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The Effect of Digital Finance Usage and Green Awareness on Responsible Consumerism among Students of the Economic Education Study Program at Universitas PGRI Jombang

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Abstract

The increasing use of digital financial services and the growing importance of environmental awareness have become central factors in shaping responsible consumption behavior among university students. This study aims to analyze the effect of digital finance usage and green awareness on responsible consumerism among students of the Economic Education Study Program at Universitas PGRI Jombang. A quantitative approach with an explanatory research design was employed. The population comprised 107 students from the 2022–2025 cohorts, from which 85 respondents were selected using proportional random sampling. Data were collected through questionnaires and analyzed using multiple linear regression with SPSS version 27. The findings indicate that digital finance usage has a positive and significant effect on responsible consumerism, with a regression coefficient of 0.383 and a significance value of 0.000. Green awareness also has a positive and significant effect, with a regression coefficient of 0.636 and a significance value of 0.000. Simultaneously, digital finance usage and green awareness significantly influence responsible consumerism, as reflected in an Adjusted R Square value of 0.837. The study concludes that effective use of digital financial services and strong environmental awareness encourage more responsible and sustainable consumption behavior among students. These findings contribute to the literature on financial behavior and sustainable consumption by highlighting the combined role of digital finance and green awareness in promoting responsible consumerism, while also implying the need to strengthen digital financial literacy and environmental education in higher education institutions.

Keywords: Digital Finance; Green Awareness; Responsible Consumerism; University Students; Sustainable Consumption

INTRODUCTION

The rapid advancement of digital technology over the last decade has significantly transformed various aspects of human life, including the way individuals conduct economic and consumption activities. Digital transformation has not only improved efficiency in communication and transactions but has also reshaped consumer behavior patterns in modern society (Pertiwi et al., 2024). The emergence of digital financial services such as mobile banking, e-wallets, QRIS, and online payment platforms has created a financial ecosystem that is increasingly practical, accessible, and integrated into everyday life. In Indonesia, this phenomenon has accelerated alongside the growth of internet penetration and smartphone usage, encouraging society to shift from conventional transactions toward digitally based financial systems (Bank Indonesia, 2020). Within this context, university students represent one of the most adaptive social groups because they belong to the digital-native generation that interacts intensively with technological innovation (Anisa et al., 2025).

Despite its advantages, the expansion of digital finance has also generated new challenges regarding consumer behavior. The convenience of online transactions, cashback programs, discounts, and flexible payment systems often stimulate impulsive buying behavior and excessive spending that are not necessarily based on rational needs (Saputro et al., 2024). University students are particularly vulnerable to such tendencies due to their high exposure to social media, online advertising, and digital lifestyle trends. This condition indicates that financial digitalization does not automatically produce healthy financial behavior; instead, it may strengthen consumptive culture when not accompanied by adequate financial literacy and self-control (Dhiptya Ratri Anggraheni, 2025).

From a global development perspective, changes in consumption behavior are closely associated with the Sustainable Development Goals (SDGs), particularly Goal 12 concerning responsible consumption and production. The SDGs emphasize the importance of establishing sustainable consumption patterns to minimize the negative environmental and social consequences of economic activities (Dewi, 2025). Therefore, digital financial services should not merely function as transaction tools but also as instruments that encourage responsible, rational, and sustainable consumption behavior. In this regard, university students hold a strategic position as future agents of social change who are expected to adopt more responsible consumption practices in their daily lives (Soma Ramadhan et al., 2025). Responsible consumerism refers to a consumption behavior that considers ethical, social, and environmental aspects in purchasing decisions (Laya, 2024). Responsible consumers are not solely concerned with personal benefits but also with the broader consequences of their consumption activities on society and the environment. This concept has become increasingly relevant amid global environmental crises such as climate change, plastic pollution, natural resource exploitation, and increasing carbon emissions caused by modern consumption patterns (Azizah & Hakim, 2025). Responsible consumption encourages individuals to become more selective in choosing products, reduce excessive consumption, and support environmentally friendly and sustainable products (Oetomo & Santoso, 2025).

