

Cosmopolitanism of Consumer (COC): A Conceptual Framework for Consumer Rights, Responsible Consumption and Sustainable Consumer Ecosystems

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Abstract

Global consumption is increasingly shaped by cross-border markets, digital commerce, cultural exchange, sustainability concerns, consumer-rights expectations and the growing interdependence of public, private and civil-society actors. Yet consumer-behaviour scholarship often analyses these influences separately. This conceptual paper advances Cosmopolitanism of Consumer (COC) as an integrative framework for examining consumer rights, responsible consumption and sustainable consumer ecosystems. COC is an initiative proposed by Dato' Paduka Dr. Kevy K. V. Yeo through the Worldwide Consumers' Association (WCA). Its core premise is reciprocal responsibility: consumers should exercise their rights responsibly, while businesses should consciously safeguard the rights and interests of consumers. The initiative is organised around five interdependent ecologies—policy, economic, education, cultural and consumption ecology—and emphasises inclusivity, borderlessness and equilibrium. Drawing on consumer-behaviour research, sustainable-consumption literature, consumer-rights principles, the Theory of Planned Behaviour and ecosystem thinking, this paper positions COC as a meso-level framework that connects individual consumer choices with institutional, cultural, educational, policy and market conditions. Eight conceptual propositions are advanced to explain how the five ecologies may jointly influence responsible consumption, consumer confidence, trust, perceived fairness, market participation and long-term consumer well-being. Importantly, this paper distinguishes COC from the established academic construct of consumer cosmopolitanism, which primarily concerns openness to foreign cultures and products. COC is broader: it seeks a balanced consumer civilisation supported by interacting social and institutional ecologies. The paper concludes with theoretical contributions, managerial and policy implications, and a research agenda for operationalising COC, developing validated measures and empirically testing relationships among its ecologies and consumer outcomes.

Keywords: Cosmopolitanism of Consumer; consumer behaviour; consumer rights; responsible consumption; sustainable consumption; consumer ecosystems; consumer well-being; consumer protection

1. Introduction

Consumption has become one of the most consequential forms of participation in contemporary society. Consumers do not merely purchase products and services; through repeated choices they influence business models, labour practices, technological adoption, cultural meanings, environmental outcomes and the allocation of economic resources. At the same time, the conditions under which consumers make choices are increasingly complex. Digital platforms connect buyers and sellers across jurisdictions, global brands interact with local cultures, artificial intelligence shapes product discovery, cross-border e-commerce increases both opportunity and risk, and sustainability concerns require consumers and firms to account for impacts that extend beyond the immediate transaction. These developments have widened the scope of consumer behaviour from the study of individual preferences to a broader examination of the systems in which consumption takes place.

Consumer-protection policy has similarly evolved from a narrow concern with product safety and deceptive practices toward a wider recognition that consumers require access to information, fair treatment, effective redress, education and sustainable consumption opportunities. The United Nations Guidelines for Consumer Protection define sustainable consumption in economic, social and environmental terms and explicitly recognise that responsibility is shared among informed consumers, governments, businesses, labour organisations and consumer and environmental organisations (United Nations Conference on Trade and Development [UNCTAD], 2016). This shared-responsibility logic suggests that responsible consumption cannot be explained solely by attitudes or intentions at the individual level. Consumers act inside institutional environments that may enable, constrain, encourage or undermine responsible choices.

Research in consumer behaviour has generated sophisticated explanations of individual decision-making. The Theory of Planned Behaviour, for example, explains behaviour through attitudes, subjective norms, perceived behavioural control and behavioural intentions (Ajzen, 1991). Sustainable-consumption research has further shown that values, social influence, habits, perceived effectiveness, emotions and contextual factors shape whether consumers translate

concern into action (Lim, 2017; White et al., 2019). Yet the persistent intention–behaviour gap demonstrates a limitation of individualised explanations: consumers may intend to act responsibly but confront inadequate information, weak regulation, limited product availability, distrust, affordability constraints, cultural pressures or institutional inconsistency. Contemporary reviews consequently call for multidimensional approaches that combine psychological and contextual determinants of sustainable consumption (e.g., the 2024 review of sustainable-consumption theories and models).

