

Closing the Sustainability Action Gap:

Insights from the
Singlife-SGFIN
Sustainable Future
Index 2026



About Sustainable and Green Finance Institute (SGFIN)

The Sustainable and Green Finance Institute (SGFIN) is a research institute established by National University of Singapore (NUS). SGFIN aims to develop deep research capabilities in sustainable and green finance with a focal point on Asia, and to provide thought leadership and shape sustainability outcomes in policymaking across the financial sector and the economy at large. Supported by exceptional domain experts across NUS, SGFIN equips businesses with critical cross-disciplinary knowledge, training, and toolkits to integrate sustainability dynamics into their business strategies and investment decisions to better quantify the environmental and social impacts of their business developments, operations, products, and services. In essence, SGFIN seeks to help companies embed sustainability as a key pillar in their business decisions.

About Singlife

Singlife is a leading homegrown financial services company that offers consumers a better way to financial freedom. We are headquartered in Singapore with a presence in the Philippines.

Singlife meets diverse customer needs by offering a comprehensive suite of insurance products, including life and health, general insurance and investments, employee benefits and financial advisory solutions. We achieve this through a differentiated, open-architecture distribution model and Singapore's largest network of financial advisers. A pioneer in the digital insurtech space, we offer digital solutions accessible through the Singlife App, MySinglife portal and the Group's investment platforms dollarDEX and GROW. We are a key player in the employee benefits solutions space and are the exclusive insurance provider for the Ministry of Defence, Ministry of Home Affairs and Public Officers Group Insurance Scheme. We're also one of three government-approved long-term care insurance providers in Singapore. We take our commitment to achieving Net Zero seriously and are an official signatory of the United Nations Principles for Sustainable Insurance and the United Nations-supported Principles for Responsible Investment.

Singlife was formed from the merger of Aviva Singapore and Singlife, originally an insurtech start up, in January 2022. Singlife is now a wholly owned subsidiary of Sumitomo Life, who acquired Singlife in 2024. We have over S\$16 billion in assets as of 31 December 2025 and are rated "A" and "Baa1" by Fitch and Moody's respectively. Sumitomo Life was established in 1907 and is one of Japan's largest life insurance companies, with over US\$300 billion in assets as of 30 September 2025.

Closing the Sustainability Action Gap: Insights from the Singlife-SGFIN Sustainable Future Index 2026

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Sustainable and Green Finance Institute (SGFIN)

National University of Singapore

Innovation 4.0, 3 Research Link

#02-02, Singapore 117602

Editorial correspondence should be addressed to sgfin@nus.edu.sg.

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Foreword

Over the past decade, sustainability and sustainable finance have become increasingly prominent in policy, industry, and public discourse. Awareness of sustainability issues has grown, and a wide range of sustainable products, services, and initiatives has emerged. Yet translating awareness and intent into sustained action remains a complex challenge, particularly at the level of everyday decision-making.



At the same time, the effectiveness of sustainability initiatives increasingly depends on how closely they are related to individuals. Considerations such as cost, convenience, transparency and quality of sustainability information disclosed by firms, and personal belief in their actions' impact, influence whether sustainable choices are adopted and sustained.

This whitepaper responds to that challenge by examining the extent to which individuals act sustainably in their daily lives. It explores the motivations and constraints shaping sustainable behaviour across environmental, social, and economic dimensions. Ultimately, we aim to shed light on how to move Singaporeans towards a sustainable future.

Our findings underscore the complexity of human behaviour. Instead of using a one-size-fits-all approach, we find that individuals differ significantly in their experiences, preferences, and considerations. Hence, any effective strategy to encourage more sustainable behaviour by different stakeholders should consider these intricacies. As such, this paper offers insights into how interventions can be uniquely designed to incentivise meaningful and sustained behaviour change across different demographics of Singaporeans and types of sustainable behaviour.

We hope this whitepaper will contribute constructively to ongoing discussions among policymakers, financial institutions, and businesses to support the development of more pathways for individuals to become more sustainable.

Associate Professor Weina Zhang

Deputy Director, Sustainable and Green Finance Institute (SGFIN)

**Academic Director of MSc in Sustainable and Green Finance Programme,
NUS Business School**

September 2026

Foreword

At Singlife, our mission is to pioneer a better way to financial freedom for Singaporeans. We recognise, however, that long-term financial wellbeing cannot be separated from the health of our environment and the resilience of our communities. While awareness of sustainability issues has grown significantly in recent years, translating that awareness into action remains a challenge



As a leading homegrown financial services company, we understand the important role we play in shaping a more sustainable future through the way we invest, insure and operate. Guided by our ambition to achieve net zero emissions by 2050, we are committed to investing in climate solutions, fostering innovation that advances environmental and social outcomes, and creating positive impact for the communities we serve.

It is with this commitment that we are pleased to present the enhanced second edition of the Sustainable Future Index, developed in partnership with the Sustainable and Green Finance Institute (SGFIN) at the National University of Singapore. Reflecting our shared goal of empowering Singaporeans to take meaningful steps towards a more sustainable future, the Index provides a practical benchmark for individuals to assess their progress across four key sustainability dimensions adapted from Singlife's framework. It offers valuable insights into both current behaviours and future aspirations, providing a clearer picture of how sustainability is being understood and embraced in everyday life.

By examining the practical trade-offs and behavioural barriers that people face, the research highlights the gap between intent and action, and the opportunities to bridge it. We hope these findings will spark meaningful conversations, inform decision-making and catalyse collective action among businesses, communities and policymakers. Together, we can chart a better way towards a more sustainable future – one that strengthens financial wellbeing, supports resilient communities and creates lasting value for generations to come. Turning ambition into action will require all of us to play our part, and there is no better time to start than now.

Ko Wen Chia

Head of Sustainability, Singlife

September 2026

Executive Summary

Singapore has made significant progress in advancing sustainability through strong policy frameworks, including the Singapore Green Plan 2030, and the rapid development of green finance. However, the success of these top-down efforts ultimately depends on individuals' decisions to adopt sustainable behaviour.

The Singlife-SGFIN Sustainable Future Index (SFI) 2026 is a national, survey-based index designed to measure motivation and action among Singaporeans to live in a sustainable manner. Based on a representative sample of 1,500 respondents across different age and household income groups, the survey uses the **Awareness-Knowledge-Ownership-Action (AKOA) behavioural framework** to examine what drives sustainability action across four action pillars: Responsible Investing (R), Acting on Climate Change (A), Inclusive and Sustainable Solutions (I), and Society and Culture (S), collectively forming the RAIS pillars.

KEY FINDINGS

1 Singaporeans demonstrate moderate sustainability behaviour, with room to close the gap between intention and everyday action

The index records an overall sustainability action score of **56 out of 100**. On average, Singaporeans have adopted 10 of the 25 actions surveyed and intend to adopt another eight within the next 12 months. Current adoption is the highest in Acting on Climate Change (**A**) at 57% but the lowest in Responsible Investing (**R**) at 21%, indicating limited integration of sustainability into retail investment decisions. Interestingly, intention to act is the strongest in Responsible Investing (43%), followed by Society and Culture (**S**) (38%).

2 Sustainability behaviour adoption differs across generations

Younger Singaporeans, particularly Gen Z and Millennials, have higher adoption in Responsible Investing (**R**) and Society and Culture (**S**). In contrast, adoption in Acting on Climate Change (**A**) increases with age, while Baby Boomers have the highest action rate in Inclusive and Sustainable Solutions (**I**).

3 Ownership is the strongest driver of sustainability action

Ownership is the strongest driver of sustainability action under the AKOA framework, followed by awareness and knowledge. It reflects how much sustainability **matters to each individual**, including responsibility, value alignment, perceived impact, and costs and benefits. Ownership consistently drives action across RAIS pillars and demographic groups.

Key Insights from RAIS Pillar

KEY INSIGHTS

1 **Responsible Investing (R): Ownership dominates motivation to engage in responsible investing**

Ownership plays the most critical role in driving Singaporeans to purchase more sustainable financial products (at 57%). Specifically, Singaporeans who believe that their sustainable financial products can generate positive environmental and social impacts are 34-38% more likely to intend to purchase dedicated sustainable financial products.

Similarly, ownership has a pronounced influence on whether individuals incorporate sustainability into their wider investment decisions at 90%.

2 **Acting on Climate Change (A): Younger generations have the lowest current adoption but highest intention to adopt daily sustainable lifestyles**

While 50% of Gen Z respondents are currently practicing sustainable daily lifestyles, another 30% intend to do so—the highest intention-action gap across all age groups. Ownership interventions can be more impactful if targeted at younger people. In particular, the study finds that increasing their sense of personal responsibility leads to a 10%-48% increase in intention to adopt daily sustainable actions.

3 **Inclusive and Sustainable Solutions (I): Willingness to pay more for sustainable products underlies the action of choosing more sustainable products and services**

Individuals who have higher willingness to pay more for sustainable products are more likely (by 39-66%) to purchase such products at higher prices and in greater quantities. This reflects a strong link between ownership and action. However, the higher price of sustainable products remains a significant barrier for those without such willingness. Therefore, keeping the price of sustainable products low can help sustain demand.

4 **Society and Culture (S): Awareness of social sustainability can strengthen collective sustainability action**

Under the S pillar, apart from ownership playing a major role (at 47%), awareness of social sustainability is also found to drive action significantly at 39%. This suggests that a basic understanding of what social sustainability means can be useful to encourage Singaporeans to participate in society-based sustainability.

Recommended Actions

For Policymakers and Government Agencies

- Prioritise public campaigns on daily sustainable lifestyles targeting younger generations, especially Gen Z which has the highest intention to act in Acting on Climate Change (A).
- Convey that an individual's daily choices have real environmental consequences to increase their sense of personal responsibility.
- To increase purchases of sustainable products and services, hold public campaigns that highlight long-term benefits of sustainable products and services, while continuing household incentives such as subsidies to reduce the price gap between sustainable and conventional options.
- Explicitly present the concept of social sustainability in public campaigns.
- Create a credible and standardised assurance mechanism, such as grading systems, for sustainable financial products to increase public trust in such instruments.

For Businesses and Corporates

- Clearly communicate the benefits of their sustainable products to the public, such as by highlighting the environmental and social benefits of these products.
- Continue to explore new ways to lower the cost of sustainable products, given consumers' price sensitivity.
- When higher prices are unavoidable, transparently communicate why they are priced at a premium to increase consumers' willingness to pay.
- Increase awareness of how products and services contribute to social sustainability, such as by supporting workers, communities, inclusion and well-being, through clear and accessible publicity materials.
- Through corporate initiatives, foster individuals' belief in their ability to influence others by empowering employees to lead sustainability efforts.

For Financial Institutions

- Clearly communicate the environmental and social impact of sustainable financial products.
- Prioritise initiatives targeting younger generations, who have higher intention to act.
- Be transparent about the inclusion of companies with negative environmental and social impacts in investment and frame investment decisions as ethical choices with tangible real-world consequences.
- Frame climate insurance as personal financial protection by highlighting tangible climate risks in Singapore and illustrating their impacts on individuals' assets and well-being.

About the Authors



Michael Alexander

is a Research Analyst at SGFIN. His research interests lie in sustainable commodities, sustainability behaviours, and carbon credits market. He holds a BSc in Quantitative Finance from NUS.



Bhairavee Wagh

is a Research Associate at SGFIN. Her research interests include sustainable consumption and sustainability reporting frameworks. She holds MSc in Sustainable and Green Finance from NUS and MBA from Indian Institute of Management, Lucknow.



Asda J. Pandiangan

is a Research Associate at the Sustainable and Green Finance Institute (SGFIN). His research interests include sustainability reporting frameworks, social impact valuation, and credit risk modelling in agriculture. He holds a Bachelor of Accounting from the University of Indonesia and an M.Sc. in Applied Finance from Singapore Management University (SMU).



Weina Zhang

is an Associate Professor with the Department of Finance at NUS Business School and Deputy Director of SGFIN at NUS. She is also the Academic Director of MSc in Sustainable and Green Finance Programme at NUS. She has published more than 50 academic publications, including journal articles, book chapters, and case studies. Her research interests focus on sustainable finance and investment. She also teaches a range of sustainable finance courses at various levels (e.g., undergraduates, masters, and executives). She is the recipient of many best paper awards and teaching excellence awards. She obtained her Ph.D. in Finance from Kellogg School of Management at Northwestern University, USA.

About the Authors



Ko Wen Chia

is Head of Sustainability at Singlife. He is responsible for implementing the environmental, social and governance (ESG) strategy for the Singlife Group, including its net zero commitments. He has over 25 years of insurance industry experience and graduated from the National University of Singapore with a Bachelor of Laws (LLB) and a Master of Laws (LLM) and is admitted to the Singapore as well as England and Wales Bar.



Adriana Chia

is Senior Vice President, CX and Research at Singlife. She leads the customer insights, Voice of Customer (VoC) programme and thought leadership studies, transforming data into strategic insights to inform business strategy and product innovation.

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Chapter I:

Introduction



Chapter I: Introduction

1.1 Singapore's Approach to Sustainability

Singapore has made significant progress in articulating its national sustainability ambitions through initiatives such as the Singapore Green Plan 2030, alongside facilitating the rapid growth of sustainable finance and green capital markets in the country. These initiatives have established a strong institutional framework that can support Singapore's transition towards a sustainable future. In essence, Singapore's policy approach currently builds towards a top-down provision of an environment in which a sustainable future is accessible to Singapore and its residents.

However, the success of these policies in creating a sustainable future ultimately depends on the rate of active adoption by individuals as such initiatives can only achieve their intended impact if the targeted individuals are receptive and willing to incorporate sustainable behaviours in daily living. Therefore, individuals need to have an inherent interest and desire to be more sustainable such that these initiatives are properly adopted by individuals and could create the intended impact. In this context, individuals' willingness to adopt sustainable behaviours serves as an important proxy for the receptivity of society to sustainability initiatives.

The role of individuals in contributing to a sustainable future has never been larger and more urgent in Singapore. Key sustainability issues in Singapore require a change across individuals. For example, despite Singapore's Semakau landfill being projected to run out of capacity by 2035, the national domestic recycling rate by Singapore households declined to 11% in the last reported figure, reflecting the lack of urgency from individuals and households in being sustainable. Similarly, the current level of public transport usage during peak period is still 10% short of the 75% target set by the government by 2030. These issues require active lifestyle change by individuals, nudged by interventions from stakeholders such as businesses, financial institutions, and the government.

Individuals also influence a sustainable future through how they interact with sustainability in their multiple roles in society. As consumers, their product choices determine the demand for sustainable products from businesses and financial institutions. As members of society, their desire for advocacy contributes to how sustainability values are propagated across communities, helping to build a sustainable society. As retail investors, their investment choices could influence the sustainability considerations of large corporates and how money is allocated to sustainable projects. As such, the role of individuals in creating a sustainable society is multi-faceted, and a change in one's sustainable lifestyle could have a holistic impact on not only the individual, but also other members of society.

1.2 Literature Review

To understand how individual sustainability action in Singapore can be increased, further studies are needed to understand what motivates individuals to act sustainably and how Singapore-specific nudges need to be developed. There have been past surveys and studies on individual-based sustainability behaviour in Singapore and countries of similar development stage, three of which are discussed below.

IPUR Study: Getting to Net Zero Insight Report

The NUS Institute for the Public Understanding of Risk (IPUR) published a report in May 2025 examining Singaporeans' attitudes toward the net-zero transition and individual climate actions. This study surveyed 2,304 Singaporeans on their knowledge, perceptions, and current behaviours related to Net Zero, using an online survey conducted in 2023. The sample broadly represents Singapore's general population across age, race, and education, although it is somewhat skewed toward younger individuals and those with higher levels of education compared to the overall population. The study is among the most in-depth Singapore-specific studies examining motivations behind sustainability behaviour, although it is limited in scope to individual-based actions related to reaching net zero emissions.

The study reports relatively high levels of sustainability-related behaviours: 82% of respondents report taking at least one action to reduce their carbon footprint, with common actions including preference for public transport (59%) and efforts to reduce electricity consumption (69%). Higher-commitment actions such as adopting plant-based diets (43%) or installing solar panels (21%) remain less prevalent.

Environmental concern (73%) is identified as the primary motivation for action, followed by financial considerations (61%) and social influence (45%). However, significant barriers persist for converting intention into action, particularly cost (58%) and inconvenience (47%), with many respondents indicating that wider availability of affordable green alternatives would encourage greater adoption of sustainable practices.

While the study offers valuable insights within the Singapore context and across demographic groups, it was not designed based on a specific behavioural model. Hence, its analysis focuses on cross-sectional variations across demographics, with direct questions on the barriers for actual adoption. Our SFI survey has employed the enriched cognitive decision process by individuals in terms of progression from awareness, knowledge, and attitudes to actual behaviour, enabling more targeted and effective interventions addressing different behaviour gaps.

Furthermore, the study is largely confined to emissions-related behaviours. There is a need to broaden the scope to encompass multiple dimensions of sustainability, reflecting the diverse roles individuals play in society - as consumers, investors, and employees - each of which entails distinct forms of action. A more comprehensive framework can be used to capture sustainability behaviour holistically across these varied roles.

First Insight Study: Gen Z Influencing All Generations to Make Sustainability-First Purchasing Decisions

First Insight and the Baker Retailing Center at the Wharton School of the University of Pennsylvania surveyed U.S. consumers to assess how sustainability influences shopping habits and purchasing decisions. The study is based on an online survey conducted in July 2021 with more than 1,000 respondents, with findings compared against a prior survey from December 2019.