Within higher education institutions, responsible consumerism constitutes an important component of student character development. Students are not only active consumers but also intellectual groups with greater critical thinking abilities and social awareness compared to other age groups (Gabriella & Sugiarto, 2021). Nevertheless, many students still struggle to control their consumption behavior due to the influence of digital lifestyles, online promotions, and the spread of hedonistic culture through social media platforms (Aliyah et al., 2025). This situation demonstrates a discrepancy between students' understanding of sustainable consumption and the actual implementation of such values in their everyday behavior.

Theoretically, digital finance has the potential to support more structured and responsible financial management. Many digital financial applications provide budgeting features, spending trackers, payment reminders, and real-time financial monitoring systems that can help users manage their expenses more effectively (Sugiarto, 2025). The Technology Acceptance Model explains that perceived usefulness and perceived ease of use are key determinants influencing technology adoption (Davis, 1989). Accordingly, students who utilize digital financial services optimally should possess better financial management skills and stronger control over impulsive spending behavior. However, previous studies indicate that most students merely use digital financial applications as payment tools rather than instruments for financial planning and consumption control (Muslih et al., 2025). In addition to digital finance usage, green awareness also plays an important role in shaping responsible consumer behavior. Green awareness refers to an individual's level of understanding, concern, and commitment toward environmental sustainability and ecological preservation (Utami, 2020). Individuals with high environmental awareness tend to consider the ecological impacts of their purchasing decisions, such as choosing eco-friendly products, reducing single-use plastic consumption, and supporting sustainable consumption practices (Illahi & Sari, 2024). Among university students, environmental awareness becomes increasingly important because younger generations have broader access to information regarding global environmental issues and possess significant potential to promote greener lifestyles (Ramadhana & Prasetiyo, 2025).

The Theory of Planned Behavior explains that individual behavior is influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 2019). In this study, students with stronger environmental awareness are expected to demonstrate a greater intention to engage in responsible consumption behavior. Nevertheless, previous studies have shown that environmental awareness does not always translate into consistent environmentally responsible actions (Puspa Novita Sari, 2023). Many students understand the importance of environmental protection yet continue engaging in excessive consumption due to factors such as affordability, convenience, and modern lifestyle influences (Ansu-Mensah, 2021). This phenomenon reflects the existence of an attitude–behavior gap in sustainable consumption practices.

Preliminary observations conducted by the researcher revealed that students' knowledge regarding digital finance reached 67.89%, while their level of environmental awareness reached 73%. These findings indicate that students of the Economic Education Study Program at Universitas PGRI Jombang possess relatively good knowledge regarding financial technology and environmental issues (Maryam et al., 2024). However, such understanding has not been fully internalized into their daily consumption practices. Many students still engage in impulsive purchasing, excessive paylater usage, and unsustainable consumption decisions (Soma Ramadhan et al., 2025). These findings suggest that knowledge and awareness alone are insufficient to establish responsible consumer behavior.

Previous studies on digital finance have predominantly focused on financial inclusion, fintech adoption, and transaction convenience (Judijanto et al., 2024). Meanwhile, studies concerning green awareness have mainly examined green purchase intention and environmentally friendly buying behavior (Advincula & Cayabat, 2025). Research integrating digital finance usage and green awareness simultaneously in explaining responsible consumerism, particularly among university students, remains limited. Furthermore, most prior studies positioned students merely as technology users rather than as social actors responsible for promoting sustainable and ethical consumption behavior (Afkarina et al., 2024). The research gap of this study lies in the limited number of studies integrating digital finance usage and green awareness as interconnected determinants of responsible consumerism among university students in the digital economy era. Previous studies have generally examined these variables separately and have not comprehensively explored their combined influence on sustainable consumption behavior. Moreover, limited attention has been given to Economic Education students, despite their strategic role in disseminating economic literacy and promoting responsible financial behavior within society (Yuliati, 2025).