This paper responds to that need by developing Cosmopolitanism of Consumer (COC) as an integrative conceptual framework. COC is presented by the Worldwide Consumers' Association (WCA) as a new initiative proposed by Dato' Paduka Dr. Kevy K. V. Yeo. Its central proposition is reciprocal: consumers should not misuse rights, while businesses should consciously safeguard consumer rights and interests. The initiative seeks social harmony and national development through the balanced development of five ecologies: policy, economic, education, cultural and consumption ecology (Worldwide Consumers' Association [WCA], n.d.).

COC is particularly relevant to consumer-behaviour research because it places consumer choice inside a structured ecosystem of institutions, markets, education, culture and rights protection. Instead of treating consumers as isolated decision-makers, it conceptualises responsible consumption as an outcome of mutually dependent social conditions. Policy affects trust and redress; economic conditions influence product quality, competition and employment; education affects knowledge and capability; culture shapes meanings, preferences and norms; and consumption itself feeds information and resources back into the other ecologies. COC therefore offers an opportunity to bridge micro-level consumer behaviour and macro-level social systems through a meso-level ecosystem framework.

A conceptual clarification is necessary at the outset. The term COC should not be conflated with the established academic construct of consumer cosmopolitanism. Consumer cosmopolitanism generally refers to a consumer orientation characterised by openness toward foreign cultures, products and consumption experiences (Riefler & Diamantopoulos, 2009; Cleveland et al., 2009). COC, as developed by WCA, is broader and normatively oriented. Its focus is not simply foreign-product preference or global openness; rather, it concerns the balanced development of consumer-related ecologies, reciprocal rights and responsibilities, fairness, inclusivity and sustainable social development. The present paper retains WCA's term "Cosmopolitanism of

Consumer” while differentiating it clearly from “consumer cosmopolitanism” in the established literature.

Accordingly, this paper has four objectives. First, it translates the WCA’s COC initiative into an academically structured conceptual framework suitable for consumer-behaviour research. Second, it connects the five COC ecologies with established literature on consumer rights, responsible consumption, behavioural intention and ecosystem thinking. Third, it develops conceptual propositions explaining how ecological balance may influence consumer trust, responsible consumption and well-being. Fourth, it proposes a future research agenda for operationalising and validating COC empirically. In doing so, the paper treats COC as an emergent framework rather than an already validated theory. This distinction is important: the current contribution is conceptual and developmental, and empirical testing is required before causal claims can be established.

2. Conceptual Foundations

The conceptual development of COC can be strengthened by locating it at the intersection of four established research streams: consumer rights and protection, responsible and sustainable consumption, consumer cosmopolitanism, and ecosystem perspectives on markets and value creation. These streams provide theoretical resources for interpreting COC without replacing its original structure or terminology.

2.1 Consumer Rights, Protection and Reciprocal Responsibility

Consumer rights provide the normative foundation for functioning markets. In conventional market models, consumers are assumed to benefit from competition, information and freedom of choice. In practice, information asymmetry, unequal bargaining power, misleading claims, unsafe products, opaque digital systems and weak redress can undermine those assumptions. Consumer-protection institutions therefore exist to correct structural imbalances and to promote fair transactions.

The United Nations Guidelines for Consumer Protection offer an important international reference point. They recognise legitimate consumer needs including access to essential goods and services, protection of vulnerable and disadvantaged consumers, safety, economic interests, information, education, effective dispute resolution, freedom to form consumer organisations, and sustainable consumption (UNCTAD, 2016). Their sustainable-consumption section further

emphasises shared responsibility among consumers, governments, businesses and civil-society organisations. This is closely aligned with COC's reciprocal logic because it does not position consumers only as recipients of protection; they are also actors whose choices affect producers, markets and society.

Within COC, the relationship between rights and responsibilities is therefore bidirectional. Businesses have obligations to provide lawful, safe, transparent and fair offerings, whereas consumers are expected to exercise choice and rights without abusing others. Such reciprocity can be interpreted through social-exchange and fairness perspectives. Market relationships are more likely to become stable when actors perceive procedures and outcomes as fair and when expectations of mutual responsibility are credible. Consumer trust is particularly important in digital and cross-border contexts where buyers may have limited knowledge of sellers, legal jurisdiction or redress mechanisms.

The WCA material frames consumer protection as part of a wider social system rather than a standalone legal function. Its policy ecology includes public authorities, legal and judicial institutions, NGOs and official media, while its consumption ecology includes consumers, consumer-rights organisations and consumption platforms. Policy information and consumer-protection data are expected to circulate between these ecologies. Conceptually, this creates a feedback loop: consumer experiences produce information; information informs policy; policy shapes market rules; rules alter business conduct; and changed conduct affects subsequent consumer experiences.

