sustainable choices when cost is not a factor. In contrast, the lowest mean score of 3.16 (Neutral) suggests that students are undecided or slightly lean toward choosing affordability over sustainability. This may reflect the financial difficulties of students, since they are not always in a position to favor sustainability if it comes at an additional cost.

The composite mean of 3.60 brings respondents close to the "Agree" category, indicating that respondents generally have a moderate tendency toward paying for sustainable products, as long as affordability and environmental advantages align. This finding is consistent with the literature reviewed, particularly with regard to the impact of financial capability on Generation Z consumers' purchasing behavior.

Although Generation Z is typically seen as environmentally friendly (Haddock-Fraser & Tourelle, 2010), their willingness to pay for sustainable products is usually hindered by financial limitations (Johnstone & Tan, 2015). The results here indicate the same pattern, with students' willingness to pay depending on the price of sustainable products. It should be noted that reliability analysis of this subscale yielded a Cronbach's alpha of .59 (see Research Method), below the conventional .70 threshold; the composite mean above is therefore reported alongside, rather than in place of, the item-level results, which are considered the more dependable basis for interpretation.

Test of Significance

Sustainability Awareness

Table 4 presents the comparison of respondents' willingness to pay for sustainable products when grouped according to their level of sustainability awareness.

Table 4. Respondents' Willingness to Pay for Sustainable Products when Grouped According to Sustainability Awareness

Group	N	Mean	SD	t	df	p	Mean diff.
High Level Awareness	368	3.64	0.543	4.54	11.20	< .001	1.29
Low Level Awareness	12	2.35	0.984				

Table 4 shows the willingness to pay for sustainable products based on respondents' level of sustainability awareness. A Welch's independent samples t-test was used to determine whether awareness significantly affects purchasing behavior. Respondents with a mean score of 2.51 and above were classified as having high awareness, while those with 2.50 and below had low awareness. The results revealed a significant difference: respondents with high awareness (N = 368, M = 3.64) were more willing to pay than those with low awareness (N = 12, M = 2.35), $t(11.20) = 4.54$, $p < .001$, mean difference = 1.29, leading to the rejection of the null hypothesis.

This indicates that sustainability awareness has a significant influence on willingness to pay. These results show that a high level of awareness has a positive impact on consumer behavior, especially in terms of readiness to invest in environmentally friendly products. This supports the study of Garcia and Campos (2022), who noted that environmental awareness and concern significantly predicted purchasing intention toward eco-friendly packaging in the Philippines. Given the large disparity in group size (368 versus 12), this result should nonetheless be interpreted with some caution, as discussed further below.

Financial Capability

Table 5 presents the significant difference in respondents' willingness to pay for sustainable products based on their financial capability. It shows whether students with different levels of financial concern differ in their willingness to support sustainable consumption.

Table 5. Respondents' Willingness to Pay for Sustainable Products when Grouped According to Financial Capability

Group	N	Mean	SD	t	df	p	Mean diff.
Positive Financial Response	98	3.26	0.682	6.17	139.00	< .001	-0.47
Negative Financial Response	282	3.72	0.525				

The results in Table 5 show a statistically significant difference in the willingness of respondents to pay for sustainable products based on their financial capability. Respondents were grouped by their mean scores on cost-related statements: those with a Positive Financial Response (mean score 2.50 or below) and those with a Negative Financial Response (mean score 2.51 or above). In the adapted questionnaire, agreement with these statements indicates that price strongly affects the respondent's decision, so higher scores reflect greater price sensitivity or financial concern.

Surprisingly, those in the Negative Financial Response group—who see price as a barrier—had a higher mean willingness to pay ($N = 282$, $M = 3.72$) than those in the Positive Financial Response group ($N = 98$, $M = 3.26$), with a mean difference of -0.47 . An independent samples t -test confirmed this difference as statistically significant, $t(139.00) = 6.17$, $p < .001$. This means that financial capability perception affects willingness to pay, but not in the expected direction.

Explaining the Counterintuitive Financial Capability Finding

Contrary to the common assumption that respondents with fewer financial concerns would be more willing to pay for sustainable products, the results show the opposite pattern: students who reported greater financial concern (the Negative Financial Response group) reported a higher mean willingness to pay than those who reported fewer financial concerns. This pattern is not explained by a single mechanism, and at least four competing, non-mutually-exclusive explanations are worth considering.