The novelty of this study lies in its integration of digital finance and environmental awareness perspectives to explain responsible consumerism among university students. This study does not merely conceptualize digital finance as a transaction tool but also as an educational instrument capable of fostering financial discipline and consumption control. Furthermore, green awareness is positioned as an internal value orientation influencing students' sustainable consumption decisions. This integrated perspective offers a broader understanding that responsible consumerism is shaped not only by financial capability but also by ecological consciousness and social responsibility. Theoretically, this research adopts the Technology Acceptance Model to explain students' acceptance and utilization of digital financial services (Davis, 1989). In addition, the Theory of Planned Behavior is employed to explain how environmental attitudes and awareness influence students' intentions and consumption behavior (Ajzen, 2019). Sustainable Consumption Theory further supports the argument that responsible consumption behavior is an essential component of environmental sustainability and social balance (Rusnendar, 2021). These theoretical perspectives are considered highly relevant in explaining the relationship between digital finance usage, green awareness, and responsible consumerism among university students.

This study focuses on students of the Economic Education Study Program at Universitas PGRI Jombang from the 2022–2025 cohorts. Specifically, the research aims to analyze the influence of digital finance usage on responsible consumerism, examine the effect of green awareness on responsible consumerism, and investigate the simultaneous influence of both variables on students' responsible consumption behavior. This study is expected to provide empirical insights into how university students utilize financial technology and environmental awareness to establish more rational, ethical, and sustainable consumption practices amid the increasingly complex digital economy.

METHODS

This study employed a quantitative approach with an explanatory research design to examine the influence of digital finance usage and environmental awareness (*green awareness*) on responsible consumerism behavior among students of the Economic Education Study Program at Universitas PGRI Jombang. The quantitative approach was selected because the study utilized numerical data collected through questionnaires and analyzed statistically to examine relationships among variables. The research was conducted in 2025 during the stages of proposal preparation, data collection, data analysis, and report writing. The independent variables consisted of digital finance usage (X1) and environmental awareness (*green awareness*) (X2), while the dependent variable was responsible consumerism behavior (Y). The digital finance variable was measured through indicators of financial knowledge, financial behavior, and financial attitude. Environmental awareness was measured using indicators of environmental knowledge, positive environmental attitudes, and environmentally friendly purchasing actions. Meanwhile, responsible consumerism behavior was assessed through indicators of consumer responsibility awareness, quality awareness, and budget-price awareness. All indicators were developed based on relevant theoretical frameworks and aligned with the research objectives.

The population consisted of all students from the Economic Education Study Program at Universitas PGRI Jombang from the 2022–2025 cohorts, totaling 107 students. The sample size was determined using the Slovin formula with a 5% error tolerance, resulting in 85 respondents. The sampling technique applied was *Proportional Random Sampling* to ensure proportional representation of each cohort within the sample. Data were collected through observation, questionnaires, and documentation. Observation was conducted to obtain preliminary insights regarding digital finance usage, environmental awareness, and students' consumption behavior. The primary research instrument was a closed-ended questionnaire using a five-point Likert scale distributed online through Google Forms. Documentation techniques were used to obtain secondary data such as the study program profile, student population data, and other supporting documents.

The research instrument consisted of 27 statement items developed from the indicators of each variable. Instrument validity was tested using the Pearson Product Moment correlation, while reliability was measured using Cronbach's Alpha. The results indicated that all items had *r-count* values greater than the *r-table* value (0.423) and significance values below 0.05, indicating that all items were valid. Furthermore, Cronbach's Alpha values for digital finance, environmental awareness, and responsible consumerism variables were 0.939, 0.917, and 0.931 respectively, demonstrating that the instruments were highly reliable. Data analysis was conducted using SPSS version 27 through descriptive statistical analysis, classical assumption testing, multiple linear regression, and hypothesis testing. Descriptive statistics were used to describe the characteristics of the research data. Classical assumption tests included normality, multicollinearity, heteroscedasticity, and autocorrelation tests to ensure the regression model met statistical requirements. Multiple linear regression analysis was then employed to determine the influence of the independent variables on the dependent variable. Hypothesis testing was performed using the t-test for partial effects, the F-test for simultaneous effects, and the coefficient of determination (R^2) to measure the contribution of independent variables to the dependent variable.