This feedback-loop logic is significant for consumer-behaviour theory. Much research models policy as an external variable or contextual condition. COC instead treats policy and consumption as mutually informative systems. Consumer behaviour is therefore both an outcome of institutional arrangements and a source of evidence for institutional improvement. This relational perspective supports the argument that consumer protection and consumer responsibility should be studied together rather than as opposing concepts.

2.2 Responsible and Sustainable Consumption

Responsible consumption has long been recognised as more than the purchase of environmentally friendly goods. Early research on the socially conscious consumer examined whether individuals take into account the social consequences of private consumption (Webster, 1975). Later studies investigated ecologically conscious behaviour, perceived consumer

effectiveness and responses to corporate social responsibility (Roberts, 1996; Mohr et al., 2001). Contemporary sustainable-consumption scholarship expands the concept further to include environmental, social and economic dimensions.

Lim (2017) describes sustainable consumption through multiple theoretical perspectives including responsible, mindful and anti-consumption. White, Habib and Hardisty (2019) demonstrate that sustainable behaviour is shaped by social influence, habits, the individual self, feelings and cognition, and tangibility. More recent reviews continue to show that sustainable consumption cannot be explained by attitudes alone; contextual conditions, policy interventions and social norms remain important, and the gap between intention and behaviour persists.

COC contributes to this literature by explicitly embedding responsible consumption within five ecologies. It recognises that consumer behaviour has cultural meaning, economic consequences, policy implications and educational preconditions. The consumption ecology in the WCA material is described as an engine of the economy because consumer demands and behaviours directly affect enterprises and market trends. At the same time, consumption contributes to cultural norms, educational demand and policy evidence. COC therefore treats consumption as simultaneously economic, social, cultural and institutional.

This interconnectedness can help address the intention–behaviour gap. A consumer may possess pro-sustainability attitudes but lack access to trustworthy product information; an individual may value ethical consumption but face affordability constraints; a consumer may understand rights but lack effective redress; or sustainable products may be available but culturally marginal. In COC terms, these are not solely individual failures. They indicate imbalance among education, economic, policy, cultural and consumption ecologies.

Responsible consumption within COC can therefore be defined provisionally as consumer behaviour that is informed, rights-aware, considerate of social consequences, respectful of others, and undertaken within a market environment that supports fair, safe and sustainable exchange. This definition places responsibility on both individuals and institutions and is consistent with international consumer-protection principles that describe sustainable consumption as a shared societal responsibility.

2.3 Consumer Cosmopolitanism and the Distinctiveness of COC

The consumer-behaviour literature already uses the term consumer cosmopolitanism. Riefler and Diamantopoulos (2009) review the construct and its measurement, describing it as relevant to

understanding why consumers may deliberately choose foreign products. Cleveland, Laroche and Papadopoulos (2009) examine cosmopolitanism alongside consumer ethnocentrism and materialism across countries, demonstrating that openness to global consumption is a meaningful consumer disposition.

This established construct is important but should not be treated as equivalent to WCA's COC. Consumer cosmopolitanism is primarily an individual-level orientation. It captures openness, interest and receptivity to cultures and products beyond one's own national or cultural boundaries. COC incorporates borderlessness and respect for diverse cultures, but it also includes legal compliance, consumer rights, education, public policy, economic development, cultural transmission, fairness and ecological balance.

The distinction can be expressed in terms of level and scope. Consumer cosmopolitanism is principally a micro-level consumer disposition; COC is a meso-level ecosystem framework. Consumer cosmopolitanism asks whether a consumer is open to products and cultures from elsewhere; COC asks what institutional, cultural, educational, economic and consumption conditions are required for a fair and sustainable consumer civilisation. The concepts may interact empirically, but they should not be merged.

Indeed, consumer cosmopolitanism could become one antecedent or moderator within future COC studies. For example, highly cosmopolitan consumers may respond differently to cross-border e-commerce environments, foreign brands or multicultural consumption cues. COC provides the broader system in which such individual differences operate. This creates potential for future studies connecting an established psychometric construct with an emerging ecosystem model.

