

From Consumer Rights to Responsible Consumption: Examining the Influence of Cosmopolitanism of Consumer (COC) on Trust, Purchase Behaviour and Consumer Well-Being

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Abstract

Consumer rights and responsible consumption are often discussed as related but separate domains: the former emphasises protection, fairness and redress, whereas the latter emphasises informed, ethical and sustainable consumer choice. This conceptual paper connects these domains through Cosmopolitanism of Consumer (COC), an initiative proposed by Dato' Paduka Dr. Kevy K. V. Yeo through the Worldwide Consumers' Association (WCA). COC conceptualises consumer society through five interdependent ecologies—policy, economic, education, cultural and consumption ecology—and emphasises inclusivity, borderlessness and equilibrium. Building on the COC architecture, this paper examines how an enabling consumer ecosystem may influence three central outcomes in consumer behaviour: consumer trust, purchase behaviour and consumer well-being. The paper integrates COC with the Theory of Planned Behaviour, trust and perceived-risk literature, responsible-consumption research and contemporary consumer well-being scholarship. A conceptual model is proposed in which COC ecosystem quality strengthens institutional assurance, consumer capability and normative alignment; these mechanisms enhance trust and responsible purchase behaviour, which in turn contribute to consumer well-being. Ten propositions are developed, including mediating and moderating relationships and a feedback pathway from consumer experience to ecosystem development. The paper distinguishes the originating COC initiative from the scholarly extensions proposed here and does not claim that COC has yet been empirically validated. The resulting model provides a foundation for future scale development and empirical testing in conventional retail, digital commerce and cross-border consumption contexts.

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

1. Introduction

Consumer behaviour is increasingly shaped by conditions that extend beyond the immediate relationship between buyer and seller. Consumers make decisions within regulatory systems, digital platforms, cultural environments, educational structures and economic conditions that influence what information is available, which products are accessible, whether claims are credible and what remedies exist when transactions fail. As markets become more interconnected, the distinction between consumer protection and consumer choice becomes increasingly difficult to sustain. Rights affect confidence; confidence affects market participation; education affects the ability to exercise rights; culture affects the meaning attached to responsible consumption; and economic conditions affect whether responsible intentions can be converted into actual purchases.

The international consumer-protection agenda already recognises this interconnectedness. The United Nations Guidelines for Consumer Protection identify legitimate consumer needs that include protection from hazards, promotion of economic interests, access to adequate information, consumer education, effective dispute resolution, freedom to organise and the promotion of sustainable consumption (United Nations Conference on Trade and Development [UNCTAD], 2016). The guidelines further treat sustainable consumption as a shared responsibility involving informed consumers, governments, businesses, labour organisations and consumer and environmental organisations. This orientation is significant because it moves consumer responsibility away from a purely individual moral obligation and places it within a wider institutional system.

Responsible consumption research similarly demonstrates that consumers do not act on values in isolation. The Theory of Planned Behaviour proposes that behaviour is shaped by attitudes, subjective norms and perceived behavioural control through behavioural intention (Ajzen, 1991). Sustainable-consumption studies have subsequently shown that social influence, habits, emotions, perceived effectiveness, trust, affordability, information and contextual conditions can either facilitate or obstruct responsible behaviour (Lim, 2017; White et al., 2019). Recent empirical research continues to demonstrate the importance of contextual factors and trust. For example, studies of sustainable products and biodegradable products report that perceived security, privacy, infrastructure, economic incentives, labels and education can influence purchase intention through trust and attitude (Rizomyliotis, 2026; Zeng et al., 2026).

These findings suggest a central problem in consumer behaviour: the consumer may possess positive attitudes and responsible intentions while operating within an ecosystem that does not support responsible action. A consumer may value sustainability but distrust environmental claims. Another may understand consumer rights but perceive complaint mechanisms as inaccessible. A consumer may prefer ethically produced goods but face substantial price or availability barriers. Conversely, strong institutional protection, transparent business conduct and effective consumer education may increase confidence and make responsible choices easier to enact.

Cosmopolitanism of Consumer (COC) offers a framework through which these relationships can be examined. COC is an initiative proposed by Dato' Paduka Dr. Kevy K. V. Yeo through the Worldwide Consumers' Association. Its originating material describes a consumer system organised around five interdependent ecologies: policy, economic, education, cultural and consumption ecology. The initiative emphasises inclusivity, borderlessness and equilibrium and advances a reciprocal principle in which businesses safeguard consumer rights and interests while consumers exercise rights responsibly (Worldwide Consumers' Association [WCA], n.d.).