RESULTS

1. Descriptive Analysis of Research Variables

Table 1. Descriptive Statistics

	N	Minimum	Maximum	Mean	Standard Deviation
Digital Finance	85	18.00	45.00	36,3059	5.59128
Green Awareness	85	21.00	45.00	36.3294	5.30586

Table 1. Descriptive Statistics					
	N	**Minimum**	**Maximum**	**Mean**	**Standard Deviation**
Responsible Consumerism	85	18.00	45.00	36.2588	5.63398
Valid N (listwise)	85				

source: Compiled by the researcher (2026)

Table 1. Descriptive Statistics shows that all variables were measured using data from 85 respondents. Digital finance, green awareness, and responsible consumerism variables have relatively similar mean values, namely 36.3059, 36.3294, and 36.2588, respectively. In addition, the relatively low standard deviation values indicate that the data are fairly homogeneous and evenly distributed among respondents.

2. Classical Assumption Test

a. Normality Test

Table 2. Normality Test Result

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		85
Normal Parameters [a, b]	Mean	.0000000
	Standard Deviation	2.24712108
Most Extreme Differences	Absolute	.085
	Positive	.063
	Negative	-.085
Kolmogorov-Smirnov Z		.085
Asymp. Sig. (2-tailed)		.189 [d]
a. Test distribution is Normal.		
b. Calculated from data. c. Lilliefors Significance Correction. d. This is a lower bound of the true significance.		

source: Compiled by the researcher (2026)

Table 2. Normality Test Result shows that the Asymp. Sig. (2-tailed) value is 0.189, which is greater than 0.05. This indicates that the residual data are normally distributed, meaning the regression model has fulfilled the normality assumption and can proceed to further analysis.

b. Multicollinearity Test

Table 3. Multicollinearity Test Result

Coefficients [a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Digital Finance	.451	2,217
	Green Awareness	.451	2,217

source: Compiled by the researcher (2026)

Table 3. Multicollinearity Test Result shows that the digital finance and green awareness variables each have a Tolerance value of 0.451 and a VIF value of 2.217. Since the Tolerance values are greater than 0.10 and the VIF values are below 10, it can be concluded that the regression model is free from multicollinearity problems and suitable for further analysis.

c. Heteroscedasticity Test

Table 4. Heteroscedasticity Test Result

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,654	1,234		2,150	.035
	Digital Finance	-.005	.045	-.017	-.103	.919
	Green Awareness	-.024	.048	-.082	-.499	.619
a. Dependent Variable: Abs_Ress						

source: Compiled by the researcher (2026)

Table 4. Heteroscedasticity Test Result shows that the significance values for digital fnance and green awareness are 0.919 and 0.619, respectively. Since both values are greater than 0.05, it can be concluded that the regression model does not exhibit heteroscedasticity and meets the homoscedasticity assumption for further analysis.

d. Autocorrelation Test

Table 5. Autocorrelation Test Result

Model Summary [b]					
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate	Durbin-Watson
1	.917 [a]	.841	.837	2.27436	1,848
a. Predictors: (Constant), Green Awareness, Digital Finance					
b. Dependent Variable: Responsible Consumerism					

source: Compiled by the researcher (2026)

Table 5. Autocorrelation Test Result shows that the Durbin-Watson value is 1.848. Since this value is greater than dU (1.6957) and smaller than (4 – dU) (2.3043), it can be concluded that the regression model is free from autocorrelation problems and suitable for further analysis.

3. Multiple Linear Regression Analysis

Table 6. Multiple Linear Regression Analysis Result

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.759	1,795		-.423	.674
	Digital Finance	.383	.066	.380	5,792	.000
	Green Awareness	.636	.070	.599	9,138	.000
a. Dependent Variable: Responsible Consumerism						

source: Compiled by the researcher (2026)

Table 6. Multiple Linear Regression Result shows the regression equation: $Y = 0.759 + 0.383X_1 + 0.636X_2 + \varepsilon$. The constant value of 0.759 indicates the baseline value of responsible consumerism when the independent variables remain constant. The digital finance variable has a positive regression coefficient of 0.383, indicating that increased digital finance usage tends to improve responsible consumerism. Meanwhile, green awareness has a regression coefficient of 0.636, showing a stronger positive influence on responsible consumerism compared to digital finance.