2.4 Ecosystem Thinking in Consumer Behaviour

Ecosystem thinking is increasingly used to explain markets as networks of interacting actors rather than linear producer–consumer exchanges. Service-dominant logic, for example, conceptualises value creation as coordinated through institutions and actor-to-actor resource integration rather than delivered unidirectionally by firms (Vargo & Lusch, 2016). This perspective is useful for COC because its five ecologies are explicitly interdependent.

The WCA material describes policy, economic, education, cultural and consumption ecologies as mutually supportive. Policy can protect consumer rights and business conditions; economic prosperity can support education and employment; education can improve product research,

professional competence and consumer capability; culture can shape preferences, ethics and market meanings; consumption can generate demand, data, tax revenue and feedback. Rather than depicting one ecology as dominant, COC emphasises balance.

This is conceptually important because many consumer problems emerge from systemic misalignment. Strong consumer demand with weak policy enforcement can create exploitation. Extensive regulation without consumer education may produce low awareness and limited use of rights. High levels of education without trustworthy markets may create sceptical but powerless consumers. Economic growth without ethical business conduct can increase consumption while reducing well-being. COC's ecological language draws attention to these relational imbalances.

The ecosystem perspective also shifts the unit of analysis. Instead of asking only why an individual consumer behaves in a particular way, researchers can ask how configurations of policy quality, economic conditions, educational capability, cultural norms and consumption institutions jointly shape behaviour. This opens COC to configurational methods, multilevel modelling, cross-country comparison and longitudinal analysis.

3. The Cosmopolitanism of Consumer (COC) Initiative

The COC initiative, as presented by WCA, is positioned as an approach to harmonising consumer rights, business responsibilities and societal development. The source material identifies three broad characteristics—inclusivity, borderlessness and equilibrium—and places the five ecologies at the centre of the framework. It also states that each ecology is associated with six indicators intended to support scientific, digital and quantitative management. However, the presentation provided for this paper does not name or define the six indicators individually. Accordingly, the present paper does not invent indicator labels; operationalisation is treated as a future research task.

For conceptual clarity, the five ecologies, the characteristics of inclusivity, borderlessness and equilibrium, and the initiative's reciprocal-responsibility premise are treated in this paper as originating elements of the WCA COC initiative. The academic contribution of the present paper lies in interpreting those elements through consumer-behaviour scholarship, proposing explanatory mechanisms and relationships, and developing a research agenda for future empirical examination. Accordingly, the paper does not claim authorship of the originating COC architecture and does not treat COC as an empirically validated theory.

The central idea of COC is that consumers should not abuse human rights and businesses should consciously safeguard consumer rights and interests. WCA links this proposition to social harmony and national development. Although the wording is normative, it can be translated into consumer-behaviour terms through the concepts of fairness, reciprocity, trust, informed choice and responsible conduct.

Inclusivity refers to tolerance of differences in consumer culture and respect for variations in living habits, beliefs, gender, age and social class. Borderlessness concerns equality, respect and implementation across different national and cultural environments. Equilibrium concerns balanced development and mutual growth across the ecologies. Together, these characteristics imply that sustainable consumer systems should not maximise one objective—such as economic growth—at the expense of consumer rights, education, cultural continuity or social fairness.

The remainder of this section interprets each ecology as a consumer-behaviour domain while preserving the WCA structure.

3.1 Policy Ecology

Policy ecology comprises public authorities involved in law and policy, government entities, legal and judicial institutions, NGOs and official media. WCA emphasises continuous review of policies so that they remain aligned with market progress, social needs and the interests of the consumption ecosystem. It also associates effective policy with consumer confidence and rights protection.

From a consumer-behaviour perspective, policy ecology represents institutional assurance. Regulations, enforcement, transparency, redress and public information can reduce perceived risk and uncertainty. This is especially important in cross-border commerce, financial services, online platforms and high-information-asymmetry markets. A strong policy ecology may therefore influence consumer trust, perceived behavioural control and willingness to participate in markets.

Policy also has indirect effects. Education policy influences consumer literacy and workforce capability; cultural policy affects local industries and tourism; economic regulation shapes competition and business conduct. COC therefore treats policy not as a peripheral control variable but as an ecology that interacts continuously with consumption.

3.2 Economic Ecology

Economic ecology includes commercial enterprises, self-employed individuals, banks, financial institutions and other market actors. The WCA material associates a healthy economic ecology with lawful enterprise, competition, quality products and services, employment and an environment in which firms can develop sustainably.