The results highlighted that Generation Z is a key driver of sustainable consumption, both through their own purchasing choices and by shaping other generations' attitudes. A majority of Gen Z

consumers reported that sustainability is more important to them than brand names when making purchasing decisions.

While respondents across generations recognise the importance of sustainable packaging and expect brands to become more sustainable, differences emerge in how sustainability is defined. Although most people associate sustainability with recycled or natural materials, Generation Z places greater emphasis on sustainable manufacturing practices than older generations.

The study found generational differences in sustainability behaviour. Younger generations, particularly Generation Z and Millennials, show a stronger tendency to integrate sustainability considerations into consumption and financial decisions, while older generations are generally less likely to incorporate sustainability into these choices. These findings pointed to a generational shift in how sustainability is perceived and enacted, with younger cohorts placing greater emphasis on sustainability in everyday decision-making.

Although the study provides insights into how sustainability behaviours vary across demographic groups and identifies key drivers of action, it does not sufficiently examine the barriers that hinder such behaviours. Its focus is also largely limited to consumption-related actions, which narrows its overall applicability.

Furthermore, there is a limited use of structured behavioural models to systematically diagnose gaps both within individual motivation and between motivation and action. This limitation is also observed in the IPUR study; in both cases, the absence of a theory-based framework constrains the ability to identify where the behavioural gap occurs, thereby limiting the design of more targeted and effective interventions.

Right Angle Imaging-UNDP Study: Knowledge Attitude, Practices /Behaviour Study on Climate Change

This study examines Saint Lucia's efforts to address climate risks in the Caribbean nation, which is highly vulnerable to hurricanes, heavy rainfall, coastal flooding, and long-term sea-level rise. It draws on a 2016 Knowledge, Attitudes, and Practices (KAP) survey of 423 residents, conducted in August 2016, with respondents aged 18 and above and broadly representative across districts (Severin & Small, 2016).

The findings revealed a significant gap between climate awareness and behavioural practices among the population. The country's vulnerability is further amplified by the large share of livelihoods dependent on agriculture and natural climate cycles.

While most respondents were familiar with the term "climate change," about 40% were unaware of government initiatives aimed at mitigating climate impacts. Respondents also highlighted the need for stronger public education and awareness programmes on sustainability practices such as afforestation, recycling, water conservation, and renewable energy adoption.

This study is one of the few that applies a behavioural model through examining the relationship between knowledge, attitudes, and behavioural outcomes to identify gaps in translating awareness into action. Based on these findings, it proposed policy recommendations focused on government-led interventions. The Saint Lucia case reflects a developing-country setting where limited

infrastructure and information access mean that improvements in knowledge and awareness may play a more direct role in encouraging sustainable behaviours (Severin & Small, 2016).

Although the study adopts the Knowledge–Attitude–Behaviour (KAB) model, it does not sufficiently unpack the specific behavioural drivers that translate motivation into action, limiting its explanatory depth. A more granular understanding of how intrinsic motivations convert into actual behaviour is critical for designing effective communication strategies and public advocacy efforts. In addition, the study’s focus on energy-related actions limits its scope, failing to capture the multiple roles individuals play and thereby limiting its ability to explain broader sustainability behaviours.

Moreover, the findings may not be directly transferable to the Singapore context, as the study is based on an emerging economy with different demographic characteristics. The lack of more granular demographic analysis further constrains its applicability, as it limits the ability to design targeted intervention strategies. Tailored approaches across population segments could significantly enhance the effectiveness of sustainability initiatives.

Finally, across these studies, there is insufficient differentiation between stages of behavioural change - particularly between moving individuals from no intention to intention and converting intention into action. These stages are likely driven by different motivational levers and therefore require distinctive policies and engagement approaches to be effectively addressed. Table 1 below summarises the existing studies in terms of their scope, methodology, and implications.

Table 1: Synthesis of Other Studies on Individuals-based Sustainability Behaviour

	IPUR	First Insight	Right Angle Imaging
Singapore Contextualisation	✗		
	<i>Singapore</i>	<i>USA</i>	<i>St Lucia</i>
Examines Demographic Differences	✗	✗	
Identifies Behavioural Drivers	✗	✗	
	<i>env. concern, financial motives, social influence</i>	<i>values, generational influence</i>	
Identifies Behavioural Barriers	✗		✗
	<i>cost, inconvenience, access to alternatives</i>		<i>knowledge– practice gap, lack of awareness</i>
Uses behavioural model to Identify the Gap			✗
			<i>KAB Model</i>
Analysis of Sustainable Action Types	<i>Only emissions-related action</i>	<i>Only consumption-related action</i>	<i>Only energy-related action</i>

1.3 Design of Singlife-SGFIN Sustainable Future Index 2026

The Singlife-SGFIN Sustainable Future Index 2026 (SFI 2026) builds upon the identified areas of survey enhancement and aims to provide a robust analysis on how to nudge Singaporeans towards greater adoption of sustainable behaviours in Singapore.

SFI 2026 expands the scope of analysis by examining sustainability behaviour across multiple societal roles through the application of the RAIS pillars, while incorporating a structured behavioural framework to improve the understanding of causal relationships between motivation and action through the AKOA framework. Both the RAIS pillars and the AKOA framework are discussed in detail in the subsequent sections.

A key contribution of the SFI 2026 lies in its ability to isolate and assess the impact of different behavioural levers on sustainability actions, and how to move one between no-intention to having intention, and from intention to action. This enables the identification of the most influential drivers of behaviour, thereby supporting the design of targeted interventions to move Singaporeans towards adoption of sustainable behaviour. In addition, SFI 2026 incorporates demographic analysis across age groups and household income levels, allowing for a more in-depth understanding of behavioural differences and possible tailored interventions for different population segments.

The SFI 2026 is built upon a survey conducted between 12 September and 17 October 2025. The survey was conducted through a combination of online self-completion and in-person interviews, with a total sample size of 1,500 respondents. The demographic distribution of respondents was designed to broadly reflect Singapore's population profile by applying demographic weighting factors during data processing and analysis.

Sustainability Action Dimensions – RAIS pillars

The SFI 2026 is structured around four core pillars of an individual's sustainability behaviour, referred to as the **RAIS** pillars:

- **Responsible Investing (R)** – the extent to which sustainability is integrated as a key criterion in an individual's investment decisions, influencing their selection of financial products.
- **Acting on Climate Change (A)** – the extent to which an individual takes voluntary, conscious actions within their personal control to adopt more sustainable and healthy daily lifestyles.
- **Inclusive and Sustainable Solutions (I)** – the extent to which an individual supports and demands products, services, and systems that are both environmentally responsible and socially inclusive.
- **Society and Culture (S)** – the extent to which an individual recognises sustainability as a shared social responsibility and actively contributes to building a culture where sustainable practices are supported, encouraged, and normalised within their communities.

RAIS pillars were adapted from Singlife's sustainability strategy, RAISE, and reflects Singlife's view of what makes a sustainable future and society. Each of the RAIS pillars represents an individual's role in contributing towards a sustainable future in Singapore. Pillar R represents their role as retail investors, Pillar A as individuals, Pillar I as consumers, and Pillar S as members of the community.

Analysing the RAIS pillar allows gap identification for specific sustainability behaviours. As such, the findings from SFI 2026 could be utilised to develop targeted strategies for specific types of sustainability actions. The list of 25 actions examined in the SFI is shown in Table 2 below.

Table 2: List of 25 Action Questions under RAIS Pillars

RAIS Pillar	Descriptions of Action Questions
Pillar R – Responsible Investing In the context of financial products, which of the following actions have you already taken or intend to take?	(1) Evaluate the social and environmental impacts (e.g. solar energy projects, labour conditions and practices) of financial products before investing in them
	(2) Purchase sustainable financial products. (e.g. sustainability-related insurance products, sustainability-related investment funds)
	(3) Purchase insurance products that provide protection against climate change impacts (e.g. flood, wildfire, heatstroke, dengue)
	(4) Purchase insurance products that provide protection against chronic illnesses (e.g. dementia and mental health conditions)
	(5) Avoid investing in companies that have a negative impact on sustainability
Pillar A – Acting on Climate Change Which of the following sustainable lifestyle choices have you already taken or intend to take?	(6) Use reusable bags/containers
	(7) Eat less red meat
	(8) Take more public transportation, walking, or cycling
	(9) Own an electric vehicle (EV) if I were to purchase a car
	(10) Purchase energy-efficient certified household electrical devices
	(11) Consume clean electricity if possible
	(12) Participate in waste recycling
Pillar I – Inclusive and Sustainable Solutions Which of the following sustainable lifestyle choices have you already taken or intend to take?	(13) Exercise regularly
	(14) Purchase products with eco-labels
	(15) Avoid products from companies that have bad reputation for sustainability, such as environmental damage and human rights concerns
	(16) Buy less fast fashion products
	(17) Purchase more second-hand clothing
Pillar S – Society and Culture Which of the following sustainable lifestyle choices have you already taken or intend to take?	(18) Purchase more organic food, even though it may be more expensive
	(19) Actively share or discuss environmental and/or social issues with other people or on social media
	(20) Participate in community and/or neighbourhood events promoting sustainability
	(21) Participate in workplace events promoting sustainability
	(22) Participate in community and/or neighbourhood events promoting increased physical and mental health awareness
	(23) Volunteer for initiatives that provide care for seniors and persons with disabilities
	(24) Donate to social and environmental causes
	(25) Actively share or discuss healthy and sustainable lifestyles with other people or on social media

Behavioural Model for Internal Motivation – AKOA Framework

To add depth and contextual interpretation into the internal motivations leading to sustainability action, the SFI 2026 utilises the behavioural theory – the Awareness-Knowledge-Ownership-Action (AKOA) framework. This framework conceptualises sustainability adoption as a journey rather than a binary outcome, recognising that there is progression needed across these stages to generate action.

- **Awareness** reflects the basic understanding of sustainability concepts and issues.
- **Knowledge** captures the depth of understanding, boundaries and specificity of different types of sustainability concepts.
- **Ownership** measures to what extent sustainability personally matters. It is proxied through perceived personal relevance, responsibility, and agency, and is categorised into four categories:
 - Personal responsibility for sustainability outcomes
 - Personal investment and value alignment
 - Perceived sense of control over the impact generated by their actions
 - Perceived personal costs and benefits associated with acting sustainably
- **Action** captures whether respondents have done an action before, intend to do in next 12 months, or have not done before.

The AKOA framework is developed through combining several leading models for sustainability behaviours. Knowledge has long been considered as a plausible contributor to environmental education, where “increased knowledge leads to favourable attitudes ... which in turn lead to action promoting better environmental quality” (Ramsey and Rickson, 1977). Recently, Lam and Zhang (2016) extended beyond knowledge to link awareness to the body of knowledge and ultimately more sustainable actions. Lastly, Hungerford and Volk (1990) highlighted the key role of making environmental issues feel personally important and increasing their perceived ability to effect change and contribute meaningfully to resolve environmental problems. These variables are summarised in the SFI 2026 as “Ownership” variables.

The AKOA framework is applied in our survey design by creating corresponding awareness, knowledge, and ownership questions linking to the 25 actions. These questions are laid out in a progressive manner to move one from awareness to knowledge and ownership questions. We will explain each logical chain in the survey questions in the following sections. As such, the entire survey takes the respondents through the journey of moving from awareness to sustainable actions. Overall, the survey distinguished between different sources of personal motivation for sustainable behaviour, allowing for targeted interventions and recommendations.

The remaining part of this whitepaper is structured as follows. Chapter II covers the overall action score and the breakdowns by different types of actions under RAIS pillars. Chapters III to VI cover the results from each of the pillars along with their corresponding recommendations.

Chapter II:

SFI 2026 Sustainability Actions



Chapter II: SFI 2026 Sustainability Actions

In this chapter, we present the main findings of SFI 2026. First, we report the overall index value based on different actions taken by the respondents. Next, consistent with the prior literature, we dissect the actions taken by the respondents according to the demographics such as their age and household income level. Lastly, we uncover the drivers for these actions based on our proposed AKOA framework.

2.1 Singlife-SGFIN Sustainable Future Index 2026

The SFI 2026 places primary analytical emphasis on actions, reflecting the view that observed actions constitute the most policy- and market-relevant outcomes of sustainability engagement. Based on the distribution of responses across sustainability actions, we translate them into a standardised scoring framework to construct a composite index value which represents the average behavioural adoption rate by Singaporeans.

For each option, respondents are asked to select one of the following three responses:

- a. Have done and will continue to do so;
- b. Intend to do so within the next 12 months; or
- c. No intention to do so within the next 12 months.

Each action that respondents reported having already practised (under **a**) was assigned a score of 100, while those with no action (under **b**) were assigned a score of 0. For actions that respondents have not yet undertaken but intend to pursue within the next 12 months (under **c**), we assigned a score of 50. For each respondent, these action scores are averaged to obtain one action score for him/her. Subsequently, we assign the weights for each respondent based on the population composition of Singaporeans and obtain an aggregate action score. On average, Singaporeans are **practising 10 of 25 surveyed sustainability actions** and **intend to practise 8 more actions** in the next 12 months. Our index computation method leads to the following result:

We obtained **a composite action index value of 56 out of 100** shown in Figure 1 below.

Figure 1: SFI 2026 Action Scores

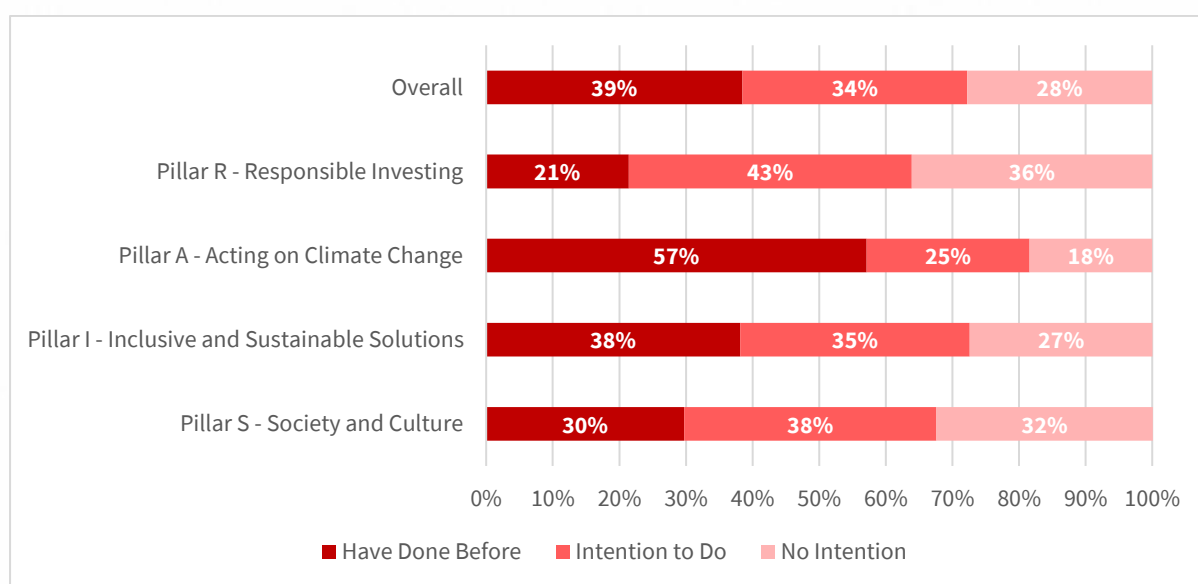


As shown in Table 2, the survey covers four groups of action questions under the RAIS pillars, each containing five or more actions. The same methodology is used for each RAIS pillar to generate average action scores, and the results are also presented in Figure 1 above.

We find that **Pillar A** (Acting on Climate Change) has the highest action score at **70**, reflecting a stronger likelihood to adopt daily sustainable and healthy lifestyles. This is followed by **Pillar I** (Inclusive and Sustainable Solutions) at **56**, **Pillar S** (Society and Culture) at **49**, and **Pillar R** (Responsible Investing) at **43**. Given the variation across different pillars, we explore the specific actions in the following chapters.

Next, we examine how three types of actions are adopted overall and across RAIS pillars. Figure 2 below shows that, on average, Singaporeans have practised around **10 sustainable actions** (at **39%**) out of 25 actions asked and have the intention to adopt around **8 more actions** (at **34%**) in the next 12 months. This distribution highlights two gaps in sustainability behaviour adoption by Singaporeans. Firstly, there is a clear intention-action gap, where some actions can be moved from the intention to actual action in the next 12 months. Secondly, there is still a significant number of no action at **28%**.

Figure 2: Distribution of Action Responses across All Respondents



Across RAIS pillars, the highest adoption rate is observed in **Pillar A** – Acting on Climate Change which revolves around daily sustainable and healthy lifestyles and has eight questions. Out of those eight actions on daily lifestyles, Singaporeans have practised four to five actions on average (57%) and have intention to perform two more actions (25%). This suggests that many sustainable lifestyle practices have been generally accepted by Singaporeans (at a combined percentage of 82%), in line with the continuous focus of public campaigns on encouraging more responsible lifestyles.

In contrast, **Pillar R** – Responsible Investing, consisting of five actions, shows the lowest level of adoption where Singaporeans have practised only one of the five actions (at 21%). However, Singaporeans express their willingness to practise two out of five actions, reflecting the highest proportion of intention to act (at 43%) across the four pillars. This shows a significant level of interest and opportunity for stakeholders to convert intention to real actions.