One explanation is social desirability bias. Willingness-to-pay items on a self-report survey capture stated intention rather than observed purchasing behavior, and sustainability is a socially favorable topic; respondents who feel financially constrained may be more motivated to present themselves as values-driven consumers, inflating their stated WTP relative to what they would actually spend—a pattern consistent with the broader attitude–behavior gap documented by Johnstone and Tan (2015) and by Barbu et al. (2022), discussed earlier. A second, related explanation is a values-based override: for some respondents, strong personal environmental commitment may outweigh price sensitivity even under financial strain, consistent with attitude–behavior frameworks in which personal environmental values act as a relatively stable predictor of intention independent of situational constraints such as income. This reading aligns with Costales (2023), who found that Filipino consumers continued to choose sustainable products despite economic hardship, though it runs counter to Rusyani et al. (2021), who found that financial difficulty generally suppresses green purchasing—a contradiction that itself suggests the relationship between financial capability and WTP is more context-dependent than either study alone implies.

A third possibility concerns the measurement itself. The Financial Capability items in Section 3 of the instrument (e.g., "price is the main factor in my purchasing decisions," "I consider eco-friendly products a luxury that I cannot afford regularly") may be capturing price sensitivity and budgeting awareness rather than actual disposable income or purchasing power. Students who are more price-conscious may also be more deliberate and intentional shoppers overall—a form of budgeting discipline that correlates with, rather than contradicts, a stated willingness to pay for a product they view as worthwhile. Under this reading, the "Negative Financial Response" label may be capturing engaged, cost-aware consumers rather than financially unable ones, which would make the counterintuitive result less surprising. A fourth consideration is sample imbalance: the two comparison groups in the financial capability analysis differed substantially in size ($N = 282$ versus $N = 98$), and the awareness comparison discussed above was even more imbalanced ($N = 368$ versus $N = 12$); such unequal group sizes can affect the stability and generalizability of mean comparisons, particularly for the smaller group, and should temper how strongly the direction of these findings is interpreted.

Because the present design is purely quantitative, it cannot adjudicate between these explanations. This is treated here as a limitation of the current study rather than a settled conclusion: distinguishing social desirability from genuine values-based override, or clarifying what the financial capability items are actually measuring, would require qualitative follow-up—for instance, focus group discussions or interviews that probe how financially concerned students reason about sustainable purchases. This is proposed as a direction for future research in the Recommendations section.

CONCLUSION

In conclusion, the findings show that both sustainability awareness and financial capability significantly influence students' willingness to pay (WTP) for sustainable products. TSU students generally show moderate to high WTP, especially when prices are equal or discounts are available. High sustainability

awareness is clearly linked to greater WTP, while students with more financial concern also showed higher WTP than those with less concern—a counterintuitive pattern that may reflect social desirability bias, a values-based override of price sensitivity, measurement of budgeting discipline rather than affordability, or imbalance between comparison groups, rather than a straightforward reversal of the expected relationship. Given the purely quantitative design of this study, this pattern is best treated as a finding that warrants qualitative follow-up rather than a settled explanation.

RECOMMENDATIONS

Based on this study's findings that sustainability awareness and financial capability significantly influence students' willingness to pay for sustainable products—and taking into account the purely quantitative design of this study as a limitation on explaining the motivations behind these patterns—several practical recommendations may be considered:

Tarlac State University's College of Teacher Education and College of Business and Accountancy may incorporate sustainability-focused modules, case studies, and project-based learning into their curriculum. Sustainability topics may also be integrated into general education courses such as NSTP, Science, and Social Science, allowing students to gain deeper awareness and appreciation of sustainability without disrupting existing lesson plans. This may enhance their willingness to support sustainable practices.

The TSU Office of Student Affairs and Services (OSAS) and the Business Center, in collaboration with local eco-friendly product suppliers, may implement a "Green Discount Card" initiative. This program may allow students to avail of discounts on sustainable items such as reusable utensils, tumblers, organic snacks, and school supplies, making green products more affordable and accessible.

In partnership with environmental NGOs or the Department of Environment and Natural Resources (DENR) Region III, TSU may also lead awareness campaigns, product fairs, and information drives that promote sustainability certifications and eco-labels. While students show a high level of sustainability awareness, the study reveals low recognition of and trust in eco-labels; educating students on how to identify and trust certified sustainable products may bridge the gap between awareness and action.

Collaboration between TSU, local businesses, and government agencies may further encourage green consumerism. Incentive schemes, such as rewards or discounts for students who use sustainable products, may be introduced. Local businesses may be encouraged to clearly label eco-friendly products and offer special student pricing. Public-private partnerships may also support environmental initiatives in the community that reinforce sustainable behaviors beyond campus.