For consumers, economic ecology affects affordability, accessibility, product variety, service quality, employment security and confidence in market institutions. It also shapes perceived value. Responsible consumption is difficult to sustain when ethical or safe alternatives are unaffordable, unavailable or difficult to compare. Therefore, economic conditions may moderate the relationship between responsible intentions and actual behaviour.

COC also highlights the reverse relationship: consumer demand generates the consumption base on which enterprises depend. This supports a reciprocal model in which businesses influence consumer choice through market offerings, while consumers influence business development through demand, feedback and reputational consequences.

3.3 Education Ecology

Education ecology includes universities, research institutes, colleges, educational groups and technical and vocational institutions. WCA associates this ecology with knowledge, industry standardisation, talent development, product and industry research, certification and cultural awareness.

In consumer-behaviour terms, education ecology is closely linked to consumer capability. Consumers require knowledge to compare products, recognise misleading claims, understand warranties, assess sustainability information, protect personal data and use complaint mechanisms. Education can also strengthen perceived behavioural control, one of the central determinants of intention and behaviour in the Theory of Planned Behaviour (Ajzen, 1991).

Education ecology extends beyond formal consumer education. It also concerns the capability of businesses and institutions. Better-trained workers, researchers and professionals can improve product quality, safety, service and ethical conduct. Accordingly, COC conceptualises education as a system-wide resource that influences both sides of the market.

3.4 Cultural Ecology

Cultural ecology includes cultural and religious organisations, environmental groups, green-technology research organisations and charitable institutions. WCA states that culture influences consumer preferences, business ethics, commercial strategies, education and the transmission of meanings through consumption.

This is consistent with consumer-culture research showing that consumption is symbolic as well as functional. Products communicate identity, status, community membership, heritage and aspiration. Cultural norms also determine what is considered responsible, acceptable or desirable consumption. A behaviour regarded as sustainable in one context may carry different meanings in another.

COC's emphasis on cultural tolerance and inclusivity is therefore important. Responsible consumption strategies are unlikely to succeed if they ignore local meanings and identities. Cultural ecology can shape subjective norms, moral expectations and willingness to adopt new consumption practices. It can also mediate the relationship between global consumer values and local behaviour.

3.5 Consumption Ecology

Consumption ecology includes consumers, organisations that protect consumer rights, and consumption platforms or tools. WCA describes consumption as economically generative and socially influential: consumer choices affect popular culture, enterprise development, market trends, education demand and policy evidence.

This ecology is the behavioural core of COC because it is where intentions, choices, experiences, complaints, satisfaction and loyalty become observable. Yet COC does not isolate this core from the other ecologies. Instead, consumption is treated as a node through which information and value circulate. Consumer complaints can inform policy; consumer demand can shape business strategy; consumer preferences can transform culture; and market prosperity can increase resources for education.

This relational structure supports a systems view of consumer behaviour. Outcomes such as trust, responsible consumption and well-being are not expected to arise from consumption ecology alone; they depend on the quality of connections among all five ecologies.

4. Proposed COC Conceptual Framework

Based on the integration above, this paper conceptualises COC as a five-ecology system that influences consumer outcomes through three proximal mechanisms: capability, assurance and normative alignment.

Consumer capability refers to the knowledge, skills and resources required to make informed and responsible decisions. It is primarily strengthened by education ecology but is also affected by economic access and policy transparency. Institutional assurance refers to the degree to which consumers perceive markets as fair, lawful, safe and accountable. It is primarily influenced by policy and economic ecologies. Normative alignment refers to the consistency between responsible behaviour and cultural expectations, social meanings and shared values. It is strongly shaped by cultural ecology but also by education and public policy.

These mechanisms jointly influence responsible consumption, consumer trust and consumer well-being. Consumption ecology both receives these influences and provides feedback to the other ecologies through demand, complaints, market data and cultural participation. Ecological balance is proposed as the higher-order condition that determines whether the system operates coherently.

The proposed framework is intentionally non-linear. A strong education ecology cannot fully compensate for a weak policy ecology if consumers understand their rights but cannot obtain redress. A strong economic ecology may not produce well-being if commercial growth occurs alongside exploitative practices. Strong consumer protection may also be insufficient if consumers lack awareness or if cultural norms discourage the use of formal complaint mechanisms. The central theoretical argument is therefore configurational: consumer outcomes depend on interaction and balance among ecologies rather than the independent maximisation of any single ecology.