Similarly, for **Pillar S** – Society and Culture which consists of seven actions, Singaporeans on average practised only about two actions (at 30%), with a larger proportion expressing intention to adopt two to three more actions (at 38%). These findings suggest that there is potential for more people to participate in collective sustainable actions and advocacies.

For **Pillar I** – Inclusive and Sustainable Solutions where an individual's decision to purchase more sustainable products is examined through five actions, Singaporeans have practised close to two actions (at 38%) on average, with a similar proportion intending to do so (at 35%). However, when it comes to paying a higher price for sustainable products, the adoption rate drops to a low level of 24%. This suggests that Singaporeans are not yet willing to pay for sustainable products.

Generally, across all pillars, we observe higher adoption rates for low-cost and low-effort actions, while high-cost or complex actions are associated with lower adoption rates. A clear intention-action gap persists for non-routine behaviours particularly related to financial and community-driven actions, indicating that intentionality has not yet translated into real actions.

2.2 SFI 2026 by Age and Income Groups

To deepen the analysis by respondent characteristics, we dissect the results by age and monthly household income. Age groups: Gen Z (18–28), Millennials (29–44), Gen X (45–60), and Baby Boomers (61–64). Income bands: below S\$4,000; S\$4,000–8,999; S\$9,000–12,999; S\$13,000–19,999; and S\$20,000 or more. This segmentation enables more granular comparisons of sustainability outcomes across key demographic groups.

Figure 3 below shows the action scores of each RAIS pillar, grouped by the respondents' age group. The figure shows that younger generations such as Gen Z and Millennials are taking more sustainability actions under **Pillar R** (45-48 vs 41) and **Pillar S** (51-52 vs 46-49) than older generations such as Gen X and Baby Boomers. On the other hand, the older respondents are, the more likely they are to practise daily sustainable lifestyles under **Pillar A**. For **Pillar I**, Baby Boomers have the highest action score, indicating more purchase of sustainable products than the rest (59 vs 54-56).

Figure 3: RAIS Pillars' Action Scores of Each Age Group

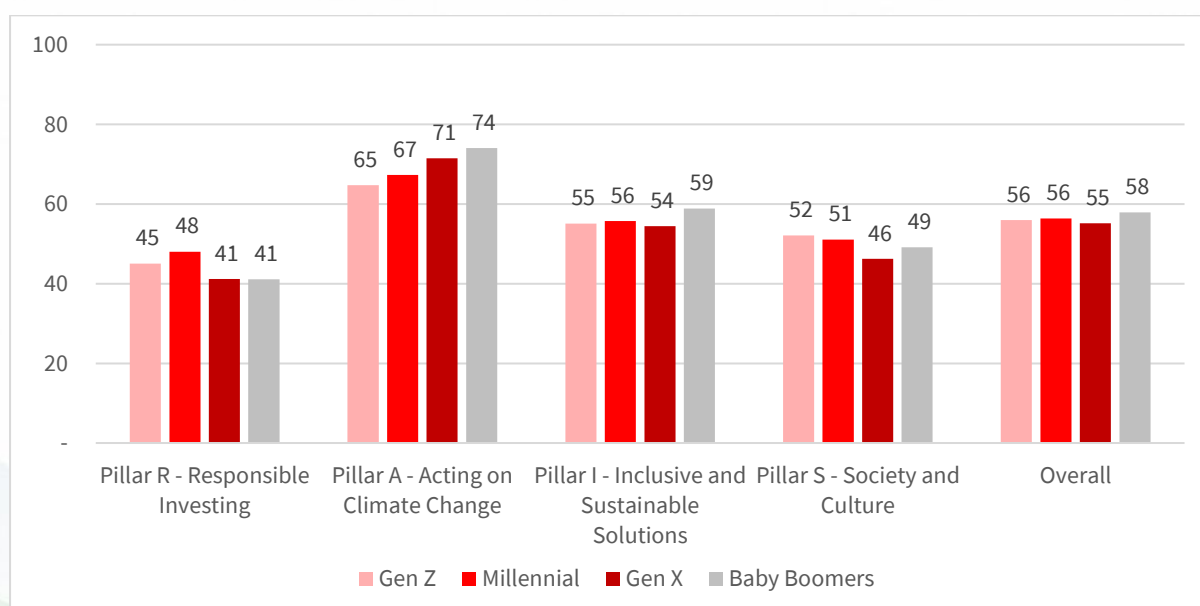
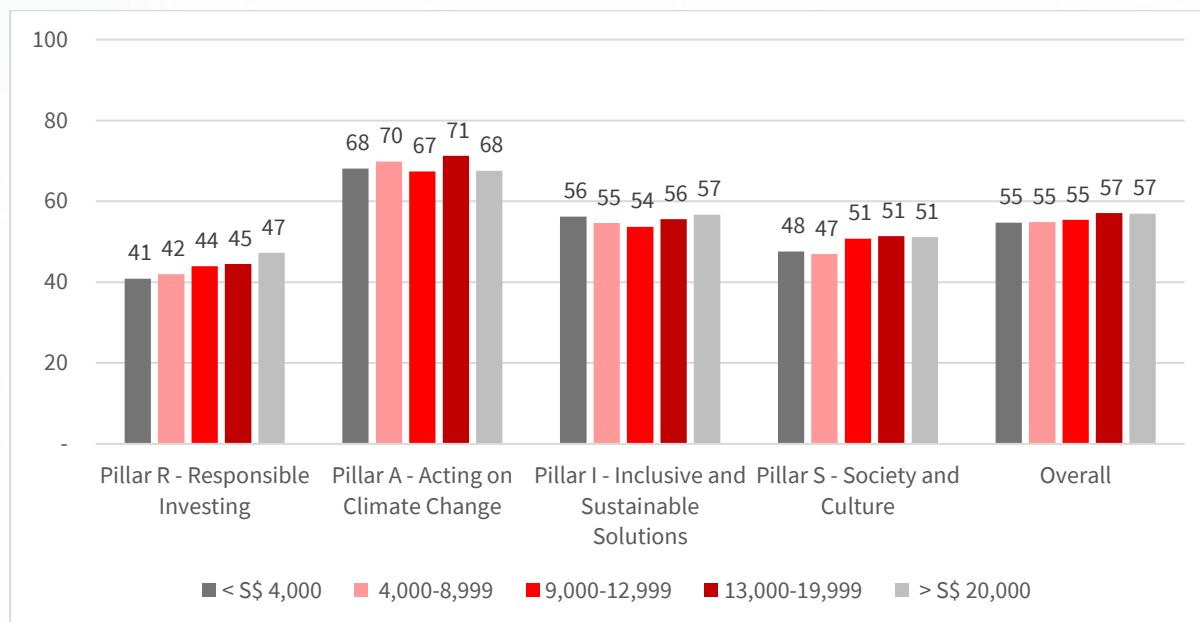


Figure 4 below shows the action scores of each RAIS pillar, grouped by the respondents' household income level. A pattern is observed for actions in **Pillar R**, **Pillar S** and **Pillar I**, where respondents with the highest income are likely to adopt more actions. However, the same pattern is not observed for **Pillar A** as we observe no systematic patterns between income and daily sustainable lifestyles.

Figure 4: RAIS Pillars' Action Scores of each Household Income Group



2.3 Action Drivers for SFI 2026

This section examines how awareness (**A**), knowledge (**K**), and ownership (**O**) factors translate into real sustainability actions under the AKOA framework. By analysing survey responses, we identify which of the three factors are stronger behavioural drivers, providing insights for firms and policymakers to take on effective interventions to encourage greater adoption. Here, we perform regression analysis to understand the impact of the AKO factors on real actions. We define the contribution of each AKO factor as the product of its regression beta loading and its average factor value, with the total contribution summing to 100%. Figure 5 to Figure 7 below present our findings.

Figure 5: Singlife-SGFIN Sustainable Future Index 2026's Decomposition

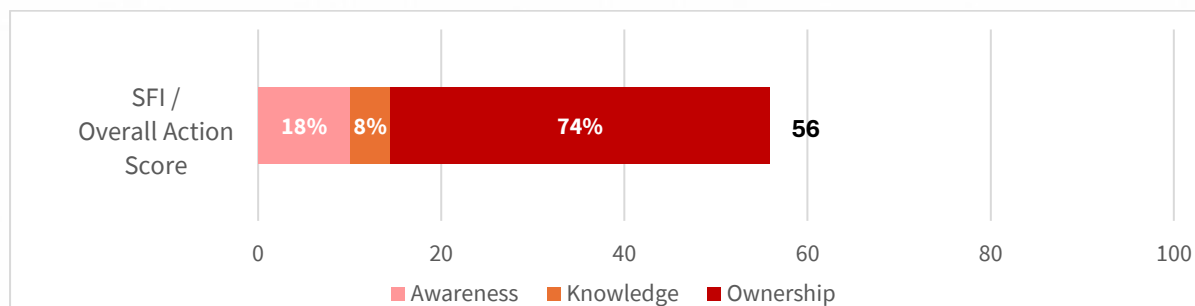


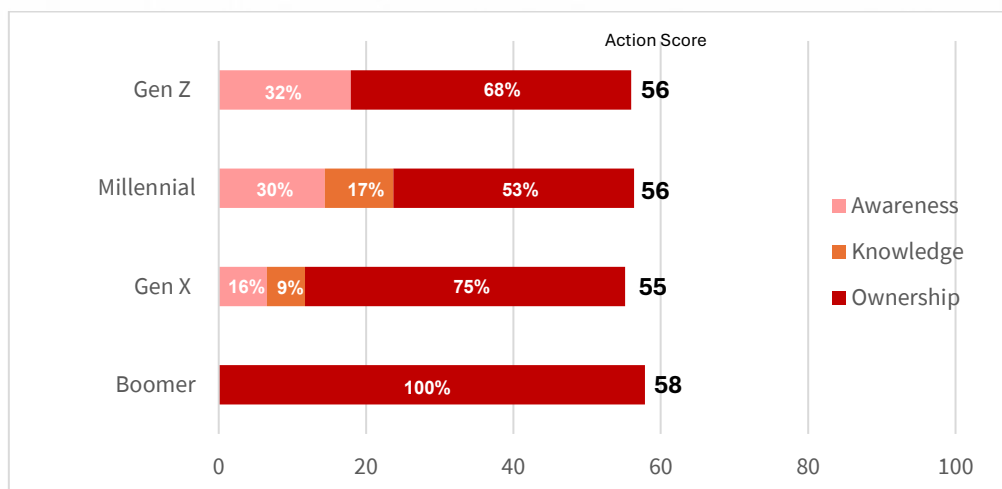
Figure 5 above reveals that **ownership (O) is the most dominant driver of current overall sustainability action (at 74%), followed by awareness (A) and knowledge (K) respectively (at 18% and 8%)**. This implies that sustainability actions and intentions in Singapore are currently largely driven by values, beliefs, and sense of responsibility rather than by technical knowledge or

conceptual familiarity. In other words, current behaviours are primarily grounded upon ownership factors such as moral values and personal sense of responsibility.

We also present the AKOA findings across different age groups in Figure 6 and income groups in Figure 7 to understand whether demographics play an important role.

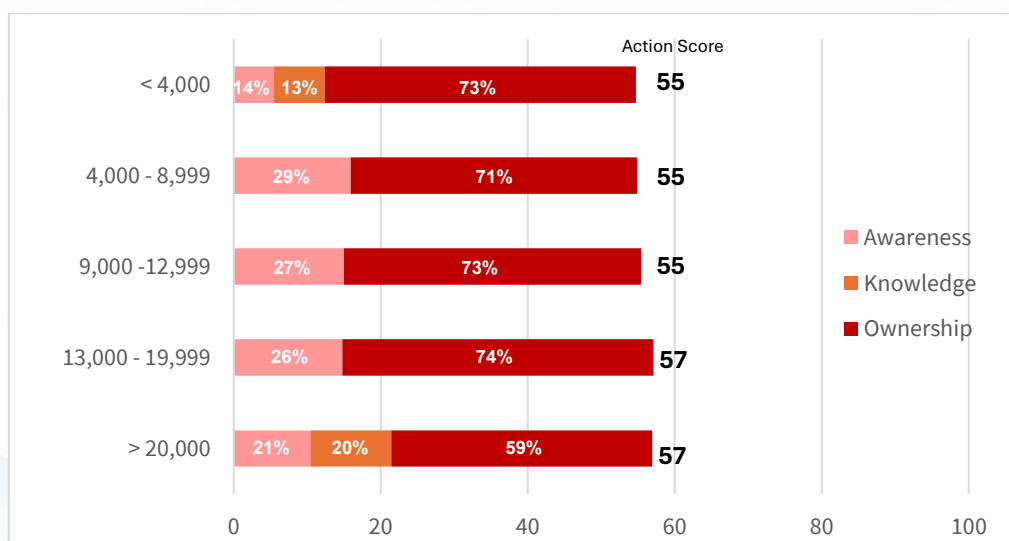
Figure 6 shows that ownership (**O**) remains the largest contributor of action for each age group. Interestingly, older generations, particularly Gen X and Boomers, are strongly driven by a sense of ownership (at 75% and 100% respectively). As such, older cohorts' actions are predominantly driven by their personal beliefs and sense of responsibility in sustainability.

Figure 6: Decomposition of Action Scores by Age



Moreover, awareness (**A**) and knowledge (**K**) play a larger secondary role for younger cohorts like Gen Z and Millennials. This implies that their actions are partially expressed through their cognitive understanding of sustainability. Millennials seem to have the most balanced drivers of sustainability actions from the AKO factors: Millennials' sustainability actions are driven by a combination of conceptual understanding of sustainability (**A**), the ability to recognise practical sustainability examples (**K**), and personal sustainability-related values (**O**).

Figure 7: Decomposition of Action Scores by Household Income Levels



Across income groups, shown in Figure 7, ownership (**O**) is again the most dominant action driver ranging from **71%** to **74%**. The three middle-income groups, S\$4,000 to S\$19,999, have very similar motivations for their current sustainable actions. In affluent households ($\geq$ S\$20,000), knowledge (**K**) appears to be the second most significant factor, suggesting that campaigns targeted to increasing knowledge could possibly drive more actions going forward.

To summarise, we continue to find that the ownership factor remains the most dominant driver for current action, although there are some differences in the size of ownership's effect. Moreover, we also observe that awareness and knowledge factors are secondary drivers to current action for some subgroups, suggesting different interventions should be used to influence more people to take real action.

Chapter III:

Pillar R - Responsible Investing



Chapter III: Pillar R – Responsible Investing

In this section, we will present the key findings of SFI 2026 from **Pillar R** – Responsible Investing and make strategic recommendations for stakeholders such as financial institutions and policymakers to encourage more action to be taken by individuals and households.

Responsible investing has become an increasingly important mechanism for mobilising capital towards a more sustainable future. This reflects a growing recognition that achieving global sustainability and climate goals would require substantial financial resources dedicated to supporting sustainability projects, with nations agreeing to mobilise USD 300 billion annually for climate financing by 2035. While most sustainable financing continues to be driven by large corporates, institutional investors, and public sector actors, the role of retail investors as the capital providers should not be underestimated because their preferences and opinions on investing sustainably will have a significant impact on how much capital can flow to the right sector.

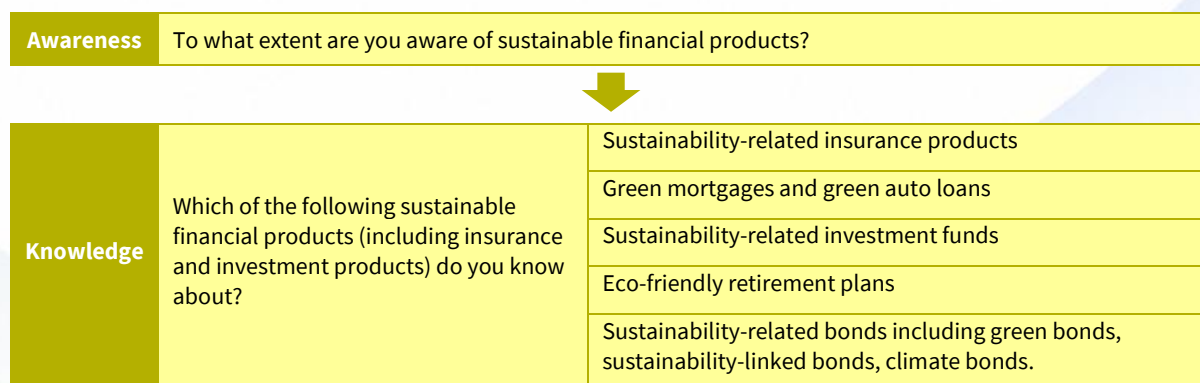
We examine three key areas under **Pillar R** through which individuals can contribute to responsible investing behaviour. First, the purchase of sustainable financial products such as green investment instruments and sustainability-linked insurance channels capital explicitly towards environmentally and socially responsible projects. Second, incorporating sustainability considerations into traditional investment products reflects a more holistic and integrated investment decision. Third, we examine the uptake of insurance products that provide protection against climate-related risks to assess whether climate adaptation is considered at the individual level, which is in line with Singapore Climate Action Plan's increasing focus on climate adaptation.