4. Hypothesis Testing

1) t-Test

Table 7. t-Test Result

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.759	1,795		-.423	.674
	Digital Finance	.383	.066	.380	5,792	.000
	Green Awareness	.636	.070	.599	9,139	.000
a. Dependent Variable: Responsible Consumerism						

source: Compiled by the researcher (2026)

Table 7. t-Test Result shows that digital finance (X_1) has a t-value of 5.792 with a significance value of 0.000, while green awareness (X_2) has a t-value of 9.138 with a

significance value of 0.000. Since both significance values are below 0.05 and the t-values are greater than the t-table value (1.989), it can be concluded that digital finance and green awareness have a significant partial effect on responsible consumerism among students.

2) F Test

Table 8. F Test Result

ANOVA [a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2242.143	2	1121,072	216,728	.000 [b]
	Residual	424,162	82	5,173		
	Total	2666.306	84			
a. Dependent Variable: Responsible Consumerism						
b. Predictors: (Constant), Green Awareness, Digital Finance						

source: Compiled by the researcher (2026)

Table 8. F-Test Result shows that the calculated F value is 216.728 with a significance value of 0.000. Since the significance value is less than 0.05 and the F-count is greater than the F-table value (3.10), it can be concluded that digital finance and green awareness simultaneously have a significant effect on responsible consumerism.

3) Coefficient of Determination (R^2) Test

Table 9. Coefficient of Determination Result

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.917 [a]	.841	.837	2.27436
a. Predictors: (Constant), Green Awareness, Digital Finance				

source: Compiled by the researcher (2026)

Table 9. Coefficient of Determination Result shows that the R Square value is 0.841, indicating that digital finance and green awareness explain 84.1% of the variation in responsible consumerism, while the remaining 15.9% is influenced by other factors outside the model. In addition, the Adjusted R Square value of 0.837 indicates that the regression model has a strong explanatory ability.

DISCUSSION

The findings of this study indicate that digital finance and environmental awareness significantly influence responsible consumerism among students of the Economic Education Study Program at Universitas PGRI Jombang. These findings demonstrate that students' consumption behavior in the digital era is not solely shaped by economic factors and transaction convenience, but also by value orientation, social responsibility, and environmental concern. Overall, the study reveals that students possess relatively high levels of understanding, attitudes, and behavior regarding digital financial services and environmental issues, although the implementation of responsible consumer behavior still encounters several practical challenges.

The descriptive analysis showed that digital finance was categorized at a high level, with a mean score of 36.3059. This finding indicates that students have adapted well to the rapid expansion of financial technology through the use of mobile banking, e-wallets, and QRIS in their daily activities. Nevertheless, the financial behavior indicator obtained the lowest score compared to financial knowledge and financial attitude indicators. This suggests that although students understand and positively perceive digital finance, they have not fully optimized its implementation in managing everyday financial behavior.

This finding implies that the adoption of financial technology does not automatically lead to responsible financial behavior. In practice, many students still utilize digital finance merely as a transaction tool rather than as an instrument for financial control and planning. Cashback promotions, discounts, and instant payment systems may encourage impulsive consumption when not balanced by adequate financial literacy and self-control. Consequently, digital finance possesses a dualistic nature, functioning simultaneously as a financial management tool and as a potential driver of excessive consumption.

