

Stable habits and psychological attitudes in the behavior of people seeking financial well-being and pro-environmental behaviour

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Abstract. Improving the quality of life through increased well-being is the goal of many modern people. An increase in income through the formation of a habit to raise the standard of living and an appropriate attitude leads people to increase consumption, which in turn can negatively affect the environmental situation. A deterrent to the negative impact of an increase in the standard of living is adherence to stable habits and attitudes that people may have formed during the period when their financial condition was at a lower level. The article presents the results of a study of the stable habits and attitudes of Russian-speaking members of the international investor club aimed at increasing their own financial flow, standard of living, and quality of life. The results showed that more than 70% of respondents correlate their habits and behavior with the impact they have on the world around them, and more than 90% note the presence of habits and attitudes of sustainable behavior. The results of the study show that the formation of the psychological attitude "I am worthy" has a positive impact on the environmental behavior of people aimed at improving their own well-being.

1 Introduction

In modern society, improving the quality of life is the main goal of many people, regardless of their place of residence, language of communication and current income level. Improvement of living conditions and quality of life can be considered in different aspects. On the one hand, an increase in the material level, such as an increase in income, improved housing conditions, increased consumption and the purchase of more expensive and high-quality goods. On the other hand, improving environmental living conditions: moving to a more favorable climate, living in an ecologically clean region, consuming environmentally friendly products and using devices and technologies that meet "green" standards. On the third hand, the improvement of the psychological state: satisfaction, motivation, harmony, self-esteem and self-efficacy. Combining these aspects with habits of sustainable behavior can have a positive impact on people's environmental awareness, while the lack of habits of sustainable behavior in all aspects inevitably leads rich people to a negative impact on the environment.

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This article examines how the sustainable behavior of people seeking to improve their well-being and taking active actions in this direction is changing.

The term “sustainable behavior” in the 21st century is gradually but surely displacing “pro-ecological behavior” from the field of scientific interests. This change is due to the orientation of environmental psychology towards the concept of sustainable development and the expansion of the focus of attention from the exclusively physical environment to the socio-physical environment [1, 2]. Steg and Vlek [3] described pro-environmental behavior as the desire of people to consciously reduce the negative impact on the environment and at the same time improve its conditions. Sustainable behavior concerns not only the biophysical dimension of the environment, but also economic, social and political processes, as well as subjective factors [4]. Corral-Verdugo and Pinheiro [5] proposed a definition of sustainable behavior, which clearly implies that sustainable behavior has an equally positive effect on the physical environment and on the quality of human life.

The quality of life includes a number of indicators of the desired society and the “good life”. A society that functions in a favorable natural and artificial environment, has adequate management, and its members have physical health, economic and subjective well-being has a high quality of life. That is, when determining the level of quality of life, psychological indicators are just as important as objective ones. These are satisfaction, a sense of self-efficacy, intrinsic motivation, psychological well-being and recovery, happiness and pleasure [6].

Many people associate the opportunity to improve their quality of life with an increase in the level of financial well-being. Rich people can afford to choose a more environmentally friendly place of residence, purchase environmentally friendly food and environmentally friendly goods, can worry less about tomorrow, receive better medical care, education and more entertainment. That is why, for most people, the path to a high quality of life begins with improving their material and financial condition.

However, practice shows that all secondary benefits that people receive in exchange for money can have a negative impact on both the environment and the mental well-being of individuals. Their behavior becomes unstable, and as a result, the quality of life decreases. For example, families with higher socio-economic status often have a higher level of education. They are more often included in educational programs and initiatives that increase environmental literacy, they consciously choose the introduction of sustainable practices [7]. At the same time, they live in a large house, which is an indicator of a socio-economic class in which energy consumption is strongly correlated with the size of the house [8].