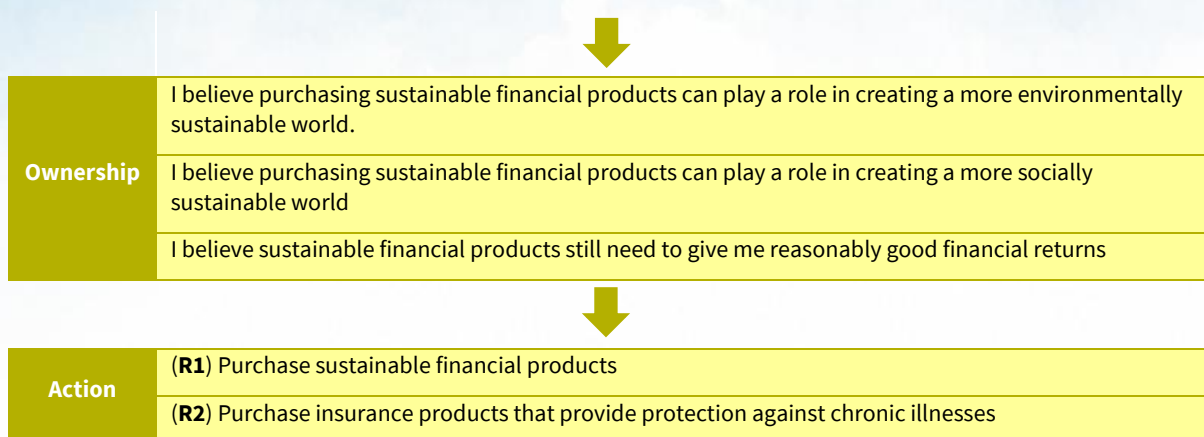
For each of these areas, we construct individual behavioural logic chains to trace how awareness, knowledge, and ownership drive actions. Such logic chains allow us to conduct a structured analysis of the behavioural drivers for individuals' sustainable investment decisions.

Chain 1: Willingness to Purchase Sustainable Financial Products

Figure 8 below presents the first logic chain focusing on decisions to purchase sustainable financial products and insurance products that provide protection against chronic illnesses. These action-oriented decisions are preceded by awareness and knowledge of sustainable financial products, as well as personal beliefs that such products can contribute to positive environmental and societal outcomes while still delivering satisfactory financial returns.

Figure 8: Logic Model for Chain 1

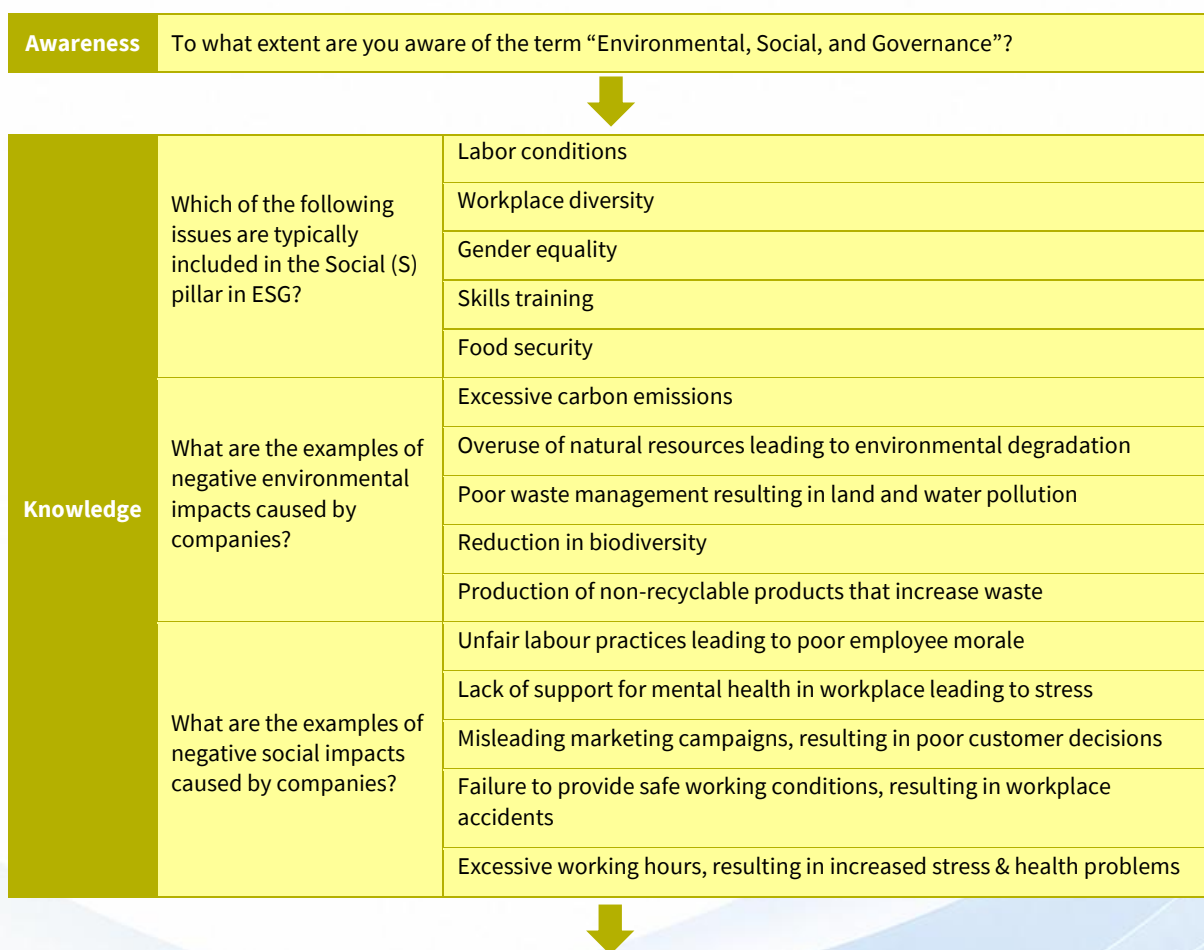


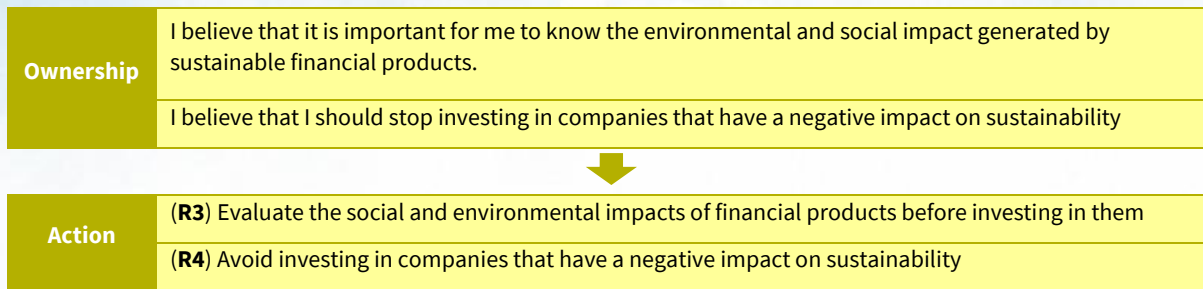


Chain 2: Evaluation of Companies for Investment

Chain 2, shown in Figure 9 below, incorporates a broader set of awareness and knowledge questions, including those related to Environmental, Social, and Governance (ESG) considerations. These questions are designed to evaluate respondents' understanding of the sustainability impacts of financial products prior to making investment decisions, as well as their considerations of companies generating negative environmental or social impacts.

Figure 9: Logic Model for Chain 2

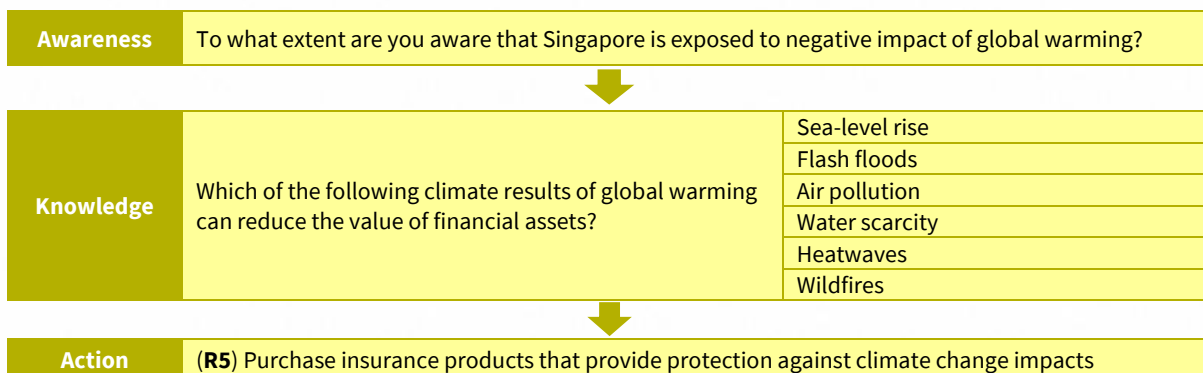




Chain 3: Insurance Against Climate Change

We present Chain 3 in Figure 10 below. This logic chain begins with awareness questions assessing respondents' understanding of Singapore's exposure to the impacts of global warming, followed by knowledge questions on climate-related conditions that may reduce asset values. Given the direct and tangible consequence of these risks, the chain does not require an explicit ownership construct. We conclude with an action-oriented question capturing respondents' insurance purchasing decisions as a means of protection against climate-related risks.

Figure 10: Logic Model for Chain 3



3.1 Findings

We present the main findings under Pillar R. Baseline results are presented for three logic chains as well as the contribution impact of the AKO factors for actions. We also present the findings according to demographics such as age and income levels.

3.1.1 Baseline Results

We find that the overall adoption of responsible investing behaviours in Singapore remains relatively low. From Table 3 (a) below, we observe that the average current adoption rate of the five responsible investing actions is **21%**. Specifically, avoiding investing in non-sustainable companies (R4) has the highest adoption rate at **26%**, suggesting that exclusion-based behaviours may be more intuitive or accessible to individuals. In contrast, adoption of more complex sustainable financial products such as green insurance products that protect against climate change effects (R5) is comparatively lower at **16%**.

However, despite the low adoption rate, we observe a substantial proportion of respondents who are willing to invest more in the next 12 months (at **43%**). This finding presents a clear opportunity for intervention strategies to convert the intention to actual behaviour.

Table 3: Action Rate and Contribution Table - Pillar R

Logic Chain	Action	(a) Action Rate				(b) Contribution of Internal Motivation		
		Have done before	Intend to do	No Intention		Awareness	Knowledge	Ownership
1	(R1)	20%	42%	38%		25%	18%	57%
	(R2)	24%	41%	35%				
2	(R3)	21%	44%	35%		28%	-18%	90%
	(R4)	26%	43%	31%				
3	(R5)	16%	40%	45%		120%	-20%	
Overall:		21%	43%	36%		39%	-12%	73%

To move people from intention into action, we need to better understand the key drivers, among awareness, knowledge, and ownership factors, for action. We present the results in Table 3 Part (b).

For the purchase of sustainable financial products under Chain 1, ownership has the largest effect on action (at **57%**), with awareness (25%) and knowledge (18%) playing a secondary role. As such, action is primarily driven by the extent to which they feel personally connected to the impact of sustainable financial products, with further support from increasing familiarity to what the sustainable financial products are. Intervention strategies should therefore emphasise communicating the tangible impact of sustainable financial products, while explaining the mechanism of the products when advertising them.

For behaviours related to integrating sustainability considerations into general investment decisions under Chain 2, ownership plays an even more dominant role at **90%**. This indicates that such actions are more strongly driven by personal responsibility and values-based decision making, compelling individuals to integrate sustainability into their investments when they feel a moral obligation to align their investments with sustainability outcomes.

Notably, our regression model also finds that knowledge has a negative contribution (-18%) to evaluating the social and environmental impacts of financial products (R3) and to avoiding investing in companies with negative environmental or social impacts (R4). This suggests that higher levels of ESG knowledge do not necessarily translate into more sustainable investment decisions, and increasing technical ESG knowledge alone may be inadequate to drive behavioural change.

For the purchase of insurance products that protect against climate change impacts under Chain 3, awareness that Singapore is exposed to climate-related risks is the predominant driver of action, while general knowledge of global climate impacts on financial assets exhibits a negative contribution. This suggests that emphasis on localised and personally relevant climate risks is probably needed to increase the uptake of insurance products that relate to climate risk.

3.1.2 Results by Age and Income Groups

We also present the cross-sectional variations across age and income groups in Table 4 (a) below.

Table 4: Action Rate and Contribution Table by Demographics - Pillar R

		(a) Action Rate				(b) Contribution to Action		
		Have done before	Intend to do	No Intention		Awareness	Knowledge	Ownership
Age Group	Gen Z	20%	49%	31%		42%	-20%	78%
	Millennial	23%	42%	36%		37%	-4%	67%
	Gen X	21%	37%	42%		43%	-19%	76%
	Baby Boomers	22%	36%	43%		45%	-7%	62%
Income Group	< S\$4,000	19%	43%	39%		16%	10%	74%
	S\$4,000 - S\$8,999	20%	42%	38%		43%	-17%	74%
	S\$9,000 - S\$12,999	21%	43%	37%		66%	-27%	61%
	S\$13,000 - S\$20,000	23%	41%	36%		42%	-24%	82%
	> S\$20,000	27%	39%	34%		35%	-9%	74%

We find little variation in the adoption rates of responsible investing across different age groups. However, when it comes to intention, Gen Z exhibits the highest proportion of respondents intending to engage in responsible investing, with **49%** expressing intention to act and the intention rate gradually declines with age. The greater intention to act among Gen Z suggests an opportunity to prioritise the younger generations while encouraging greater adoption of responsible investing.

Across income groups, higher-income households earning above S\$20,000 exhibit a slightly higher adoption rate at **27%**, suggesting that individuals with greater financial capacity and investment flexibility are more willing to invest sustainably. However, the proportion of respondents who intend to engage in responsible investing is relatively consistent across income groups, suggesting that targeted intervention strategies should use age groups as a primary demographic differentiator.

The AKO model reveals the impact of AKO factors on these actions. As shown in part (b) of Table 4, both the awareness (**A**) and ownership (**O**) factors are significant contribution factors on Gen Z (at **42%** and **78%** respectively), suggesting that the interventions for Gen Z can focus on these factors.

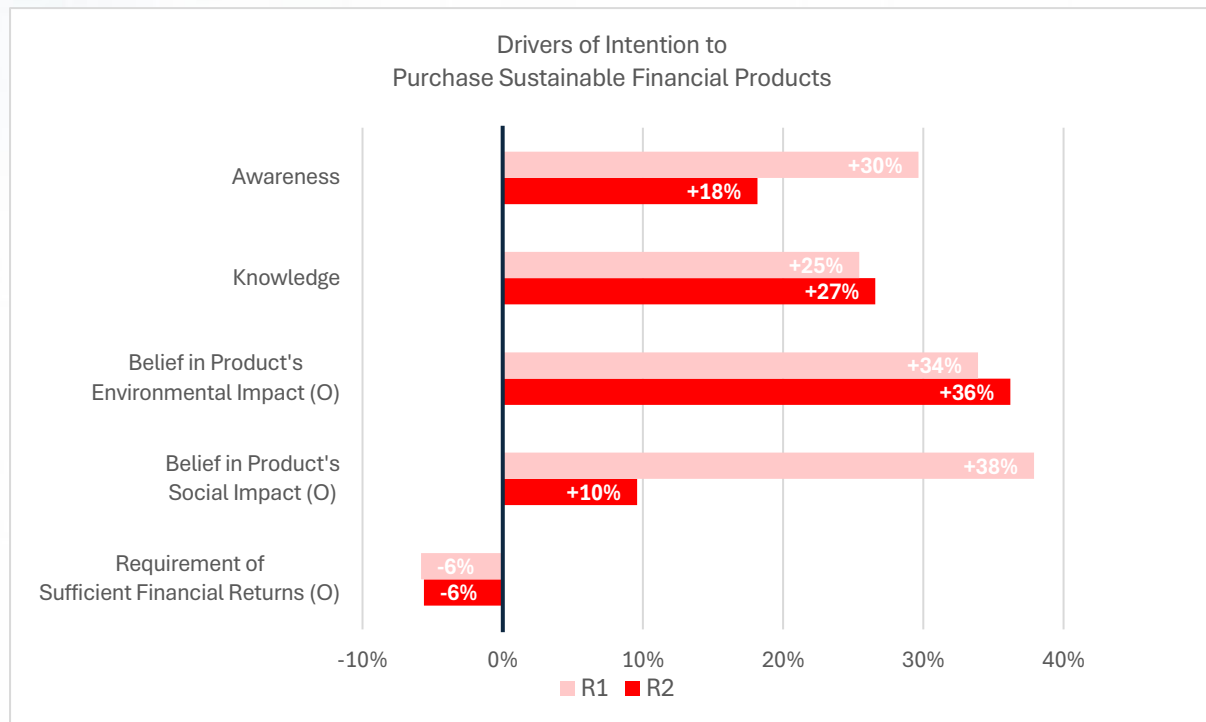
Across income groups, two distinct findings on motivating factors are observed. Firstly, the lowest household income group is the only one where knowledge contributes positively to motivation for investing responsibly (at **10%**). This could be attributed to its lower level of knowledge about responsible investing. Secondly, for respondents with household income of S\$9,000 – S\$12,999, awareness has a stronger role than ownership in driving action at **66%** compared to **61%**. This suggests that intervention to improve the basic awareness of sustainable financial products and ESG concepts for this income group could also be useful to move them into real actions.