The regression analysis revealed that digital finance positively and significantly affects responsible consumerism, with a regression coefficient of 0.383 and a significance value of 0.000. This finding indicates that students who effectively utilize digital financial services tend to exhibit better consumption management, stronger spending control, and greater consideration regarding product quality and budgeting. In this context, digital finance serves not only as a payment instrument but also as a mechanism for monitoring and evaluating personal expenditures. These findings support the Technology Acceptance Model proposed by Fred D. Davis, which explains that perceived usefulness and perceived ease of use strongly influence technology adoption. Students perceive digital financial services as practical, efficient, and beneficial for managing transactions and financial activities. In addition, the Diffusion of Innovation Theory introduced by Everett Rogers explains how technological innovation influences behavioral transformation when it is considered compatible with users' needs.

The findings are consistent with previous studies conducted by Rosa et al. (2024), which demonstrated that digital payment usage affects students' consumption behavior through increased transaction efficiency and financial management. Similarly, Munthe et al. (2026) found that e-wallet applications assist users in budgeting and expenditure monitoring. Saputra (2025) also emphasized that transaction monitoring features in financial applications improve expenditure control and consumption planning. These similarities reinforce the argument that digital finance can contribute positively to responsible consumption behavior when utilized appropriately. However, this study also differs from the findings of Afkarina et al. (2024), who argued that digital finance tends to increase consumptive behavior due to transaction convenience and promotional features. This discrepancy suggests that the impact of digital finance largely depends on users' financial literacy and self-regulation abilities. Students with stronger financial management skills are more capable of utilizing digital technology for budgeting purposes, whereas those with weaker self-control are more vulnerable to impulsive spending behavior. Furthermore, environmental awareness was found to positively and significantly influence responsible consumerism, with a regression coefficient of 0.636 and a significance value of 0.000. This coefficient represents the strongest influence among all variables examined in the study, indicating that environmental awareness constitutes the dominant determinant of responsible consumption behavior among students. Students with stronger environmental awareness tend to consider the social and ecological impacts of their purchasing decisions more carefully.

The descriptive analysis revealed that the positive environmental attitude indicator obtained the highest mean score, while the indicator related to purchasing environmentally friendly products received the lowest score. This finding indicates the existence of an attitude–behavior gap, where students possess high environmental concern but have not consistently translated such awareness into actual purchasing behavior. Economic limitations, product accessibility, and practical considerations remain major barriers to implementing environmentally responsible consumption.

This phenomenon can be explained through the Theory of Planned Behavior proposed by Icek Ajzen, which argues that behavior is shaped by attitudes, subjective norms, and perceived behavioral control. In this study, students already demonstrate positive attitudes toward environmental sustainability; however, external constraints such as financial limitations and product accessibility influence their actual behavior. Sustainable Consumption Theory also explains that responsible consumerism emerges through the integration of sustainability values into consumption activities. Therefore, environmental awareness functions as an internal determinant that shapes students' consumption orientation. The findings support previous studies conducted by Azizah and Hakim (2025), who concluded that environmental awareness significantly affects responsible consumption behavior among young consumers. Similarly, Illahi and Sari (2024) found that individuals with higher green awareness demonstrate stronger intentions to purchase environmentally friendly products. Wardhana (2021) also emphasized that environmental awareness contributes significantly to sustainable consumption behavior among university students.

Nevertheless, this study also confirms the existence of an attitude–behavior gap, as identified by Gabriella and Sugiarto (2021). High environmental awareness does not necessarily guarantee consistent environmentally responsible behavior. Pilch and Laurisz (2026) further argued that the relatively high price of eco-friendly products and limited accessibility often hinder the implementation of sustainable consumption practices. These barriers are also evident among students in this study, who still prioritize affordability and convenience over environmental considerations in their purchasing decisions. Simultaneously, digital finance and environmental awareness were found to significantly influence responsible consumerism, with an R Square value of 0.841. This indicates that 84.1% of the variance in responsible consumer behavior can be explained by the combined influence of digital finance and environmental awareness. Such a high explanatory value demonstrates that responsible consumerism among students is strongly shaped by the interaction between technological capability and environmental consciousness.