4.1 Conceptual Mapping of the Five Ecologies

Table 1 maps the five COC ecologies onto selected consumer-behaviour mechanisms and outcomes. The mapping is interpretive rather than a validated measurement model and should be treated as a basis for future scale development.

COC ecology	Primary system function	Consumer-behaviour mechanism	Illustrative outcomes
Policy	Rules, enforcement, transparency, redress	Institutional assurance; perceived fairness; risk reduction	Trust, confidence, complaint use

Economic	Market competition, quality, access, employment	Affordability; availability; perceived value	Purchase participation, responsible choice
Education	Knowledge, skills, research, standards	Consumer capability; perceived behavioural control	Informed choice, rights awareness
Cultural	Norms, identities, meanings, tolerance	Subjective norms; normative alignment	Acceptance of responsible consumption
Consumption	Choice, experience, feedback, demand	Behavioural enactment and feedback	Responsible consumption, satisfaction, well-being

Table 1. Conceptual mapping of the five COC ecologies.

4.2 Conceptual Propositions

The conceptual framework supports eight propositions.

Proposition 1: Stronger policy ecology is positively associated with consumer trust and perceived market fairness because effective rules, transparent enforcement and accessible redress reduce uncertainty and perceived vulnerability.

Proposition 2: Stronger education ecology is positively associated with consumer capability and perceived behavioural control because consumer knowledge and skills improve the ability to evaluate alternatives, understand rights and act on responsible intentions.

Proposition 3: Stronger economic ecology is positively associated with responsible consumption when markets provide accessible, affordable, lawful and quality alternatives that allow responsible intentions to be translated into actual behaviour.

Proposition 4: Stronger cultural ecology is positively associated with normative support for responsible consumption when sustainability, fairness, tolerance and consumer responsibility are embedded in socially meaningful values and identities.

Proposition 5: Consumer trust mediates part of the relationship between policy/economic ecology and active market participation. Consumers are more likely to participate, purchase and maintain relationships where market institutions and firms are perceived as credible and fair.

Proposition 6: Consumer capability mediates part of the relationship between education ecology and responsible consumption. Knowledge alone may not guarantee behaviour, but increased capability should improve the likelihood that intentions can be enacted.

Proposition 7: The positive effects of any individual ecology on responsible consumption and well-being are stronger when the remaining ecologies are also well developed. This proposition captures the equilibrium principle at the centre of COC.

Proposition 8: Responsible consumption and consumer feedback strengthen the wider COC system over time by generating demand signals, policy evidence, cultural meanings and incentives for business and educational improvement. This establishes consumption ecology as both an outcome domain and a feedback mechanism.

5. Discussion

The proposed COC framework extends consumer-behaviour thinking in three principal ways. First, it reframes responsible consumption as an ecosystem outcome. Much consumer research begins with individual attitudes, beliefs and intentions and then adds contextual moderators. COC reverses the emphasis: it begins with the system and asks how interacting ecologies create conditions in which responsible behaviour becomes more or less feasible.

Second, COC combines rights and responsibilities. Consumer-protection discourse can sometimes frame consumers primarily as vulnerable parties requiring safeguards, whereas corporate-responsibility discourse frames firms as duty-bearers. COC introduces reciprocal responsibility, suggesting that fair consumer systems depend on responsible conduct from consumers as well as businesses and institutions. This does not weaken consumer rights; rather, it places rights within a social contract of fairness, respect and non-abuse.

Third, COC introduces equilibrium as a higher-order construct. Sustainable-consumption research increasingly recognises multidimensional determinants, but many models remain additive: attitudes, norms, control, values and contextual variables are entered as predictors of intention or behaviour. COC suggests that balance among systems may matter independently of the absolute strength of individual elements. A highly developed economy with weak protection may perform poorly from a consumer-well-being perspective, while strong policies without accessible products may also fail. Future COC research should therefore test interaction, complementarity and configuration.

The framework also offers a bridge between consumer behaviour and consumer well-being. Consumer well-being is not reducible to satisfaction after a transaction. It includes safety, autonomy, access, fairness, confidence, capability and the ability to participate meaningfully in markets. COC's five ecologies provide a structure for explaining how these conditions emerge.