3.2 Moving from No Intention to Intention

In this section, we delve deeper to understand what could encourage people with no intention to act to form such an intention. To do so, we explore which of the AKO factors plays an important role in influencing intention to act. We use the logistic regression on these two groups of respondents to pin down the contribution impact for intention from each of the AKO factors. Figure 11 presents how

each AKO factor in isolation increases or decreases the probability of an individual in having intention to act.

Figure 11: Drivers of Intention - Chain 1



From Figure 11, the perceived sense of control over the environmental and social impact of sustainable financial products has the largest impact on an individual's intention to purchase such products (R1) (at **34%** and **38%** respectively). When individuals believe a sustainable financial product can generate environmental impact, they are **36%** more likely to intend to purchase green insurance products (R2). These results suggest that strengthening the perceived causal link between the product and its real-world sustainability impact is critical in driving demand.

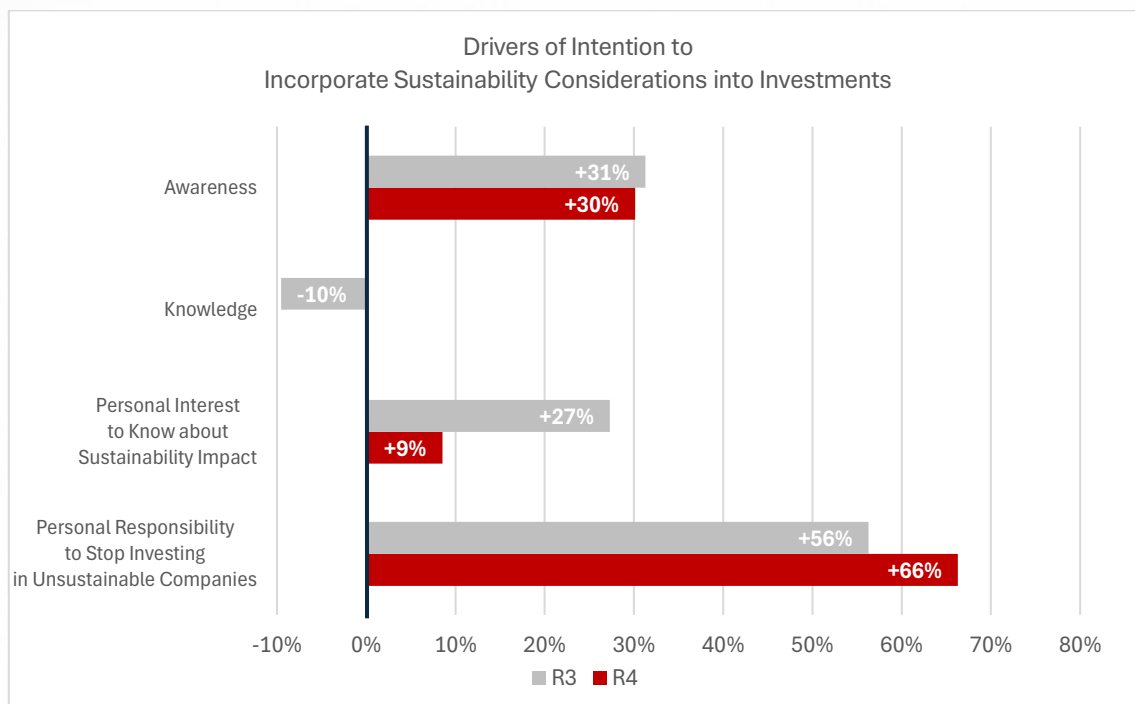
Moreover, awareness and knowledge also have significant effects on increasing the intention to purchase sustainable financial products (R1) by **30%** and **25%** respectively. As such, they act as secondary drivers to increase intention to purchase sustainable financial products.

In contrast, stronger expectations of financial returns from sustainable financial products do not increase one's likelihood to purchase sustainable financial products (both at **-6%** for R1 and R2). This suggests that variations in returns expectations do not significantly affect the intention to purchase sustainable financial products. While this does not immediately imply that financial returns are irrelevant in actual purchase decisions, it indicates that personal beliefs about returns are not the primary factor moving people to take action.

Taken together, these findings imply building ownership (**O**) is the most important factor in moving individuals to develop the intention to purchase sustainable financial products. This should be done by not only highlighting higher expected returns, but also by clearly communicating the sustainability impact of the products, especially when engaging individuals who have little experience with or knowledge of sustainable financial products.

Figure 12 below shows that for both the intention to evaluate the sustainability impacts of their investments (R3) and avoid investing in unsustainable companies (R4), personal responsibility emerges as the key driver. Individuals who believe that they should stop investing in companies with negative sustainability impacts are **56%** more likely to intend to evaluate the sustainability performance of their investments and **66%** more likely to avoid investing in harmful companies altogether.

Figure 12: Drivers of Intention – Chain 2



Increasing awareness has the second largest effect for both actions (at **31%** and **30%** respectively). In this context, awareness refers to the basic understanding that corporate activity could contribute negatively to sustainability, thereby leading to a direct connection between businesses and their impact on sustainability.

In contrast, personal interest in learning about sustainability impacts plays a significant but smaller role (at **27%** and **9%** respectively). While such value alignment significantly increases the likelihood of evaluating sustainability information, it is not strong enough to drive individuals to exclude unsustainable companies from their portfolio.

3.3 Recommendations

Based on the results above, we propose some recommendations for different stakeholders such as financial institutions and policymakers to increase the adoption by individuals under **Pillar R**.

3.3.1 For Financial Institutions

Financial institutions are the providers of sustainable financial products. We identify four areas through which they can attract more demand from the public.

First, as Gen Z has the highest percentage of intending to act at 49%, **financial institutions can consider ways to translate younger generations' high intention into action.** Given that our behavioural model finds that this group exhibits negative sensitivity to knowledge, where increased exposure to ESG-related information may reduce the likelihood of action, interventions targeted at Gen Z should prioritise building ownership over knowledge. Financial institutions should strengthen Gen Z's sense of personal responsibility and belief in their ability to create impact through their investments. Hence, messaging should emphasise that individual contributions – regardless of size – can still generate meaningful impact.

Second, **financial institutions may focus more on communicating the environmental and social impact of their sustainable financial products** because our results reveal a limited link between the financial returns of these products and investment decisions. This requires repositioning sustainability from a secondary feature to a core purpose and identity of the product such that the impact of the product is more visible and credible.

Third, **when financial institutions exclude companies with negative environmental and social impact in their product offerings, they may communicate such decisions clearly to investors** and draw a direct connection to the impact of their personal investment choices. This is because we find that individuals are more likely to evaluate and avoid harmful companies when they feel a moral obligation to do so. As such, financial institutions could frame investment decisions as ethical choices with tangible real-world consequences, emphasising that where individuals allocate their capital can either contribute to or mitigate negative sustainability impacts. Individuals should be encouraged to recognise that choosing not to invest in harmful companies is itself a meaningful form of impact.

Fourth, **financial institutions may highlight tangible climate risks in Singapore—such as flooding, heat stress, and their health impacts—and frame climate insurance as personal financial protection rather than an abstract sustainability product.** Using scenario-based narratives to illustrate potential impacts on individuals' assets and well-being can further enhance relevance. By making climate risks more immediate and personally salient, these approaches can more effectively encourage adoption of climate risk protection by individuals.

3.3.2 For Policymakers

To strengthen trust in sustainable financial products and encourage the incorporation of sustainability considerations into investment decisions, policymakers can play a critical role through establishing **a credible and standardised assurance mechanism.** One approach is to establish a grading or certification system that assesses the performance of these sustainable financial products, supported by clear disclosure of the frameworks used to evaluate their performance. This could strengthen trust and address concerns about greenwashing and inconsistent sustainability disclosures.

Chapter IV:

Pillar A - Acting on Climate Change



Chapter IV: Pillar A – Acting on Climate Change

In this section, we will present the key findings of SFI 2026 from **Pillar A** – Acting on Climate Change. We identify which actions under Pillar A remain less widely practised and make recommendations for stakeholders on how to increase the adoption rate of those actions.

Pillar A captures daily sustainable and healthy lifestyles that represent the most immediate and tangible expression of individual-level sustainability behaviour. These behaviours are embedded in everyday decision-making and collectively serve as a direct proxy for society’s overall willingness to actively contribute towards a sustainable future. As such, the realisation of Singapore’s sustainability goals ultimately depends on widespread behavioural adoption of sustainable and healthy lifestyles at the individual level.

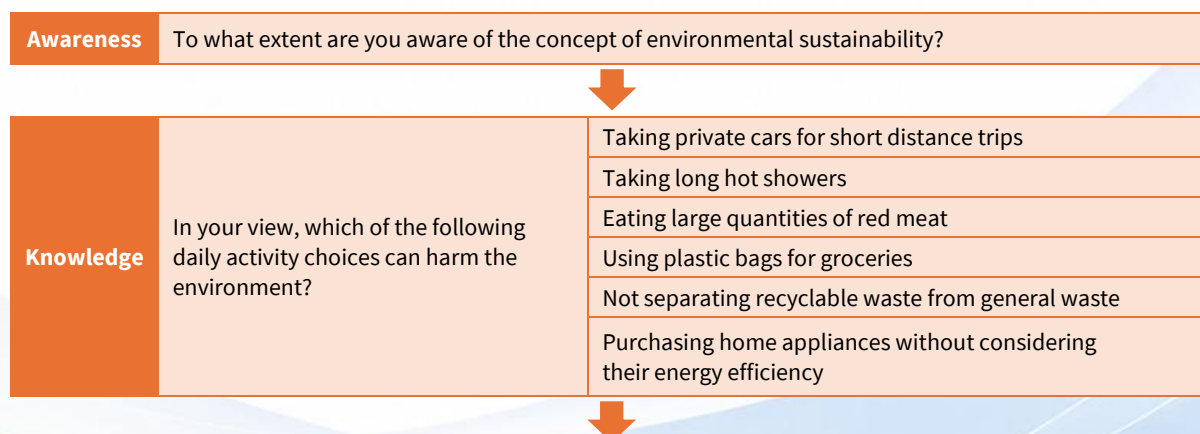
Furthermore, daily sustainable behaviours have been the most familiar and widely publicised entry point for Singaporeans to be more sustainable. Public campaigns on individual-based sustainability led by government agencies such as the National Environment Agency and the Ministry of Sustainability and the Environment, including the “Say YES to Waste Less” and “Make Every Drop Count” movements, emphasise building sustainable habits.

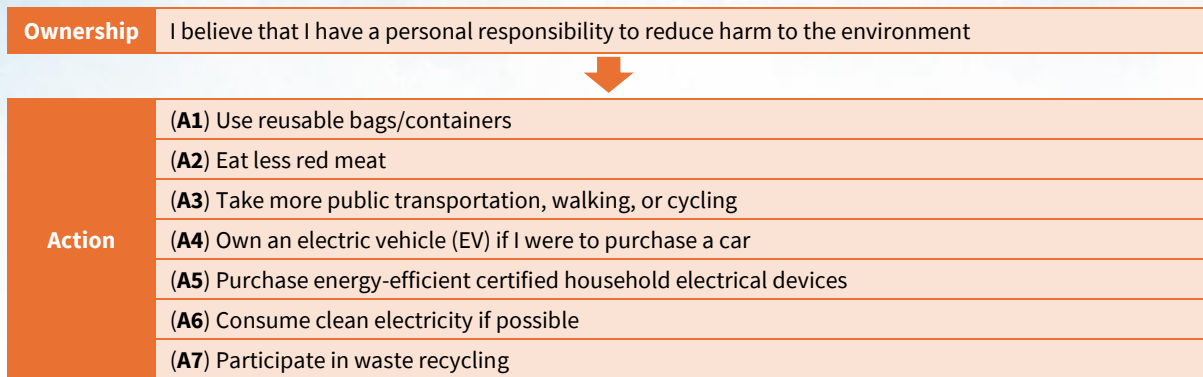
The sustainable actions examined under this pillar span from habitual, high-frequency behaviours such as using reusable bags and taking more public transportation, to periodic but still recurring decisions such as purchasing energy-efficient certified electrical devices. Additionally, this pillar also incorporates healthy lifestyle considerations. The inclusion of health reflects the recognition that for one to enjoy a sustainable future, they also need to be healthy.

Chain 4: Individuals’ Sustainable Behaviour

We plot the logic chain 4 embedded in our survey in Figure 13 below, capturing individual decision-making and actions related to sustainable behaviour. It begins with awareness questions assessing respondents’ familiarity with environmental sustainability concepts, followed by knowledge questions examining their understanding of how everyday activities may contribute to environmental harm. The chain then progresses to the ownership stage, where respondents are asked about their belief in personal responsibility for reducing negative environmental impacts. It concludes with action-oriented questions that capture individuals’ seven sustainable behaviours.

Figure 13: Logic Model for Chain 4

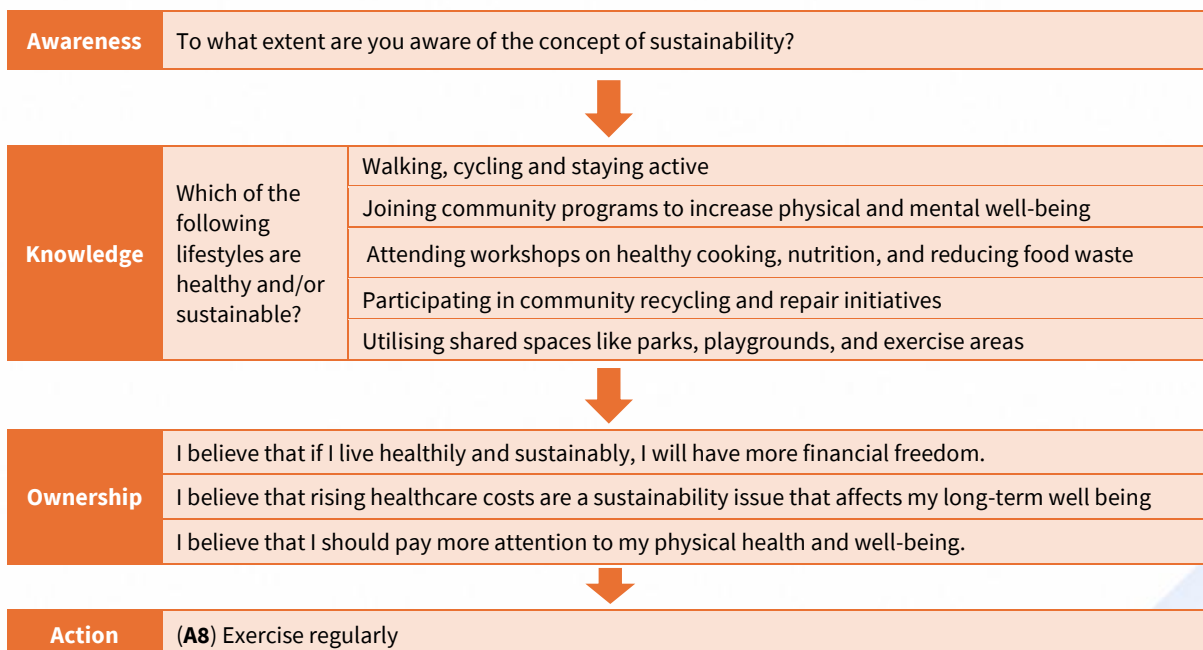




Chain 5: Individuals' Healthy Lifestyle

We plot the logic chain 5 in Figure 14, capturing individuals' decisions to adopt a healthy lifestyle. It follows the same logic as Chain 4, beginning with awareness and knowledge questions. At the ownership stage, respondents are asked to evaluate a set of belief-based statements, including whether living healthily and sustainably contributes to greater financial freedom, whether rising healthcare costs may affect long-term well-being, and whether individuals should place greater emphasis on their physical health and well-being. The chain concludes with an action-oriented question capturing respondents' engagement in regular exercise.

Figure 14: Logic Model for Chain 5



4.1 Findings

We present the main findings under **Pillar A** here. Baseline results are presented for two logic chains as well as the contribution impact of the AKO factors for actions. We also present the findings according to demographics such as age and income levels.

4.1.1 Baseline Results

Table 5 reveals the differences in adoption across daily sustainable and healthy lifestyle behaviours.

First, we find that low-cost and familiar actions such as using reusable bags (A1) and taking more public transportation (A3) demonstrate the highest current adoption rates (at **84%** and **80%** respectively). These actions are considered widely adopted by Singaporeans.

Second, we observe that those actions which are more information-dependent are associated with high adoption rate (above **60%**) and substantial intention to change (from **27%** to **29%**). These actions include purchasing energy-efficient certified electrical devices (A5) and participating in waste recycling (A7). Similarly, exercising regularly (A8) shows a similar pattern with high adoption at **67%** and a further **27%** intending to do so, suggesting that these actions are becoming more normalised and highly self-motivated, but further intervention on these actions can focus on converting the intention to act into real actions.

Lastly, for the actions that are costlier or less convenient such as consuming less red meat (A2), owning an electric vehicle (A4), and consuming clean electricity (A6), the adoption rate is lower than 50%. We also find that there is a significant proportion of respondents having no intention to do them, especially for owning an electric vehicle (at **62%**). As such, for these actions, the challenge of moving individuals from having no intention to intention to act still remains.