These findings suggest that responsible consumerism is formed through the interaction of external and internal factors. Digital finance functions as an external mechanism facilitating expenditure management and transaction efficiency, whereas environmental awareness acts as an internal value orientation influencing consumption decisions. Students who are capable of managing digital financial services while simultaneously possessing strong environmental awareness tend to become more selective, rational, and sustainability-oriented consumers. The findings align with the study conducted by Ar et al. (2025), which demonstrated that digital payment systems within the green economy framework contribute positively to sustainable consumption behavior. Chen and Xu (2025) also concluded that digital economic platforms combined with environmental awareness significantly influence green payment behavior. Furthermore, Tarigan et al. (2025) emphasized that digital transformation and green finance contribute significantly to economic sustainability and responsible consumption practices.

From a theoretical perspective, this study strengthens the integration of the Technology Acceptance Model, the Theory of Planned Behavior, and Sustainable Consumption Theory in explaining students' responsible consumption behavior in the digital economy era. The findings demonstrate that financial technology adoption and environmental awareness are interconnected dimensions influencing sustainable consumption behavior. Additionally, this study expands the responsible consumerism literature by positioning university students as strategic social actors in promoting sustainable consumption practices.

Practically, the findings provide important implications for higher education institutions, particularly the Economic Education Study Program at Universitas PGRI Jombang. Universities should strengthen the integration of digital financial literacy and environmental education within academic activities. Students should not only understand how to use digital financial services technically but also develop the ability to manage finances wisely and engage in sustainable consumption behavior. Green campus programs, financial literacy campaigns, and environmentally friendly consumption initiatives may help cultivate a more responsible consumption culture among students. Methodologically, this study demonstrates that quantitative approaches using multiple linear regression are effective in explaining the relationships among variables systematically and empirically. The Adjusted R Square value of 0.837 indicates that the research model possesses strong explanatory power. Nevertheless, future studies may adopt mixed-methods or qualitative approaches to explore more deeply the psychological, social, and cultural factors influencing responsible consumerism among young consumers in the digital era.

Despite the significant findings, this study has several limitations. First, the research was limited to students of the Economic Education Study Program at Universitas PGRI Jombang, which restricts the generalizability of the findings. Second, the study relied on questionnaire-based instruments, making the responses highly dependent on participants' subjective perceptions and potential social desirability bias. Third, the study only examined two independent variables, whereas responsible consumerism may also be influenced by financial literacy, lifestyle, self-control, family economic conditions, and social media exposure. Therefore, future studies are encouraged to expand the research scope, variables, and methodological approaches to achieve a more comprehensive understanding of responsible consumerism among younger generations.

CONCLUSION

Based on the findings of this study, it can be concluded that digital finance and environmental awareness (*green awareness*) have a positive and significant influence on responsible consumerism among students of the Economic Education Study Program at Universitas PGRI Jombang. The findings indicate that the more effectively students utilize digital financial services such as e-wallets, mobile banking, and QRIS, the better their ability to manage expenditures, control consumption behavior, and make more rational and well-planned consumption decisions. In addition, a higher level of environmental awareness encourages students to consider the social and environmental impacts of their consumption activities, leading to more responsible and sustainability-oriented consumption behavior. This study successfully addresses the proposed research objectives by confirming both the partial and simultaneous effects of digital finance and environmental awareness on responsible consumerism. Simultaneously, both independent variables contribute substantially to explaining variations in students' responsible consumption behavior. These findings demonstrate that responsible consumerism is shaped not only by individuals' ability to utilize financial technology effectively, but also by their environmental consciousness and concern for sustainability issues.

Theoretically, this study contributes to the development of consumer behavior research by integrating digital financial technology and environmental awareness within the framework of responsible consumerism among young consumers. Practically, the findings provide important implications for higher education institutions to strengthen digital financial literacy and environmental education programs in order to foster more responsible, controlled, and sustainable consumption patterns among students. Nevertheless, this study has several limitations, particularly the relatively limited sample size and the focus on students from a single study program. Therefore, future research is recommended to involve broader and more diverse populations, incorporate additional variables such as financial literacy, lifestyle, or self-control, and apply more comprehensive research approaches in order to obtain deeper insights into responsible consumer behavior among younger generations.

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