The study “The Great Carbon Divide”, conducted by analysts of The Guardian newspaper, together with employees of Oxfam, the Stockholm Institute for the Environment, showed a disproportionately high impact on the environment from the super-rich people. Only 1% of the richest people on the planet are responsible for more carbon dioxide (CO₂) emissions than 66% of the world's population with the lowest incomes [9, 10]. People from the so-called high society are more likely to buy non-ecological goods, for example, individually packaged snacks with a higher price. Scientists believe that it is the high price that makes such people feel more privileged and have the right to use goods, despite the damage to the environment. This effect extends to other “costly” situations: air travel, large-capacity cars, owning several houses and moving between them, buying a variety of consumer goods. All of this is the reason that the richest people create a much larger carbon footprint. Poor people tend to live in small houses and use public transport, and their spending on luxury goods and frequent wardrobe changes in pursuit of fashion is much less. The authors of the article “Scientists’ warning on affluence” come to the same conclusions [11]. They believe that the rich citizens of the world bear a greater burden of responsibility for the negative impact on the environment. Given that the lifestyle of wealthy citizens is characterized by an abundance of choice, convenience and comfort, the authors argue that

consumption is directly related to prosperity. Consumption is the strongest determinant of global impact, overshadowing other socio-economic and demographic factors.

At the same time, wealthy citizens also play a central role in making the transition to more favorable environmental conditions. For example, the lithium-ion battery Powerwall from Tesla, paired with solar panels, provides energy to the house. The cost of this "must-have item for any truly green house" is more than five thousand dollars [12]. Most people can't afford it. Therefore, people with relatively low incomes cannot actually help the planet in the long run. Another example: During the pandemic, it became obvious to many investors that ESG funds generate income on a par with or even surpass traditional areas [13]. In 2021, the volume of ESG assets increased by more than 60% [14]. The possibility of financing renewable energy sources has appeared. They are chosen by investors who value a quick and concrete result. Due to this, the cost of alternative energy has decreased and has become more affordable for the general population. This is an example of how ESG investments can simultaneously generate profits and solve environmental problems. The most successful investors in the world donate part of their capital to achieve sustainable development goals, knowing that in return they will receive something more than material profit - a significant competitive advantage. And people with low incomes remain aloof from these events.

Sustainable human behavior is characterized by a high degree of predictability, which makes it possible to predict the consequences of certain social actions. Scientific research confirms that sustainable human behavior is determined by values, norms, intentions, motivation, psychological attitudes and habits.

1.1 Habits of sustainable behavior

The influence of habits is rarely taken into account in studies on sustainable behavior [15]. Instead of habits, researchers often emphasize the role of values, norms, intentions, motivation and attitudes in the formation of sustainable behavior [16, 17]. A number of researchers call habits a barrier to environmental behavior [18, 19, 20]. Others suggest using habit development as the basis for special activities aimed at shaping sustainable behavior [21, 22, 23, 24].

Habits are the fundamental basis for many of our daily activities. In one study [25], respondents compiled an hourly behavior report. An analysis of the reports showed that about 40% of everyday actions are performed without conscious thought, that is, they are habits. Habits can be powerful barriers to behavior change [26]. For example, in the work of Noah Linder et al. It is argued that one of the reasons why it is difficult for society to move to a more environmentally friendly lifestyle may be that many behaviors are currently linked by strong habits that prevail over knowledge and intentions to act [27]. Habits, like automatic and unconscious actions, play an important role in self-regulation and achieving long-term goals [28, 29]. Therefore, the main recommendation for improving the level of well-being is a call to adopt the habits of rich people. New habits become the fundamental basis for many daily activities and persist without much thought or rethinking [30]. The habit of "thinking like a rich man" implies copying and appropriating the style of thinking, perception of the world, values and attitudes of people with significant capital. Thus, the transition to a higher level of well-being is the result not only of the decisions that we make today, but also of those that we once made. And now they have become entrenched in stable habits and lifestyle.