Table 5: Action Rate and Contribution Table - Pillar A

		(a) Action Rate			(b) Contribution of Internal Motivation		
Logic Chain	Action	Have done before	Intend to do	No Intention	Awareness	Knowledge	Ownership
4	(A1)	84%	12%	4%	7%	24%	69%
	(A2)	45%	25%	30%			
	(A3)	80%	14%	6%			
	(A4)	16%	22%	62%			
	(A5)	60%	29%	11%			
	(A6)	41%	39%	20%			
	(A7)	63%	27%	9%			
5	(A8)	67%	27%	6%	9%	18%	73%
Overall:		57%	25%	18%	3%	22%	74%

To move people into action, we need to understand the key drivers among awareness, knowledge, and ownership (**AKO**) factors for action. The findings are presented in Table 5(b).

Like Pillar R, we find that ownership (**O**) is the dominant driver for respondents in adopting sustainable daily lifestyles under **Pillar A** for both logic chains 4 and 5 (at **69%** and **73%** respectively). In Chain 4, the ownership factor refers to the personal responsibility to not cause harm to the environment through their daily choices, implying that increasing one's moral responsibility is critical to help more Singaporeans adopt sustainable lifestyles. In Chain 5, ownership refers to the personal belief that health matters to them personally.

We also find that knowledge (**K**) is a significant secondary driver for daily sustainable lifestyles in **Pillar A**. In Chain 4, we test knowledge by using specific daily activities that can potentially cause harm to the environment. As such, the more well-informed Singaporeans are about the environmental impacts of their behaviour, the more likely they are to adopt daily sustainable

lifestyles (at **24%**). A similar pattern is observed for healthy lifestyles in Chain 5, with greater knowledge of how lifestyle choices contribute to health contributing significantly increasing the motivation to exercise (at **18%**).

Lastly, the awareness (**A**) of the theoretical concept of environmental sustainability is unlikely to create large variation in action from both chains (at **7%** and **9%** respectively).

4.1.2 Results by Age and Income Groups

Here, we present the cross-sectional variations across age and income groups in Table 6 below.

Across age groups, Gen Z has the lowest adoption rate at **50%**, with the adoption rate progressively increasing with age. Interestingly, there is a higher proportion of Gen Z at **30%** that have the desire to practise more daily sustainable lifestyles but have not done so. These results reveal ample opportunities to encourage younger people to adopt more daily sustainable and healthy lifestyles.

Across income groups, we observe that there are no clear patterns between household income and daily sustainability lifestyle. For example, while households earning S\$13,000–20,000 have the highest adoption rate (at 60%), the highest-income group exhibits a comparatively lower rate (at 54%). This suggests that higher household income does not necessarily translate into more sustainable lifestyle choices.

Table 6: Action Rate and Contribution Table by Demographics - Pillar A

		(a) Action Rate			(b) Contribution of Internal Motivation		
		Have done before	Intend to do	No Intention	Awareness	Knowledge	Ownership
Age Group	Gen Z	50%	30%	19%	17%	14%	69%
	Millennial	56%	25%	19%	12%	27%	61%
	Gen X	63%	19%	17%	-4%	24%	80%
	Baby Boomers	66%	18%	16%	4%	6%	90%
Income Group	< S\$4,000	56%	23%	20%	-3%	13%	90%
	S\$4,000 - S\$8,999	59%	23%	18%	6%	20%	74%
	S\$9,000 - S\$12,999	55%	25%	20%	2%	19%	79%
	S\$13,000 - S\$20,000	60%	24%	16%	12%	21%	68%
	> S\$20,000	54%	28%	18%	7%	43%	50%

We also present the AKO model result in Table 6(b), uncovering the impact of AKO factors on moving people into adopting daily sustainable and healthy lifestyles for each demographic group.

Across age groups, we observe two interesting results. First, while ownership (**O**) is the dominant driver for each age group, it has a higher contribution factor for older generations such as Gen X (at **80%**) and Baby Boomers (at **90%**), compared with younger generations. Second, there is a shift in the secondary driver of action across different generations. Gen Z's notable secondary driver is awareness (**A**) (at **17%**), suggesting that educational campaigns that are conceptual and based on the theoretical concept of "environmental sustainability" can still be impactful. However, the secondary driver shifts to knowledge (**K**) for Millennials (at **27%**) and Gen X (at **24%**), implying that these generations could benefit from more example-based educational campaigns that inform

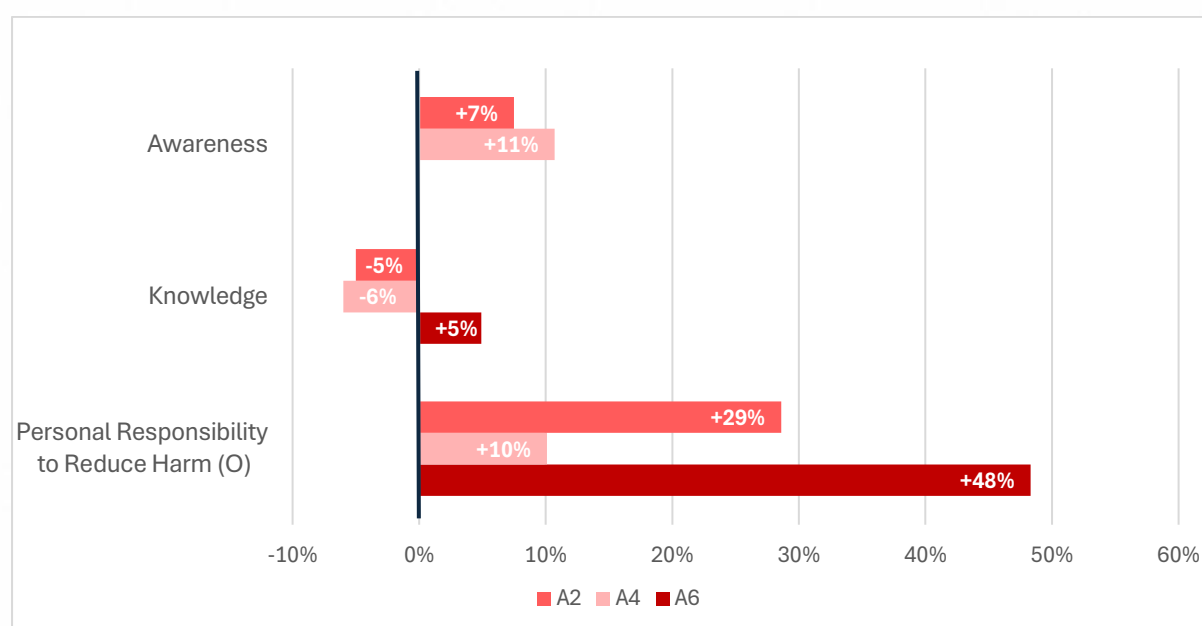
consumers about various daily activity choices that are harmful to the environment. As such, there is opportunity to differentiate intervention strategies for different generations, although ownership of personal responsibility remains the most dominant factor for all age groups.

Across income groups, the opposite pattern is observed where the lowest income households benefit the most from ownership-based (**O**) interventions (at **90%**) and the highest income households benefit the least (at **50%**). We find knowledge (**K**) to be the secondary driver for all income groups. Specifically, households with household income of more than S\$20,000 can benefit significantly (at **43%**) from knowledge-based targeted educational efforts that highlight practical examples of sustainable daily lifestyles.

4.2 Moving from No Intention to Intention

As identified in the previous section, there are certain actions where the gap between having no intention and having an intention remains, such as eating less red meat (A2), owning electric vehicles (A4), and consuming clean electricity (A6). We explore which of the AKO factors play important roles in influencing the intention to act these actions. We use the logistic regression for these two groups of respondents to determine the contribution of each AKO factor to the intention to act. Figure 15 below shows how each AKO factor in isolation increases or decreases the probability of an individual to have an intention to act.

Figure 15: Drivers of Intention – Pillar A



As shown in Figure 15 above, the AKO factors have limited impact on the respondents' intention to purchase electric vehicles (A4), with the largest impact being **11%** from increased awareness of environmental sustainability. This hints to the existence of other barriers for people to purchasing electric vehicles such as cost, convenience, and accessibility.

For the other two actions, eating less red meat (A2) and choosing green electricity (A6), strengthening an individual's sense of personal responsibility to reduce their environmental impact (**O**) can increase their likelihood to intending to adopt these actions by **29%** and **48%** respectively.

On the other hand, awareness (7% for A2, 0% for A6) and knowledge (-5% for A2, 5% for A6) have a limited effect on these two actions.

4.3 Recommendations

In this section, we use the above findings to propose two recommendations for policymakers in Singapore given that the actions under Pillar A are most relevant for individuals. We aim to encourage greater adoption of daily sustainable and healthy lifestyles through the right promotion or community campaigns.

First, we suggest that government's campaigns should aim to **inform the individuals on what their responsibility is and why they should be responsible by conveying that their daily choices can have real environmental consequences**. This is because we find that a sense of personal responsibility to reduce harm is the key driver motivating individuals to adopt sustainable daily lifestyles. We observe these findings through all actions under this pillar, except for purchasing of electric vehicles. To build a sense of responsibility, we suggest using digital tools to illustrate these consequences explicitly, such as visual or scenario-based simulations that help individuals to internalise the plausibly adverse impacts of their actions.

Second, campaigns on daily sustainable lifestyles can be **more targeted at younger generations such as Gen Z and Millennials**. We find that Gen Z and Millennials have lower adoption rates but higher intention to adopt more sustainable daily practices, whereas older generations already adopt these practices at a higher rate. As such, sustainability campaigns may achieve greater impact by focusing on younger generations. Apart from increasing their sense of personal responsibility, our findings show that Gen Z also benefit from having higher awareness on the general concept of environmental sustainability, whereas Millennials are expected to benefit from educational campaigns on daily sustainable and healthy lifestyles.

Chapter V:

Pillar I - Inclusive & Sustainable Solutions



Chapter V: Pillar I – Inclusive and Sustainable Solutions

In this chapter, we discuss the key findings from **Pillar I** – Inclusive and Sustainable Solutions of the SFI 2026. We also provide recommendations for two key stakeholder groups — corporates and policymakers — to support the broader adoption and accessibility of sustainable products.

Inclusive and sustainable solutions are increasingly recognised as a critical pillar in advancing a more equitable and environmentally responsible future. This reflects a growing understanding that sustainability transitions must not only address environmental challenges but also ensure that more sustainable products, services, and systems are offered by businesses and chosen by consumers. As such, there is a growing emphasis on integrating environmental responsibility and social inclusivity in the products and services that individuals consume.

In this pillar, we recognise that individuals and their preferences play an important role in shaping demand for products and services that are both sustainable and inclusive. By choosing to adopt such solutions, individuals collectively signal their demand for sustainability considerations to corporates. In turn, these preferences influence the direction, development, and adoption of more inclusive and sustainable systems.

Through the SFI 2026, we examine two key dimensions in **Pillar I** that reflect individuals' demand for inclusive and sustainable solutions. First, we assess individuals' preference for more sustainable alternatives to understand whether there is strong demand for such products and services. Second, we incorporate the dimension of higher pricing to examine Singaporeans' willingness to pay a premium for more sustainable alternatives.

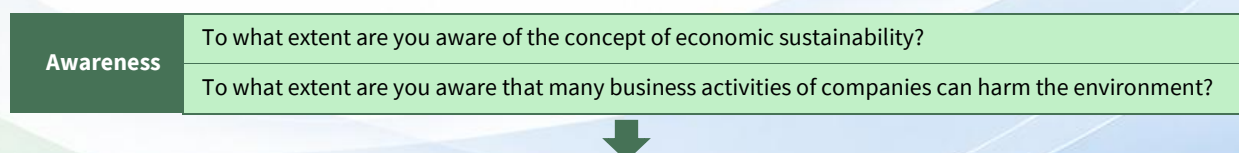
For each of these areas, we construct individual behavioural logic chains to trace how awareness, knowledge, and ownership drive action. Such logic chains allow us to conduct a structured analysis of the behavioural drivers behind individuals' decisions to purchase more sustainable products.

Chain 6: Preference for More Sustainable Products

As shown in Figure 16 below, we build this logic chain beginning with two awareness questions: awareness of the concept of economic sustainability and recognition that certain business activities may negatively impact the environment. The chain then progresses to knowledge-based questions that assess respondents' understanding of corporate practices that can reduce environmental harm, as well as examples of how companies can contribute positively to people and communities.

Subsequently, we examine the ownership dimension through respondents' willingness to purchase products from more sustainable companies and pay more for them. Finally, the logic chain concludes with action-oriented questions that capture respondents' actual purchasing behaviours and preferences for more sustainable products.

Figure 16: Logic Model for Chain 6

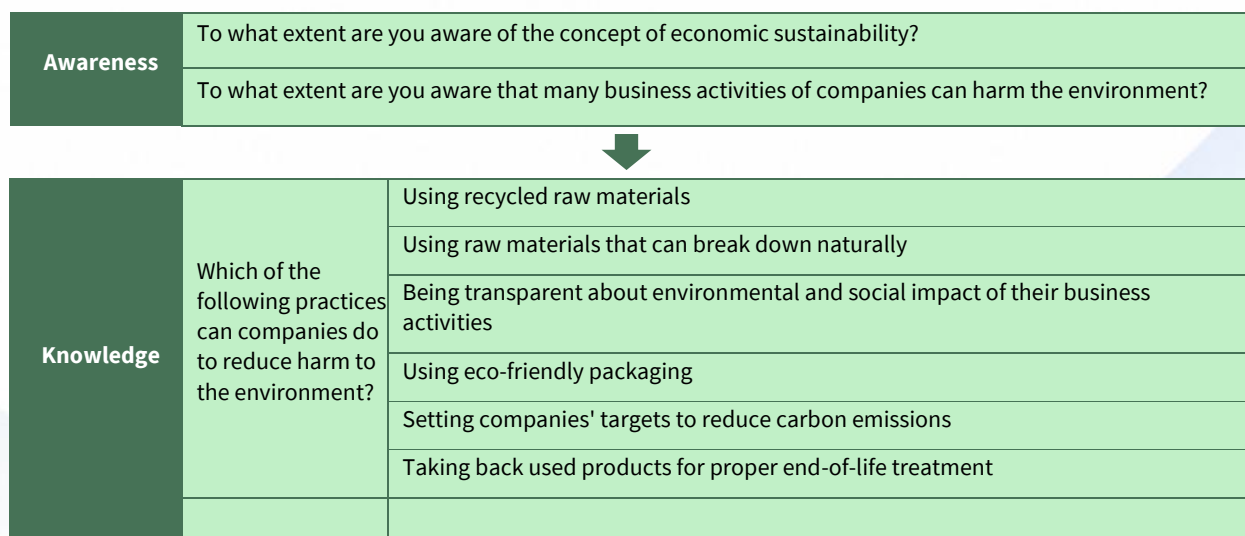




Chain 7: Willingness to Pay

As shown in Figure 17, we construct logic chain 7 with the same awareness, knowledge, and ownership questions as in Chain 6. However, the chain diverges at the action stage, where the focus shifts towards an action that is explicitly presented as price sensitive. This allows us to examine not only individuals' general preferences for sustainable alternatives, but also the extent to which individuals are prepared to bear additional costs for sustainable products.

Figure 17: Logic Model for Chain 7





5.1 Findings

We present the main findings under Pillar I in this section. Baseline results are presented for two logic chains as well as the contribution impact of the AKO factors for actions. We also present the findings according to demographics such as age and income levels.

5.1.1 Baseline Results

We find that the adoption of inclusive and sustainable behaviours in Singapore remains moderate, although there is significant variation across different types of actions.

From Table 7 (a), we observe that among the actions considered, purchasing fewer fast fashion products (I3) has the highest adoption rate at **52%**, followed by purchasing products with eco-labels (I1) at **48%**. This suggests that behaviours centred on reducing consumption or switching to alternatives with little additional financial burden are more readily adopted by Singaporeans. In contrast, actions that require greater lifestyle adjustments or involve higher costs - such as buying second-hand clothing (I4), with an adoption rate of 25%, and purchasing more expensive organic food (I5), with an adoption rate of 24% - exhibit substantially lower adoption rates.

Table 7: Action Rate and Contribution Table - Pillar I

		(a) Action Rate			(b) Contribution of Internal Motivation		
Logic Chain	Action	Have done before	Intend to do	No Intention	Awareness	Knowledge	Ownership
6	(I1)	48%	38%	14%	17%	26%	58%
	(I2)	42%	40%	19%			
	(I3)	52%	31%	16%			
	(I4)	25%	28%	47%			
7	(I5)	24%	35%	41%	15%	6%	79%
Overall:		38%	35%	27%	12%	24%	64%

Similarly, reduction-centric and low-cost actions have the highest levels of intention to act, with **38%** intending to purchase products with eco-labels (I1), and **40%** of respondents intending to avoid products from companies with poor sustainability reputations (I2). This suggests that these behaviours are becoming increasingly accepted among Singaporeans. Meanwhile, behaviours requiring lifestyle changes or higher expenditures—including buying second-hand clothing (I4), where 28% intend to act, and purchasing more expensive organic food (I5), where 35% intend to act - show comparatively lower, though still meaningful, levels of intended adoption.

Moreover, we also observe high levels of no intention to act for buying second-hand clothing (I4) and purchasing more expensive organic food (I5) (at **47%** and **41%** respectively).