For future researchers, it is recommended that the quantitative design used in this study be complemented with qualitative methods such as focus group discussions and in-depth interviews, particularly to probe the counterintuitive financial capability finding discussed above and to distinguish genuine values-based purchasing from socially desirable responding. The scope of this study may also be expanded beyond TSU to other state universities in Central Luzon, private universities, and student populations in Metro Manila, to determine whether these patterns generalize across different socioeconomic and institutional contexts. Future studies should also integrate additional variables not captured in the present instrument, including peer influence, social norms, environmental identity, trust in eco-labels, and perceived consumer effectiveness, to build a more comprehensive model of willingness to pay for sustainable products among young consumers. Tracking how willingness to pay changes over time as students progress through their academic and financial life stages may also offer valuable longitudinal insight.

By adopting these grounded and actionable recommendations, TSU and its stakeholders may better promote sustainable consumption habits and meet students' needs while encouraging long-term environmental responsibility.

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APPENDIXES

Appendix A: Survey Questionnaire

This appendix presents the adapted survey questionnaire utilized in the study to gather data from participants. The questionnaire features a set of structured questions aimed at assessing TSU students' awareness of sustainability, their financial capability, and their willingness to pay for sustainable products.

Survey Questionnaire on Willingness to Pay for Sustainable Products (Instructions: Please answer the following questions honestly. Your responses will be used for academic research and will remain confidential.)

College: ☐ CBA ☐ CASS ☐ COED ☐ COS ☐ CCS ☐ CPAG ☐ COE ☐ CAFA ☐ CCJE ☐ CIT

Section 1: Willingness to Pay for Sustainable Products

Please indicate how willing you are to pay for sustainable products. Use the scale: 1 – Strongly Disagree, 2 – Disagree, 3 – Neutral, 4 – Agree, 5 – Strongly Agree.

	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
I am willing to pay more for a product if it is environmentally friendly.					
I prioritize price over sustainability when purchasing products.					
I am willing to switch to sustainable alternatives even if they cost slightly more.					
If given a choice between a regular and a sustainable product at the same price, I would choose the sustainable one.					
I would only buy sustainable products if they were cheaper than non-sustainable options.					

Section 2: Sustainability Awareness

Please indicate your level of agreement with the following statements. Use the scale: 1 – Strongly Disagree, 2 – Disagree, 3 – Neutral, 4 – Agree, 5 – Strongly Agree.

	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
I am aware of the environmental impact of the products I buy.					
I actively look for sustainability certifications (e.g., eco-labels) when shopping.					
I believe my purchasing decisions contribute to environmental protection.					
I am familiar with the benefits of using eco-friendly products.					
The concept of sustainability is important to me when making purchasing decisions.					

Section 3: Financial Capability

Please indicate your level of agreement with the following statements. Use the scale: 1 – Strongly Disagree, 2 – Disagree, 3 – Neutral, 4 – Agree, 5 – Strongly Agree.

	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
My financial capability limits my ability to buy sustainable products.					
I would buy more sustainable products if they were cheaper.					
Even if I support sustainability, price is the main factor in my purchasing decisions.					
I consider eco-friendly products a luxury that I cannot afford regularly.					
If given a student discount, I would buy more sustainable products.					

Appendix B: Ethical Approvals and Consent Forms

This appendix contains the ethical approval documentation and informed consent forms acquired for the study, which was conducted using Google Forms and printed questionnaires to ensure compliance with ethical standards. The consent forms provided to participants outline the study's purpose, confidentiality protocols, and the voluntary nature of their participation.

Email (Optional)
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Research Participant Consent Form

Thank you for your interest in participating in this study. Before proceeding, please read the following statement carefully:

This research study, entitled "QUANTIFYING TSU STUDENTS' WILLINGNESS TO PAY FOR SUSTAINABLE PRODUCTS: THE ROLE OF AWARENESS AND FINANCES," aims to assess the factors influencing students' purchasing decisions regarding sustainable products. Your participation in this survey is **completely voluntary**, and you may choose not to answer any question that makes you uncomfortable.

In accordance with **Republic Act No. 10173, also known as the Data Privacy Act of 2012**, all information collected will be kept **strictly confidential** and used **solely for academic research purposes**. No personally identifiable data will be shared, and responses will only be analyzed in aggregate.

By selecting "**I Agree**," you confirm that:

- You have read and understood the purpose of this research.
- You voluntarily consent to participate.
- You understand that your responses will remain confidential and anonymous.

If you do not wish to proceed, you may select "**I Do Not Agree**" and exit the form at any time.

☐ I Agree.
☐ I Do Not Agree.

Susunod
I-clear ang form