1.2 Attitudes of sustainable behavior

Psychological attitudes are the worldview axioms and norms subjectively chosen by an individual, which are accepted as the basis of his life activity. Gradually, they turn into behavioral programs that are embedded in a person's subconscious [31]. In ordinary life, a

person is not aware of his attitudes [32]. They become noticeable after committing acts as a special tendency to act in a certain way [33]. The basis for the formation of attitudes is one's own experience, parental statements, and folk wisdom. They are fully formed only by the age of 20-23, simultaneously with the end of the development of abstract thinking, with which they are inextricably linked [34]. The researchers also suggest that there are several different components of the installation. Cognitive component: Your thoughts and beliefs about an object or event. Emotional component: How an object, person, problem, or event makes you feel. Behavioral component: how the installation affects your behavior [35, 36].

Attitudes can be positive and negative. The attitudes formed in a person can be assessed based on whether they help or hinder him in life. "I can" is one of their most important attitudes. A person with such an attitude does not give up, does not stop at what has been achieved and can achieve serious success in life. Another important positive underlying attitude is "I have the right." Some people who grew up in poverty and constant deprivation have an attitude according to which they are convinced that they have the right only to such a life. And then, when they grow up, succeed and start earning a lot, they can't enjoy it, because the underlying attitude contradicts their new way of life. Attitudes and habits can serve as the basis for determining who we are, that is, they form the basis of our identity [37, 38]. Looking at their regular behavior, realizing their beliefs, people can refer to themselves as "those who do X" or "those who have the right to X" (for example, to buy organic food; [39]) and conclude that this is an important part of their identity. It follows that the acquisition of a new status, a new identity should begin with a change in attitudes, in order to accept on an unconscious level - "I am worthy."

This attitude of "I am worthy" helps to strengthen self-esteem, entrench self-esteem and self-esteem. In some cases, it may be accompanied by a negative attitude towards other people with a lower level of well-being and a desire for an unfair distribution of available resources [40]. With this approach, a person with the attitude "I have the right", "I am worthy" forms a pronounced consumer behavior, he acquires a large number of luxury goods at his disposal, the production and operation of which has a negative impact on the environment. Values and habits of sustainable behavior help to overcome the negative consequences of the "I am worthy" attitude [41]. When a person feels worthy of a better life, he also begins to strive to improve his environment, including the environment. He realizes that improving the quality of life includes taking care of the planet, preserving natural resources for future generations and creating an environmentally friendly supportive society around himself. In the context of sustainable behavior, the goal of improving well-being through raising the standard of living does not mean increasing consumption, but setting high standards of quality of life for oneself and striving to achieve them. A person perceives sustainable behavior as part of their standard. And here the fastest effect can be achieved if at the previous level of the standard of living a person has formed habits of stable behavior. Thus, taking into account habits and psychological attitudes is an important aspect of analyzing consumer and sustainable behavior from the point of view of environmental awareness and environmental protection.

2 Materials and methods

2.1 Research design

The present study was conducted through an online survey using Telegram and Google Forms

2.2 Selection and procedure

Russian-speaking members of the international investor club were selected as a sample for this study. This sample was determined by the purpose of the study – to evaluate the habits and attitudes of sustainable behavior of people aimed at improving well-being and quality of life through improving the quality of services. Investors belong to the category of the population that takes certain and regular steps to change their financial well-being. To move faster towards the goal, they regularly improve the quality of services in order to have a new goal to increase income levels. During the research, information about the study and a link to the questionnaire were posted on the social network of the club with the number of participants n=407.

All the questionnaires were anonymous. In an information letter, the club members were informed that the results would be used in a generalized form and asked to be extremely frank in their answers.

2.3 The tools

A structured questionnaire has been developed in Google Forms. The change in the quality of life, the level of normality and stable habits were assessed using 21 questions: 2 open questions with the opportunity to write a comment and 19 closed questions with a choice of an answer from the proposed list. This group contained 13 questions with a choice of only one answer, 5 multiple choice questions and 1 question with a Likert-type rating scale with behavioral scales ranging from 1 (Never) to 5 (Always).