As such, these findings highlight two distinct behavioural gaps across different types of sustainable consumption actions. First, a notable gap remains between respondents with no intention to act and those intending to act for behaviours that require lifestyle adjustments or higher financial costs. This indicates that a segment of the population remains hesitant to adopt more sustainable products and services that are perceived as less convenient or more expensive. Second, across all actions within Pillar I, we observe a substantial intention–action gap. This suggests that increasing the adoption of more sustainable products and services will require not only building awareness and intention but also equipping individuals with confidence to translate their intentions into action.

To better understand how to encourage more sustainable consumption behaviours, we examine the relative contribution of the AKO factors. Part (b) of Table 7 presents the contribution of these factors based on regression models, providing insights into which interventions may be most effective.

For actions reflecting respondents' preferences for more sustainable alternatives such as purchasing eco-labelled products, avoiding companies with poor sustainability reputations, and reducing fast fashion consumption (from I1 to I4), we find that ownership (**O**) is the dominant driver of action at **58%**, followed by knowledge (**K**) at 26% and awareness (**A**) at 17%.

This logic chain's ownership questions include respondents' value alignment with sustainability, measured through their agreement with the statement: *"I am willing to buy products from companies that are more sustainable."* This suggests that consumers are more likely to act when they already possess an underlying inclination towards sustainable companies and products. As such, ownership-based interventions should focus on strengthening this value alignment by emphasising the broader benefits of more sustainable alternatives. At the same time, this ownership construct implicitly assumes that individuals can identify which products or companies are more sustainable, highlighting the importance of knowledge as a secondary driver. In this context, knowledge of corporate sustainability practices and signals helps individuals move from beliefs to actual purchasing decisions.

For higher-cost behaviours, such as purchasing organic food despite higher prices (I5), we find that ownership (**O**) plays an even more pronounced role at **79%** while awareness and knowledge contribute minimally. This suggests that when financial trade-offs are involved, sustainable consumption is driven by intrinsic inclination towards more sustainable choices and willingness to pay more for such products, rather than awareness or understanding of the product. Accordingly, interventions should focus on strengthening the perceived justification for higher prices. Measures that reduce cost barriers such as incentives, subsidies, or pricing strategies, may also be useful.

5.1.2 Results by Age and Income Groups

Next, we present the cross-sectional variations across age and income groups, shown in Table 8(a) below. Across age groups, we observe that the current adoption rate increases with age, with Baby Boomers recording the highest adoption rate at **46%** while Gen Z records the lowest at **35%**. However, Gen Z exhibits the highest level of intention to engage in inclusive and sustainable actions, with **41%** of respondents indicating willingness to act. More broadly, we observe that the intention to engage in inclusive and sustainable actions declines progressively with age.

Table 8: Action Rate and Contribution Table by demographics - Pillar I

		(a) Action Rate				(b) Contribution of Internal Motivation		
		Have done before	Intend to do	No Intention		Awareness	Knowledge	Ownership
Age Group	Gen Z	35%	41%	24%		23%	12%	65%
	Millennial	38%	35%	28%		21%	21%	58%
	Gen X	40%	29%	31%		7%	29%	64%
	Baby Boomers	46%	27%	27%		-15%	24%	91%
Income Group	< S\$4,000	40%	33%	27%		10%	27%	62%
	S\$4,000 - S\$8,999	37%	34%	28%		20%	13%	68%
	S\$9,000- S\$12,999	36%	35%	29%		8%	20%	72%
	S\$13,000- S\$20,000	40%	32%	28%		15%	25%	59%
	> S\$20,000	38%	36%	26%		8%	32%	60%

Across income groups, we find that the adoption of sustainable consumption practices and willingness to pay under Pillar I remain relatively consistent, with 36%–40% of respondents across all income brackets indicating that they have previously engaged in such behaviours. Households earning above S\$20,000 exhibit a higher intention to act at **36%**, alongside the lowest proportion of respondents with no intention to act at **26%**, suggesting ample opportunities to encourage greater adoption within this group.

Table 8 (b) shows the relative impact of AKO factors in motivating individuals from each demographic group to purchase more sustainable products and solutions.

We find that ownership (**O**) remains consistently the strongest driver of action across age groups, although some variation exists in the roles of awareness and knowledge. For example, Gen Z has awareness (**A**) as its secondary driver at 23%, whereas Gen X has knowledge (**K**) as its secondary driver at 29%. In contrast, Baby Boomers exhibit a much stronger ownership effect at **91%**, while awareness shows a negative contribution at **-15%**, suggesting that actions within this group are influenced more by deeply held personal values and intrinsic motivations.

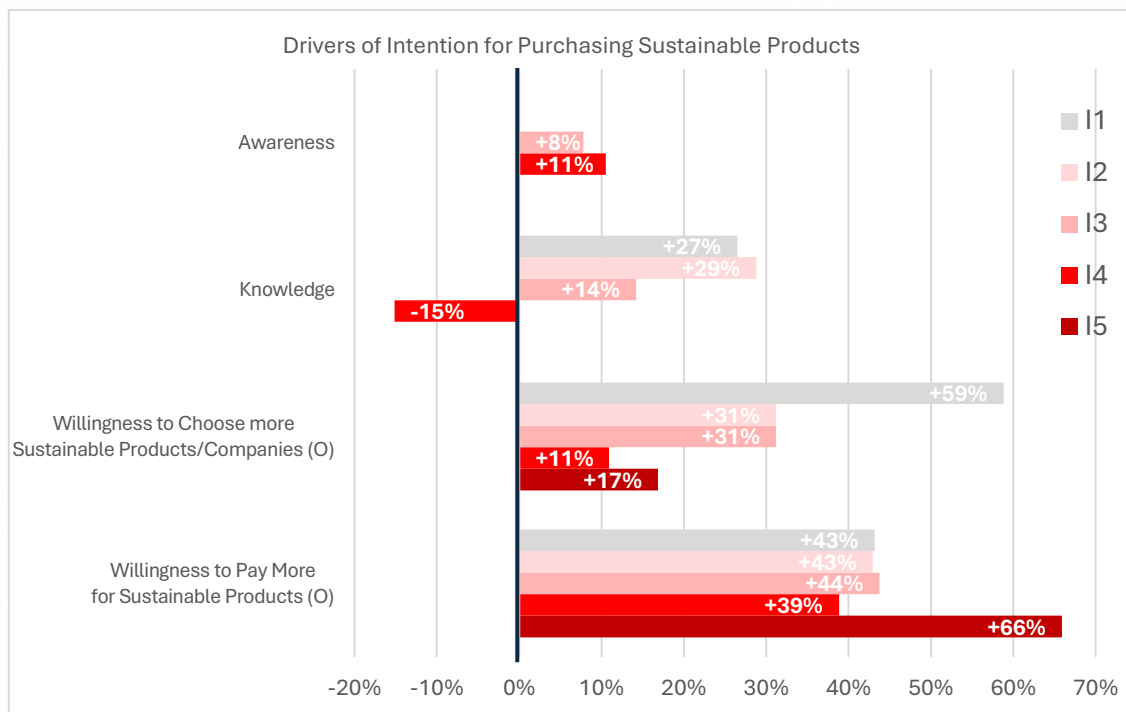
Across income groups, ownership (**O**) also remains the primary driver of action (ranging from 59% to 72%), although the importance of knowledge increases with income levels (from 13% to 32%). This suggests that higher-income individuals may respond more strongly to information-based interventions.

Overall, we find that while awareness and knowledge play supporting roles, sustainable consumption behaviours are still driven primarily by ownership. As such, interventions should focus on strengthening personal responsibility, value alignment, and personal engagement, while complementing these efforts with clear and accessible information to support informed decision-making.

5.2 Moving from No Intention to Intention

In this section, we explore what could encourage people with no intention to act to form such an intention, particularly for cost-sensitive choices. We use the logistic regression for these two groups of respondents to determine the contribution of each AKO factor to the intention to act. Figure 18 below presents how each AKO factor in isolation increases or decreases the probability of an individual to have an intention to act.

Figure 18: Drivers of Intention - Pillar I



For higher-cost actions such as buying organic food (I5), individuals who are willing to pay more are **66%** more likely to purchase them, highlighting the strong role of perceived personal benefit and costs in these considerations.

For low-cost behaviours such as purchasing products with eco-labels (I1) where sustainability attributes are visible, the willingness to choose more sustainable products drives intention to act the most, increasing the likelihood of purchase by **59%**.

For reduction-based behaviours like avoiding products from companies with poor reputations (I2) and buying less fast fashion (I3), as well as purchasing second-hand clothing (I4), willingness to pay more increases intention (by 39% to 44%) more than willingness to choose sustainable products/companies (by 11% to 31%) even though these actions are not presented as price-sensitive

to the respondents. This could reflect the common perception by consumers that sustainable choices are more expensive, even when this might not be the case.

Increasing awareness (**A**) has little impact on driving intention as it has no impact on three actions and an impact of only 8-11% for the other two actions (I3 and I4).

Knowledge (**K**) has a moderate impact on some actions such as purchasing products with eco-labels (I1, at **27%**) and avoiding products from companies with poor sustainability reputation (I2, at **29%**). However, for buying second-hand clothing (I4), knowledge contributes negatively to intention, implying that greater knowledge can lead to lower intention to purchase second-hand clothing.

Overall, these results provide deeper insights into how relevant stakeholders can help move individuals who have no intention to act towards forming an intention to purchase and consume more sustainable products through different channels of the AKO factors.

5.3 Recommendations

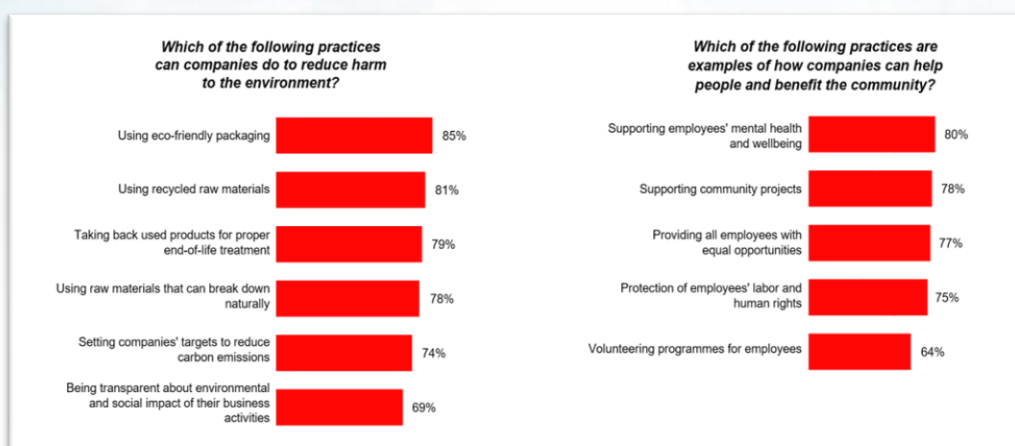
We provide recommendations for two groups of stakeholders: corporates and policymakers to design more targeted interventions to move individuals to adopt sustainable solutions.

5.3.1 For Corporates

First, our findings suggest that one of the key drivers of consumer choice is value alignment with sustainable alternatives. However, for this value alignment to translate into actual purchasing behaviour, consumers must first be able to identify which products and services are genuinely sustainable. Insights from one of the knowledge questions, presented in Figure 19, show that consumers tend to associate corporate sustainability with tangible and familiar practices, such as the use of environmentally friendly materials (81%-85%) and support for employees' physical and mental well-being (80%). These associations shape how individuals interpret and recognise sustainable practices.

As such, we recommend that **corporates place greater emphasis on making sustainable products and services clearly identifiable to consumers**. Branding and marketing strategies should highlight sustainability attributes that are concrete, recognisable, and relatable. By communicating sustainability through familiar and visible practices, companies can increase the likelihood that consumers perceive their products as sustainable, thereby enabling individuals to act more readily on their existing values and preferences.

Figure 19: Companies' Sustainable Practices



Second, we find that price remains a significant barrier for many consumers, particularly among individuals who do not already possess a strong willingness to pay more for sustainable alternatives. We therefore encourage **corporates to continue improving cost efficiency in the development and delivery of sustainable products and services**. This may include leveraging economies of scale, improving operational efficiency, or offering lower-cost entry options that allow consumers to try sustainable alternatives without immediately having to pay a substantial price premium.

Lastly, where cost reductions are not feasible, **transparency becomes pertinently important**. Consumers need to understand why a sustainable product or service is priced at a premium and what sustainability practices are reflected in that additional cost. Clearly communicating these factors can strengthen consumers' sense of ownership and willingness to pay, as greater transparency can increase consumer confidence that the higher price reflects meaningful sustainability efforts rather than superficial branding.

5.3.2 For Policymakers

We have two recommendations for policymakers to encourage more sustainable actions by individuals under Pillar I.

First, we recommend that **government campaigns highlight the long-term benefits of sustainable products and services whenever possible**. This is because we find that willingness to pay is one of the strongest factors influencing consumers' intention to purchase sustainable products, even when price is not explicitly mentioned. This suggests that many Singaporeans generally perceive sustainable products and services as more expensive. Hence, public campaigns can highlight that some sustainable products have lower operating, maintenance, or replacement costs over time. Tools that compare the long-term costs of sustainable and conventional products may also help consumers make more informed decisions.

Second, we recommend that **policymakers continue using targeted incentives and co-funding schemes to reduce the perceived and actual price gap between sustainable and conventional products and services**. This is because we find that subsidies, rebates, and financial incentives remain important in reducing cost barriers to sustainable consumption, particularly in Singapore. These incentives and schemes can help individuals who already intend to adopt sustainable alternatives but are constrained by cost considerations to act more.

Chapter VI:

Pillar S – Society and Culture



Chapter VI: Pillar S – Society and Culture

In this section, we present the key findings of SFI 2026 from **Pillar S** – Society and Culture and translate them into strategic recommendations for key stakeholders such as corporates and policymakers.

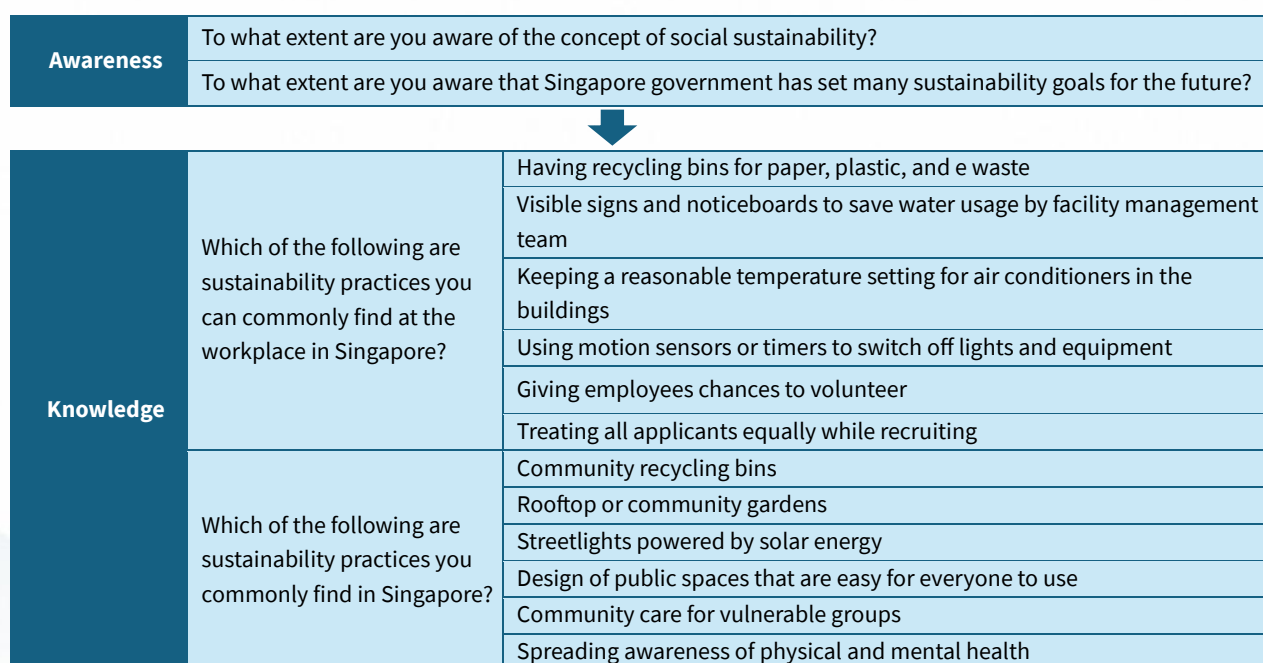
Society and culture play a critical role in shaping the transition towards a more sustainable future, as sustainability is not only an individual choice but also a shared social responsibility. Achieving meaningful and lasting environmental and social outcomes requires collective action, where norms, values, and everyday practices within communities reinforce and sustain pro-environmental behaviours. As awareness of sustainability grows, there is increasing recognition that building supportive social environments is essential for more individuals to adopt sustainable practices.

While much of the sustainability agenda is often driven by the government, financial institutions, and businesses, the role of individuals within their social contexts remains equally important. Through their interactions, influence, and participation in communities, individuals contribute to shaping cultural norms that either enable or hinder sustainable behaviour. When sustainability is actively supported, encouraged, and normalised within society, individuals are more likely to adopt and sustain such practices, making collective culture a powerful driver of long-term change.