Paper 1 in this conceptual programme established COC as an emerging ecosystem framework and mapped the five ecologies onto consumer-behaviour mechanisms. The present paper takes the next analytical step. Rather than concentrating primarily on defining the COC architecture, it examines a behavioural pathway from the COC ecosystem to consumer trust, responsible purchase behaviour and consumer well-being. The paper therefore asks: How might a balanced COC ecosystem shape the psychological and behavioural conditions through which consumers participate in markets responsibly and experience positive consumption outcomes?

The distinction between the originating initiative and the contribution of this paper is important. The five ecologies, the COC terminology and the characteristics of inclusivity, borderlessness and equilibrium originate from the WCA material. The present paper does not reproduce the presentation as a journal article. Instead, it uses those originating elements as the conceptual basis for a new scholarly model. Institutional assurance, consumer capability, normative alignment, the proposed causal pathways and the propositions developed in this paper are academic extensions constructed through engagement with consumer-behaviour literature.

The paper makes four contributions. First, it connects consumer rights and responsible consumption within a single behavioural pathway rather than treating protection and

responsibility as separate agendas. Second, it positions consumer trust as a central mechanism linking ecosystem conditions with purchase behaviour. Third, it integrates responsible purchase behaviour with consumer well-being, thereby moving beyond purchase intention as the terminal outcome. Fourth, it proposes a testable model that can guide future empirical research and scale development for COC.

2. Consumer Rights as a Foundation for Responsible Consumption

Consumer rights are often understood through legal protection, information disclosure, product safety and mechanisms of redress. These functions remain essential, but their behavioural consequences are equally important. Protection influences whether consumers believe that market participation is safe, whether information can be trusted and whether firms will be held accountable. In this sense, consumer rights form part of the choice architecture within which behaviour occurs.

A rights-based market does not eliminate consumer responsibility. Rather, rights can create the conditions necessary for responsible agency. Access to accurate information supports informed choice; product-safety rules reduce uncertainty; transparent terms improve comparison; and redress mechanisms reduce the perceived cost of market participation. When these institutional conditions are weak, consumers may rely on heuristics, social signals or avoidance. When they are credible, consumers may be more willing to engage with unfamiliar products, digital platforms or cross-border sellers.

COC adds reciprocity to this relationship. Its premise is not that consumers should bear responsibility for corporate misconduct, nor that rights are conditional. Instead, it proposes that a healthy consumer civilisation involves responsibilities across actors. Businesses are expected to protect consumer rights and interests, while consumers are expected to act without abusing the rights of others. This reciprocal orientation can be interpreted through fairness and trust. Consumers evaluate not only the utility of an offering but also whether the exchange environment appears honest, transparent and legitimate.

Responsible consumption therefore begins before an ethical or sustainable product is selected. It begins with the institutional ability to choose meaningfully. A consumer cannot make a fully informed decision where material information is hidden, labels are misleading, digital interfaces manipulate choice or complaints are practically impossible. Consequently, consumer protection

and responsible consumption should be conceptualised as mutually reinforcing rather than competing objectives.

The WCA's policy and consumption ecologies make this relationship explicit. Policy ecology concerns rules, institutions, policy review and implementation, while consumption ecology concerns consumers, consumer-protection organisations and consumption platforms. Information flows between them: consumer experiences can inform policy, while policy can shape subsequent market behaviour. This feedback mechanism provides the institutional foundation for the model developed later in this paper.

3. Responsible Consumption and Purchase Behaviour

Responsible consumption is a multidimensional concept encompassing the social, environmental and economic consequences of consumption. Earlier research on socially conscious consumers focused on whether individuals considered the public consequences of private purchasing (Webster, 1975). Subsequent work examined green consumption, corporate social responsibility, ethical purchasing, voluntary simplicity and sustainable lifestyles (Roberts, 1996; Mohr et al., 2001; Lim, 2017).

Contemporary research increasingly recognises that responsible consumption is not reducible to environmental concern. Consumers may consider labour conditions, fairness, safety, local communities, animal welfare, resource use, product durability, privacy and corporate conduct. The behavioural expression of these concerns may include purchasing responsible alternatives, avoiding harmful products, reducing consumption, repairing or reusing goods, supporting fair businesses or using complaint and feedback channels.