3 Results

After the allotted time, 117 completed questionnaires were received. Approximately 65% of the sample were women. This bias in favor of women seems to reflect their greater involvement in the social processes of the study group. As for age, the age groups were represented by two ranges: 21-40 years - 43%, 41-60 years – 57%, although there are definitely representatives of the under-20 group and the over-60 group among the club members. However, none of them took part in the survey.

According to the territorial basis, the respondents were distributed as follows: 85.5% of respondents lived in Russia in the last year, 11.1% in Europe and America, 3.4% in Asia and the East. During the year before the study, respondents lived in various localities: 26.5% mainly in the capital, 23.9% in cities with a population of more than 1 million people, 34.2% in cities with a population of more than 100 thousand people, 15.4% in settlements with a population of more than 10 thousand people. Representatives of small settlements did not participate in the study.

The characteristics of the level of wealth and sources of income are presented in table 1.

Table 1. Characteristics of the sample by level of wealth and sources of income

Specifications	n	%
1. The amount of annual income		
≤ \$15000	4	3,4
\$15000 - \$30000	32	27,3
\$30000 - \$60000	55	47
\$60000 - \$120000	20	17,1
≥\$120000	6	5,1
2. Sources of income		
Active source (employment)	60	51,2

Active source (own business)	33	28,2
Passive income (without active)	28	23,9
Passive income (as an additional source to the active)	37	31,6
3. Ways to increase income		
I'm using up the airbag	9	7,7
I am looking for a part-time job to increase my active income	33	28,2
I am looking for tools to create passive income	52	44,4

Over the past year, 71.7% of respondents noted an increase in income. Almost a quarter of them increased their income by 2 or more times; 16.2% had a lower income level, 7.7% remained unchanged, and one person was unable to assess the change in their income.

Along with the income level, the quality of services increased in 59.8% of respondents, remained unchanged in 11.4%. Among those who noted a decrease in income, almost half of the people increased their quality of services and slightly more than half lowered it. The improvement in the quality of services is reflected in the quality and categories of products, clothing brands, in the use of cosmetic and wellness procedures, in the quantity and quality of travel, higher requirements for hotels, comfort in transport (business class instead of economy), in the purchase of things that do not belong to the category of necessary, but are designed to "please" its owner, in increasing spending on leisure and recreation. It is noteworthy that those respondents who indicated an increase in the number of trips as an increase in the quality of services made them on average once every 2-3 months. Moreover, 10.2% used only a train and an electric train for travel, which indicates a low load of their travels on the state of the environment. Another 11.1% used electric vehicles along with more comfortable airplanes and personal cars.

84.6% noted a change in the quality of life over the past year. This change was not unidirectional, only in the direction of improvement. 11.5% said their quality of life had deteriorated. As criteria for assessing the quality of life, respondents noted the quality of nutrition (conscious and healthy); the quality and quantity of sleep; events that please (dancing, music lessons, meeting friends, reading motivating books, beautiful clothes); high-quality medicine and education; space around (comfort, mild climate, natural beauty, convenient and a beautiful interior of the premises); relationships in the family and with others, a state of satisfaction. Accordingly, respondents believe that their quality of life deteriorates at the moment when they cannot get what they already had at a previous stage of life.

Habits of sustainable behavior. Improving the quality of services and quality of life, in general, did not affect resource consumption habits. Electricity, water and heat consumption remained at the same level for 71.8% of respondents, increased for 10.3%, decreased for 6.8%. The rest of the subjects could not answer this question accurately, because another family member is involved in controlling resource consumption. 86.3% of investors noted that they have a habit of saving resources. First of all, people carefully monitor water consumption (73.5%), electricity savings are in second place (62.4%), and heat and other resources savings are in third place (48.7% each). It should be noted that those respondents who are not in the habit of saving resources have increased their consumption over the past year. At the same time, the income level has increased only for about a third of them. The rest either remained unchanged, or they cannot give a clear answer to this question (in general, they demonstrate a low level of control over various aspects of their lives).