Pillar S of the SFI 2026 examines how individuals contribute to sustainability through their role in shaping social and community norms. This includes society-based sustainability behaviours, where individuals recognise sustainability as a shared social responsibility and actively advocate for sustainable practices to others while participating in community-oriented sustainability initiatives.

For this pillar, a single behavioural logic chain 8 is constructed to examine how awareness, knowledge, and ownership interact to drive action, enabling a structured analysis of the behavioural drivers underpinning individuals' engagement as shown in Figure 20 below.

Figure 20: Logic Model for Chain 8



	Which of the following are sustainability initiatives and policies implemented by the Singapore government?	Setting Net-Zero Target by 2050
		Launched Singapore Green Plan 2030
		Imposed Carbon Tax
		NEWater managed by Public Utilities Board (PUB)
		CDC Vouchers Scheme



Ownership	I believe I can make a positive impact to my neighbourhood and/or workplace by supporting sustainability initiatives.
	I believe it's important for more people to adopt healthy and sustainable lifestyles.
	I believe I can change others to adopt more healthy and sustainable lifestyles.
	I believe that supporting vulnerable groups (e.g. seniors, persons with disabilities) is essential to building a sustainable society.



Action	(S1) Actively share or discuss environmental and/or social issues with other people or on social media
	(S2) Participate in community and/or neighbourhood events promoting sustainability
	(S3) Participate in workplace events promoting sustainability
	(S4) Participate in community & neighbourhood events promoting increased physical & mental health awareness
	(S5) Volunteer for initiatives that provide care for seniors and persons with disabilities
	(S6) Donate to social and environmental causes
	(S7) Actively share or discuss healthy and sustainable lifestyles with other people or on social media

6.1 Findings

We present the main findings under Pillar S here. Baseline results are presented for the pillar as well as the contribution impact of the AKO factors for the actions. We also present the findings according to demographics such as age and income levels.

6.1.1 Baseline Results

We find that the adoption of society-based sustainability behaviours in Singapore remains low as shown in Table 9 below. Singaporeans on average practised only about two actions (**30%**) out of the seven surveyed actions. Specifically, actively sharing or discussing sustainability issues with others on social media (S1) and donating to social and environmental causes (S6) have the highest adoption rates (at **33%** and **35%** respectively).

Table 9: Action Rate and Contribution Table - Pillar S

Logic Chain	Action	(a) Action Rate			(b) Contribution of Internal Motivation		
		Have done before	Intend to do	No Intention	Awareness	Knowledge	Ownership
8	S1	33%	32%	35%	39%	14%	47%
	S2	25%	42%	33%			
	S3	31%	38%	31%			
	S4	27%	42%	31%			
	S5	26%	39%	35%			
	S6	35%	37%	28%			
	S7	31%	35%	34%			
Overall:		30%	38%	32%	39%	14%	47%

Despite relatively low adoption rates, respondents also expressed the intention to adopt two to three more actions (**38%**), showing that there are substantial opportunities for society-based sustainability actions to be practiced. High levels of intention are observed consistently across all actions (ranging from 32% to 42%). We also note that the highest proportions for “no intention to act” are related to actively sharing or discussing sustainability issues with others on social media (S1) or volunteering for initiatives that provide care for seniors and persons with disabilities (S5) (both at 35%).

We present the estimated contribution of the AKO factors towards society-based sustainability based on regression models in part (b) of Table 9, to understand how individuals can be encouraged to advocate sustainability and participate in collective sustainability initiatives. We observe that ownership (**O**) is the largest driver of action at **47%**. This indicates that individuals are most likely to act under this pillar when they feel a strong sense of personal responsibility and connection to broader social and environmental outcomes.

Awareness (**A**) also plays a significant role, contributing **39%** to action - the highest among all RAIS pillars. The significant role of awareness suggests the importance of individuals developing a basic understanding of what social sustainability means. As this understanding spreads to more people across communities and society, it is likely to translate into greater collective action.

As such, these findings suggest that interventions should prioritise fostering a sense of ownership - by emphasising shared responsibility and the social impact of individual actions - while complementing this with greater awareness of the concept of social sustainability, such that Singaporeans start to adopt the perspective that sustainability requires collective effort to address.

6.1.2 Results by Age and Income Groups

Across age groups, as seen in Table 10(a) below, we find little variation in current adoption rates of society-based sustainability behaviours, at **29%-31%**. However, differences emerge at the intention level. Gen Z exhibits the highest proportion of respondents intending to engage in such behaviours at **43%**, suggesting strong potential for future participation. Millennials and Baby Boomers also demonstrate relatively high intention levels at **38%**, while Gen X shows comparatively lower intention at 33% and a higher proportion of no intention to act at **39%**. This indicates that younger ones, particularly Gen Z, are the priority group for strengthening community-driven sustainability efforts by converting intention into action, while Gen X could benefit from interventions aiming to increase intention.

Across income groups, current adoption rates are similarly consistent, ranging from 28% to 32%. Intention levels remain broadly stable across all income brackets at around 37% to 39%. Overall, we find that interest in contributing to sustainability through social and community channels is relatively consistent across income groups, with opportunities to further translate this intent into collective action across all income groups.

Part (b) of Table 10 reveals several variations in the regression results across demographic groups, which can inform more targeted intervention strategies based on the AKO factors.

Table 10: Action Rate and Contribution Table by demographics - Pillar S

		(a) Action Rate			(b) Contribution of Internal Motivation		
		Have done before	Intend to do	No Intention	Awareness	Knowledge	Ownership
Age Group	Gen Z	30%	43%	27%	36%	-2%	66%
	Millennial	31%	38%	31%	41%	24%	35%
	Gen X	29%	33%	39%	40%	22%	38%
	Baby Boomers	29%	38%	33%	26%	-21%	95%
Income Group	< S\$4,000	28%	37%	35%	25%	16%	59%
	S\$4,000 - S\$8,999	28%	37%	35%	45%	11%	44%
	S\$9,000 - S\$12,999	30%	39%	31%	47%	10%	43%
	S\$13,000 - S\$20,000	32%	37%	31%	37%	3%	60%
	> S\$20,000	31%	39%	30%	45%	30%	25%

Across age groups, there are notable differences. For Gen Z and Baby Boomers, ownership (**O**) is the strongest driver of action, at **66%** and **95%** respectively, with awareness (**A**) of social sustainability as the secondary driver (at 36% and 26% respectively). Notably, knowledge (**K**) exhibits negative contributions for these two age groups (at -2% and -21% respectively), suggesting that greater knowledge of sustainability practices and initiatives does not translate into greater actions for them. On the other hand, Millennials and Gen X display positive contributions from knowledge (**K**) (at **24%** and **22%** respectively), and we find that awareness of social sustainability (**A**) is their largest driver of action instead of ownership (at **41%** and **40%** respectively). This suggests that Millennials and Gen X's adoption of sustainability advocacy depends on how much they understand the concept of social sustainability, as well as a clear idea that sustainability is a collective effort.

We also observe different AKO drivers of actions across income groups. Ownership (**O**) contributes the largest share to sustainable behaviour among respondents with household income of less than S\$4,000 and S\$13,000-S\$20,000 at **59%** and **60%** respectively. For middle-income groups earning S\$4,000 – S\$12,999, awareness (**A**) has a slightly higher contribution than ownership (**45-47%** vs **43-44%**), with knowledge (**K**) contributing a small share. Lastly, for the highest-income group, both awareness (at **45%**) and knowledge (at **30%**) have greater contributions than ownership (at 25%). These patterns suggest that the intervention approach to move individuals to action can vary across income levels.

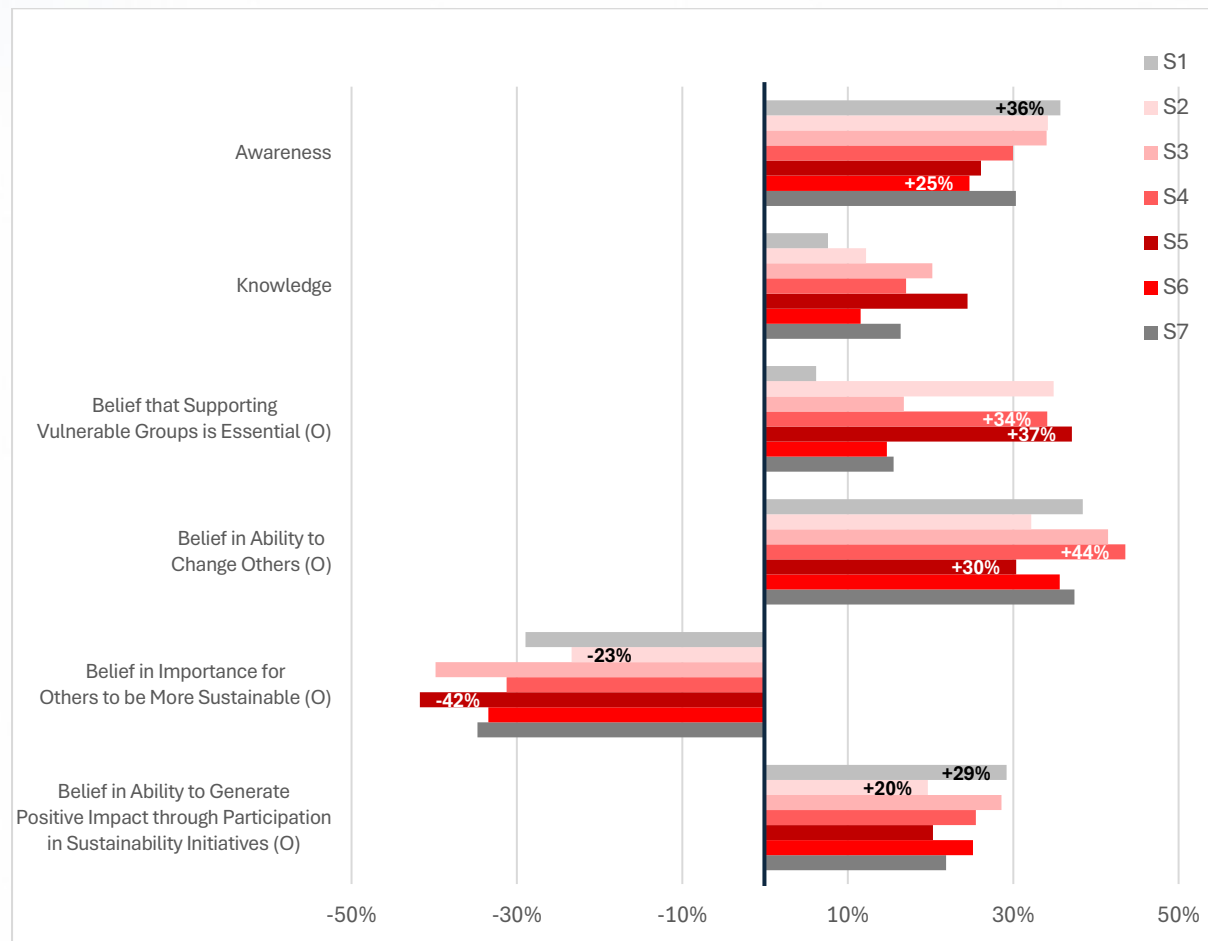
6.2 Moving from No Intention to Intention

In this section, we explore which of the AKO factors play important roles in moving people to have higher intention to act under **Pillar S**. We use the logistic regression for these two groups of respondents to determine the contribution of each AKO factor on the intention to act. Figure 21 below shows how each AKO factor in isolation increases or decreases the probability of an individual to have an intention to act.

From Figure 21, we observe that the belief that “*I can change others to adopt more healthy and sustainable lifestyles*” emerges as the strongest ownership driver (**O**) of the intention to participate in community-oriented sustainability behaviours, increasing likelihood by **30%** to **44%**. Individuals who believe they can influence other individuals to adopt sustainable lifestyles are more likely to engage in sustainability advocacy and community engagement.

Awareness (**A**) emerges as a consistent secondary driver in moving individuals from no intention into intention across all social sustainability behaviours examined, increasing their likelihood to intend by **25%** to **36%**. Spreading awareness of the concept of social sustainability can therefore be useful, such that individuals think about sustainability in a wider context, beyond just themselves.

Figure 21: Drivers of Intention – Pillar S



Similarly, higher belief that “*I can make a positive impact within my own unique communities through sustainability initiatives*” also increases the likelihood of intention by **20%-29%** to for most community-oriented sustainability behaviours tested.

Additionally, higher belief that “*supporting vulnerable groups is essential to building a sustainable society*” significantly increases intention for behaviours directly aligned with that cause, such as volunteering to support vulnerable groups (S5) (at **37%**) and participating in community events promoting healthier lifestyles (S4) (at **34%**). This indicates that issue-specific moral responsibility can strengthen corresponding intentions.

Interestingly, the belief that “*it is important for more people to adopt healthy and sustainable lifestyles*” decreases the likelihood of intention to participate in sustainability initiatives by **23%** to **42%**. This might be due to a diffusion of responsibility, where individuals feel less personally accountable for others because they expect others to take their own actions. This reflects the current societal view of sustainability behaviour as an individual responsibility rather than a collective effort.

6.3 Recommendations

Given that Pillar S is concerned with society-based sustainable behaviour, the key stakeholders include policymakers and government agencies as well as corporates.

6.3.1 For Policymakers and Government Agencies

To increase awareness, policymakers and government agencies **may make social sustainability more visible and relatable by embedding it into everyday touchpoints, reframing it as a societal concept, and localising messages to resonate across various communities.** Building on this awareness, clear calls to action, simple participation pathways, and behavioural nudges can help encourage action by strengthening individuals' belief in their ability to make a positive impact. Social influence should also be harnessed through community-based programmes, public commitments, and peer recognition—to reinforce social norms that encourage participation and deepen support for vulnerable groups.

Moreover, given that the intention-action gap manifests differently across age and income segments, targeted interventions may be more effective to convert high intention into action. For Gen Z, the focus can be on digital communications, society-wide campaigns, and accessible volunteering opportunities. For lower-income groups, reducing barriers related to time, cost, and access to opportunities may help encourage participation, alongside messaging centred on local community impact. Higher-income groups, meanwhile, may benefit from more information and structured opportunities to participate, such as skills-based volunteering.

6.3.2 For Corporates

Corporates can increase awareness of social sustainability **by highlighting how their products and services contribute to social sustainability such as by supporting workers, communities, inclusivity, and well-being.** Using real, local impact stories and relatable narratives can make social issues more tangible, while leveraging marketing channels and social media can help expand its reach and relatability, especially among younger audiences.

Corporates can foster ownership and employee agency **by empowering employees to lead and shape sustainability efforts through ambassador programmes or team-led initiatives.** Team-based initiatives can also further reinforce participation by making sustainability a shared and socially supported behaviour. This can strengthen individuals' belief in their ability to influence others, thereby increasing the likelihood of action within their other communities as well.

Conclusion

In conclusion, SFI 2026 presents an encouraging picture of current sustainability behaviour among Singaporeans. Yet, significant behavioural gaps are also observed across different types of actions and across age and income groups. Importantly, the findings from the AKO framework also allow us to identify more targeted interventions to encourage action.

We find that on average, Singaporeans are **practising 10 of 25 surveyed sustainability actions** and **intend to practise 8 more actions** in the next 12 months, with most acting on daily sustainable and healthy lifestyles (Pillar A) but slightly lacking in other key sustainability areas (Pillar R, I, and S). While this represents a reasonable baseline, there remains a significant room for improvement in advancing towards a more sustainable future.

Our results on how to enhance individual sustainability behaviours point to a key conclusion: sustainability behaviour is primarily driven by personal beliefs and values as reflected in the **ownership** factor. Hence, strengthening individuals' sense of ownership should be a central focus in all efforts to increase sustainable behaviour among Singaporeans. Ownership can manifest in different forms depending on the type of sustainability actions across the RAIS pillars.

Moreover, we also find that **awareness** and **knowledge** may emerge as primary or secondary drivers of actions in different age and income groups. Hence, our results highlight the need for more targeted interventions across different pillars, different age and income groups.

To encourage more sustainable actions across all pillars, a ground-up, society-wide approach could be explored. Various stakeholders such as corporates, financial institutions and government agencies can play a role in strengthening individuals' personal motivation towards sustainability, while increasing their awareness and knowledge.

For financial institutions and corporates, we find that interventions across pillars R, I, and S should focus on strengthening ownership, trust, visibility, and personal relevance. Under Pillar R, financial institutions can prioritise younger generations such as Gen Z, where intention to engage in responsible investing remains high, while improving trust and reframing sustainable financial products around their tangible impact. Under Pillar I, corporates should make sustainable products and services more clearly identifiable, continue reducing cost barriers, and improve transparency around price premiums. Under Pillar S, we encourage companies to strengthen individuals' sense of personal responsibility and embed sustainability into everyday touchpoints such as products, services, and workplace practices.

For policymakers, we find that interventions should focus on reducing barriers to action and making sustainability more visible, relatable, and actionable. Under Pillar R, policymakers can strengthen trust in sustainable financial products through clearer standards and assurance mechanisms. Under Pillar A and I, policymakers should continue leveraging incentives and subsidies to reduce cost barriers while placing greater emphasis on younger generations, particularly Gen Z and Millennials, who exhibit strong intention but lower current adoption. Under Pillar S, community-based programmes, behavioural nudges, and tailored interventions across demographic groups may further strengthen participation and behavioural change.

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