At the same time, conceptual restraint is essential. COC is currently an initiative and proposed framework, not an empirically established theory. The WCA presentation identifies the five ecologies and refers to six indicators for each ecology, but the material reviewed for this paper

does not specify the indicator names, items, scoring procedures, reliability or validity. Therefore, claims that COC is “scientific” or “quantitative” should be treated as objectives of the initiative rather than demonstrated properties until a formal measurement system is published and tested. This limitation is not a weakness unique to COC; conceptual frameworks commonly precede measurement. The research opportunity lies precisely in converting the normative and systems architecture into measurable constructs. A rigorous programme could begin with item generation from the WCA framework, expert review, qualitative interviews with consumers and institutional actors, pilot testing, exploratory and confirmatory factor analysis, measurement invariance across countries, and structural modelling of proposed outcomes.

6. Theoretical Contributions

The first theoretical contribution is a five-ecology lens through which consumer behaviour can be examined. By integrating policy, economy, education, culture and consumption, COC encourages researchers to model consumer outcomes as embedded in institutional and social structures.

The second contribution is conceptual differentiation. The paper clarifies that COC is not synonymous with consumer cosmopolitanism. This distinction prevents construct confusion and creates a productive research opportunity: consumer cosmopolitanism can be studied as an individual disposition within the broader COC system.

The third contribution is the reciprocal-responsibility principle. COC integrates consumer rights with responsible consumer conduct and business obligations. This supports a relational approach to marketplace fairness rather than a one-directional model of protection.

The fourth contribution is the equilibrium proposition. COC implies that system quality depends on the degree of alignment among ecologies. This opens a new line of research on complementarity and imbalance. Rather than asking only whether education or policy has a positive effect, researchers can ask whether the effect depends on corresponding market, cultural and consumption conditions.

The fifth contribution concerns feedback. In COC, consumers are not passive end-users. Their choices, complaints, preferences and experiences feed into business decisions, policy formulation, cultural development and educational priorities. Consumer behaviour therefore becomes both dependent and independent variable within a dynamic system.

7. Managerial Implications

For businesses, COC suggests that consumer trust cannot be built solely through branding or communication. Trust is partly institutional and ecosystem-based. Firms operating in weak-protection environments may need to provide stronger guarantees, clearer information, transparent complaint processes and visible accountability. Firms entering cross-border markets should also understand that cultural ecology affects how fairness, quality, sustainability and responsibility are interpreted.

The framework also encourages businesses to view consumer education as value creation rather than merely compliance. Clear product information, accessible terms, sustainability evidence and complaint guidance can increase capability and reduce uncertainty. In digital commerce, interface design can support responsible choice through transparent defaults, understandable disclosures and accessible redress.

Economic ecology further highlights the importance of availability and affordability. Responsible alternatives that are inaccessible to ordinary consumers cannot produce large-scale behaviour change. Businesses should therefore consider the price, convenience and distribution barriers that prevent responsible intentions from becoming action.

Finally, COC implies that firms participate in a wider consumer ecosystem. Collaboration with regulators, universities, consumer organisations and cultural institutions may improve product standards, research, consumer literacy and trust. Such collaboration should be transparent to avoid conflicts of interest and preserve the independence of consumer-protection functions.

8. Policy and Societal Implications

For policymakers, COC offers a structure for integrating consumer policy with education, economic development and cultural considerations. Consumer protection is often distributed across multiple ministries and agencies, while education, digital policy, trade, competition and sustainability are governed separately. A COC lens encourages coordination around consumer outcomes.

Policy ecology should therefore be evaluated not only by the existence of regulations but also by implementation, accessibility, transparency and consumer awareness. Redress mechanisms that are legally available but practically inaccessible may have limited behavioural effect. Similarly, consumer education should be integrated into broader capability development rather than confined to occasional awareness campaigns.

The education ecology has particular significance for long-term consumer empowerment. Financial literacy, digital literacy, sustainability literacy and rights awareness can be incorporated into formal and non-formal learning. Technical and vocational institutions can also contribute by improving service standards, quality assurance and ethical professional practice.

Cultural ecology reminds policymakers that consumer programmes require social legitimacy. Messages about sustainability, complaint behaviour, fair trade or responsible purchasing should be adapted to local cultural meanings. Inclusivity should also involve vulnerable and disadvantaged groups so that consumer systems do not privilege only digitally connected or highly educated populations.

At the societal level, COC's emphasis on balance provides a useful normative objective: economic activity should support rather than erode consumer well-being, cultural plurality, education and rights. This is consistent with the broader idea of sustainable consumption as a shared responsibility rather than a task delegated to individual consumers.