The ritual of "decluttering" the home is regularly arranged by 90.6% of investors. This ritual indicates an increase in the level of consumption, because instead of the removed "junk", most people, as a rule, acquire new things. After the decluttering, only 13.7% of people throw away unnecessary things, 75.2% give them to those in need personally or through special reception points, and 10.3% sell them to get additional income. 44.4% of the

respondents sort the garbage before throwing it away. Another 51.2% do not do this due to the lack of special conditions for separate garbage collection, and only 3.4% admitted that they do not do this because they do not see the point in sorting garbage.

To the question "On a five-point scale, how often do you correlate your consumption habits with the impact on the world around you? (1 - I usually don't think about it, 5 constantly correlate)" they noted 5 points – 17.1%, 4 points – 37.6%, 3 points – 20.5%, 2 points – 17.1%, 1 point – 6.8%. At the same time, investors noted that there are quite a lot of diverse elements of sustainable behavior in their lives (Fig.1)

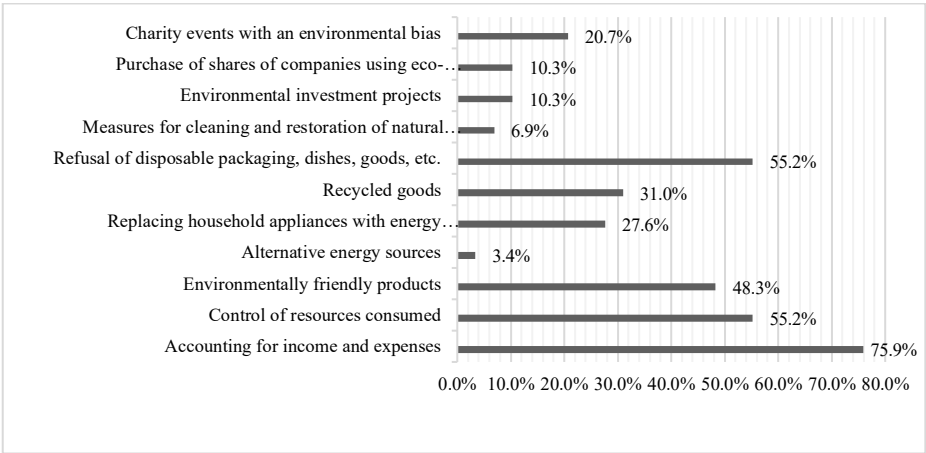


Fig. 1. Elements of sustainable behavior

Investors' views on the change in human impact on the environment with an increase in the level of his well-being are shown in Fig.2.

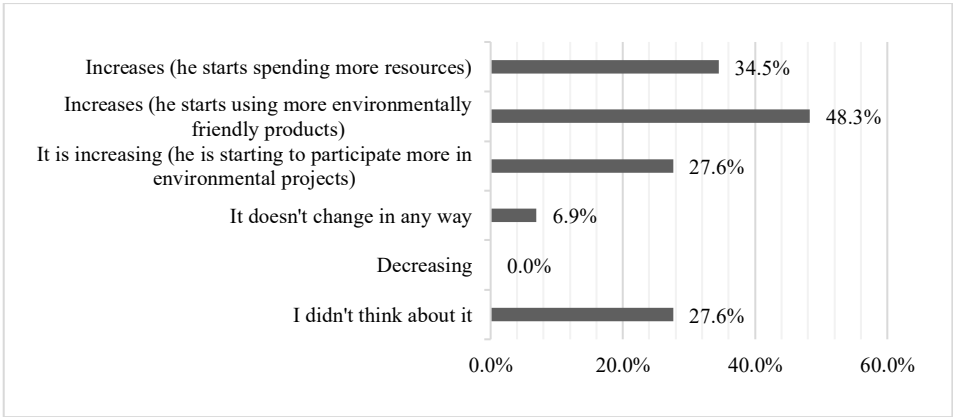


Fig. 2. Changing the human impact on the environment with an increase in the level of his well-being