The persistent challenge is the attitude-behaviour or intention-behaviour gap. Consumers frequently report positive attitudes toward sustainability or ethical business but do not consistently purchase accordingly. Price, convenience, product availability, trust, knowledge and habit are among the factors that can explain the gap. White et al. (2019) synthesise sustainable-behaviour research into the SHIFT framework, highlighting social influence, habit formation, individual self, feelings and cognition, and tangibility. Lim (2017) similarly argues that sustainable consumption should be understood through multiple theoretical lenses.

The Theory of Planned Behaviour provides a useful behavioural foundation. According to Ajzen (1991), behavioural intention is influenced by attitudes, subjective norms and perceived behavioural control. COC can complement this model by explaining where some of those

conditions originate. Education ecology can strengthen knowledge and perceived control; cultural ecology can shape subjective norms; policy and economic ecologies can affect trust, perceived risk and feasibility; and consumption ecology provides the context in which intention becomes observable behaviour.

In this paper, responsible purchase behaviour refers to purchasing decisions that incorporate considerations beyond immediate private utility, including fairness, safety, social consequences, sustainability, responsible business conduct and longer-term consumer welfare. The term is deliberately broader than green purchase behaviour. COC is not solely an environmental model; it is concerned with balanced consumer ecosystems and therefore accommodates social, economic, cultural and institutional dimensions of responsible choice.

4. Consumer Trust as a Behavioural Mechanism

Trust is central to market exchange because consumers rarely possess complete information. They cannot personally verify every product claim, supply-chain practice, privacy safeguard or future service commitment. Trust reduces the complexity of decision-making by allowing consumers to accept vulnerability under conditions of uncertainty.

In online and cross-border markets, trust becomes particularly important because consumers may have limited physical contact with sellers and may face uncertainty regarding payment security, privacy, product authenticity, delivery and legal redress. Contemporary research on sustainable products also demonstrates that trust is strongly connected with purchase intention. Rizomyliotis (2026), for example, reports that perceived risk, security and privacy predict e-commerce trust, which in turn predicts online purchase intention for sustainable products. Research on biodegradable products likewise finds that contextual conditions including infrastructure, economic incentives, labels and publicity or education can influence purchase intention through trust and attitude (Zeng et al., 2026).

Trust is also relevant to sustainability claims. Consumers may support responsible products in principle while doubting whether firms' claims are authentic. Greenwashing, ambiguous labels and inconsistent corporate behaviour can weaken trust and create scepticism. Chen (2010) identifies green trust as an important component in green brand equity, demonstrating that sustainability-related trust can have brand-level consequences.

Within COC, trust can be conceptualised at more than one level. Consumer-to-business trust concerns confidence in a particular firm or brand. Platform trust concerns confidence in the

digital intermediary through which exchange occurs. Institutional trust concerns confidence in laws, enforcement, certification, dispute resolution and consumer-protection mechanisms. Ecosystem trust concerns the broader belief that market actors and institutions operate in a sufficiently coherent and fair manner to make participation acceptable.

The present paper proposes that COC influences purchase behaviour partly through these trust mechanisms. Policy ecology can strengthen institutional trust through transparency and enforcement. Economic ecology can strengthen market trust through lawful competition, quality and responsible business conduct. Education ecology can strengthen calibrated trust by improving consumers' ability to evaluate information rather than encouraging blind confidence. Cultural ecology can shape shared expectations of ethical behaviour. Consumption ecology can provide visible feedback and redress that confirms or challenges trust.

Trust is therefore treated as a mediator rather than simply another outcome. A balanced consumer ecosystem should increase the credibility of market participation; increased credibility should make responsible purchase behaviour more likely, particularly where consumers face uncertainty.

5. Consumer Well-Being as an Outcome of Consumption

Consumer well-being has become an increasingly important research domain because successful consumption cannot be evaluated solely through sales, satisfaction or loyalty. Consumption affects quality of life, emotions, autonomy, financial security, social inclusion and perceptions of fairness. Bhardwaj et al. (2024) describe consumer well-being as involving cognitive and emotional reactions to consumption experiences, including satisfaction, positive emotions and perceived quality of life. More recent reviews show that the field spans micro- and macro-level, hedonic and eudaimonic, individual and social dimensions (Pradhan et al., 2025).

The relationship between responsible consumption and well-being is theoretically important but not necessarily straightforward. Responsible choices may create meaning, self-consistency, social contribution and reduced guilt. They may also involve higher prices, inconvenience or cognitive effort. A 2025 systematic review of the intersection between responsible consumer behaviour and consumer well-being notes that these literatures have grown substantially and that personal values and self-determination are important theoretical foundations (García-Rodríguez et al., 2025).