9. Future Research Agenda

The most immediate research priority is rigorous construct development. Researchers should work from the five ecologies and any official WCA indicator documentation that becomes available. Because the current presentation states that six indicators correspond to each ecology but does not define them, scale development should not proceed by assumption. Formal indicator definitions should first be obtained from the initiative's originator or governing documentation.

A second priority is content validation. Expert panels could include consumer-behaviour scholars, consumer-law specialists, policymakers, business representatives, educators, cultural researchers and consumer advocates. Their role would be to evaluate whether proposed items adequately represent each ecology and whether there is conceptual overlap.

Third, qualitative research should explore how consumers themselves understand the COC ideas of rights, responsibility, fairness, balance and borderlessness. Interviews or focus groups across demographic groups and countries would help identify language that is meaningful to respondents and reveal culturally specific interpretations.

Fourth, psychometric testing is required. Exploratory factor analysis could identify latent dimensions, followed by confirmatory factor analysis in independent samples. Reliability, convergent validity, discriminant validity and criterion validity should be examined. If COC is intended for international use, measurement invariance across countries and cultures is essential.

Fifth, the nomological network should be established. COC dimensions can be tested against consumer trust, perceived fairness, perceived consumer effectiveness, responsible consumption, satisfaction, complaint behaviour, loyalty and well-being. Established constructs such as consumer cosmopolitanism, ethnocentrism, environmental concern and perceived behavioural control could be included to demonstrate incremental validity.

Sixth, the equilibrium proposition requires methodological innovation. Researchers could calculate balance indices, profile similarity measures or configurational combinations. Fuzzy-set qualitative comparative analysis may be useful for identifying multiple pathways to high consumer well-being. Multilevel models could examine how individual consumers are nested within different policy and market environments.

Seventh, longitudinal research should examine feedback effects. For example, stronger consumer participation and complaint data may improve policy quality over time; greater demand for responsible products may encourage firms to change practices; and cultural normalisation of sustainable consumption may strengthen future intentions.

Eighth, cross-border e-commerce offers a natural setting for COC. Consumers face jurisdictional uncertainty, platform intermediation, payment risk, cultural variation and different protection standards. Studies could examine whether COC ecosystem quality predicts trust and purchase behaviour in cross-border settings.

Ninth, digital transformation raises new questions. Algorithmic recommendations, dark patterns, data privacy, generative artificial intelligence and platform governance reshape consumer autonomy and information. COC could be extended to investigate whether policy, education and consumption ecologies remain balanced as digital markets evolve.

Finally, the relationship between COC and sustainable development deserves empirical attention. COC should not be assumed to produce sustainability simply because sustainability is part of its normative objective. Researchers should specify measurable outcomes—such as reduced harmful consumption, increased responsible purchasing, improved consumer welfare or stronger fair-market participation—and test whether COC dimensions predict them.

10. Conclusion

This paper advances Cosmopolitanism of Consumer (COC) as an emerging conceptual framework for consumer rights, responsible consumption and sustainable consumer ecosystems. Drawing directly from the WCA initiative, COC is structured around five interdependent

ecologies—policy, economic, education, cultural and consumption ecology—and three overarching characteristics: inclusivity, borderlessness and equilibrium. Its central principle is reciprocal responsibility between consumers and businesses within a wider institutional system.

The framework contributes to consumer-behaviour research by moving beyond isolated individual decision-making toward a systems perspective. Consumer choices are shaped by capabilities, institutional assurance, economic access, cultural norms and the quality of consumer-protection mechanisms. In turn, consumer behaviour generates feedback that influences business, policy, education and culture. COC therefore conceptualises consumers as embedded participants in a dynamic ecosystem.

The paper also establishes an important conceptual boundary between COC and consumer cosmopolitanism. The latter is an established individual-level disposition concerning openness to foreign cultures and products; COC is a broader ecosystem initiative concerned with balanced, fair and sustainable consumer development.

The next stage is empirical. The five ecologies must be operationalised, the six indicators referenced by WCA must be formally defined, measurement instruments must be validated, and the proposed relationships must be tested across populations and countries. Until then, COC should be presented as a promising conceptual framework rather than a validated theory. Its value lies in providing an integrative architecture through which consumer rights, responsible behaviour, business conduct, public policy, education and culture can be studied as parts of one interconnected consumer system.

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