4 Discussion

The results of the study showed that people who are focused on improving their financial condition and taking active actions for this purpose regularly increase their income, quality of services and quality of life. Improving the quality of life involves changing the level of

consumption. This change is not always associated with an increase in the number of goods and services consumed. There is a tendency to change their quality, which generally does not increase the burden on the outside world, and in some cases even reduces, for example, changing the diet from fast food to environmentally friendly products, using an electric car instead of a hydrocarbon one. The answers of respondents whose income and quality of services have increased, but the quality of life has not changed, are of interest. In their value system, quality is associated with parameters that cannot be measured with money, such as family relationships, health status, and life satisfaction in general [42]. Some respondents indicate that with the constant increase in the quality of services, they gradually feel satiated and the joy of regularly consuming the goods and services they use decreases.

The study confirmed that people with an increased income level acquire certain consumer habits that affect the level of environmental stress. For example, they are increasing the number of trips, using mainly airplanes for this purpose, and they are more likely to travel by private cars rather than by public transport. This can lead to a deterioration of the environmental situation [43]. However, it was also revealed that most of these people retained the habit of saving resources in everyday life [44]. The habit of controlling cash flows both in private life and in business management correlates well with the habit of controlling the consumption of resources such as water, electricity, and heat consumption [45]. One of the reasons why habits are fundamentally difficult to “undo” is that they are controlled by other neural networks compared to intent-based behavior. After the habit has formed, the behavior ceases to be purposeful [46, 27] and tends to persist, whether we want it or not. Habits of careful consumption of acquired things and natural resources not only contribute to an increase in the income level of investors and become the basis of their start-up capital, but also contributes to the preservation of the environment [47].

The opportunity to travel, visiting different countries and regions of the planet, shows people the state of the environment better than those who are committed to one place of residence. If a person does not travel anywhere outside their locality, they have no idea what the environmental situation is outside it, what problems people face in other regions. Physical access to natural experiences provides a repetitive interaction with nature, which has been shown to correlate with environmental awareness and sensitivity [48].

In order to achieve a balance between economic and environmental interests, investors need environmental awareness and an understanding of the long-term consequences of their decisions [49]. The study showed that not all people have developed the habit of correlating their actions with the impact on the environment. Many people don't think about it at all [50]. In their actions and decisions, they often rely only on habits formed earlier and have an imperceptible impact on their current lifestyle [25]. Attitudes and habits of sustainable behavior help investors make decisions that take into account not only financial benefits, but also the impact on the environment and society as a whole [51]. The psychological attitude towards increasing the quality of services leads to a desire to increase capital to meet it [52]. And this directs investors' attention to assets that contribute to maintaining and improving the environmental situation. They acquire shares and thereby support ESG companies, participate in charitable foundations, organize start-ups and support environmental social movements. Some entrepreneurs build their business entirely on the ideas of nature conservation (for example, [53]).

5 Conclusion

Scientists have expressed concern about the level of consumption and the consumer lifestyle of rich people, which lead to the depletion of natural resources and threaten the ecosystems of the planet. They emphasize the need to change the consumer habits of all people towards a more sustainable and environmentally responsible lifestyle. Scientists are calling for action

to reduce consumption and move to a more environmentally sustainable development model to preserve our planet for future generations.

In the light of these studies, it can be argued that the joint pursuit of increased well-being, the formation of sustainable consumer habits and concern for the environment represents a promising path for the development of sustainable and environmentally responsible societies. Increasing the level of human well-being, the formation of the psychological attitude "I am worthy" and the attitude to raising the standard, along with maintaining stable habits, contribute to the development of environmental awareness and sustainable behavior. This, in turn, can lead to an improvement in the state of the environment and ensure the sustainable development of society.

Rich people are increasingly showing an interest in environmental issues and taking an active part in environmental initiatives. The observed growth of environmental awareness among this social group indicates that well-being and environmental care can be interrelated and constitute important aspects of a modern lifestyle.

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