COC provides an ecosystem explanation for why responsible consumption might enhance well-being under some conditions more than others. If responsible products are trustworthy, accessible, culturally meaningful and supported by consumer protection, responsible behaviour can produce both instrumental and psychological benefits. Consumers may experience satisfaction from obtaining a quality product, confidence from fair treatment, meaning from acting consistently with values and security from knowing that remedies are available.

Conversely, responsible consumption may not enhance well-being where the ecosystem is imbalanced. A consumer who pays a premium for a product later revealed to involve misleading sustainability claims may experience betrayal rather than well-being. A consumer who understands rights but cannot secure redress may experience frustration. A consumer whose cultural or economic context makes responsible options inaccessible may experience moral pressure without realistic agency.

For this reason, the present model does not assume a simple direct relationship between responsible purchase behaviour and well-being. Trust and ecological support are important. Consumer well-being is conceptualised as a downstream outcome arising when responsible behaviour occurs within a credible, fair and enabling consumer system.

6. The COC Five-Ecology Architecture and Behavioural Pathways

The WCA COC initiative identifies five ecologies—policy, economic, education, cultural and consumption ecology—and proposes that balanced development among them is central to a harmonious and sustainable consumer civilisation. The initiative also refers to six indicators corresponding to each ecology and intended to support scientific and quantitative management. The source presentation available for this paper does not define those indicators individually. Accordingly, this paper does not invent or attribute specific indicators to WCA.

For Paper 2, the five ecologies are interpreted through three proximal behavioural mechanisms: institutional assurance, consumer capability and normative alignment. These mechanisms are scholarly extensions proposed by this paper rather than terms taken from the originating presentation.

Institutional assurance is the consumer's perception that the market environment contains credible rules, accountable actors, transparent practices and effective remedies. It is expected to arise primarily from policy and economic ecologies.

Consumer capability is the knowledge, skill, confidence and practical ability required to evaluate information, understand rights, compare alternatives and enact intended behaviour. It is expected to arise primarily from education ecology, while also depending on access and market conditions.

Normative alignment is the extent to which responsible consumption is supported by cultural meanings, social expectations and shared values. It is expected to arise primarily from cultural ecology and to influence subjective norms and identity-related motivations.

Consumption ecology is where these mechanisms become behaviourally observable. Purchase decisions, complaints, reviews, loyalty, switching, advocacy and responsible consumption generate feedback that can influence firms, regulators, educators and cultural actors.

6.1 Policy Ecology: Rights, Assurance and Trust

Policy ecology includes the laws, public institutions, legal mechanisms, consumer organisations and information structures that shape consumer protection. From a behavioural perspective, its principal function is to reduce uncertainty and vulnerability. Clear rules can establish expectations; enforcement can make those expectations credible; and redress can reduce the perceived consequences of transaction failure.

Policy quality is therefore expected to influence trust before purchase and well-being after purchase. Before purchase, consumers may be more willing to engage when they believe claims are regulated and disputes can be resolved. After purchase, effective remedies can prevent a negative transaction from becoming a prolonged experience of helplessness. Policy ecology thus contributes to both market participation and consumer welfare.

6.2 Economic Ecology: Feasibility, Value and Responsible Choice

Economic ecology concerns businesses, financial institutions, market competition, product availability, employment and the wider commercial environment. It determines whether responsible choices are feasible. Consumers cannot consistently select responsible alternatives that are unaffordable, unavailable or substantially inferior in functional value.

A healthy economic ecology should therefore combine lawful competition with quality, accessibility and innovation. This can reduce the sacrifice associated with responsible consumption. It can also strengthen trust when businesses demonstrate consistent quality and transparent conduct. In COC terms, economic development is not treated as separate from

consumer welfare; it is one of the ecologies that must remain in balance with rights, education and culture.

6.3 Education Ecology: Capability and Informed Choice

Education ecology includes formal and non-formal institutions that develop knowledge, research, skills and standards. Its consumer-behaviour relevance lies in capability. Consumers require literacy to interpret labels, compare claims, understand contracts, identify manipulative practices, manage digital privacy and exercise complaint rights.

Education may also improve the quality of trust. Well-informed consumers are not necessarily more trusting; they may instead become better able to distinguish trustworthy from untrustworthy actors. This calibrated trust is preferable to indiscriminate confidence because it rewards responsible businesses while preserving consumer vigilance.

Education ecology also affects businesses by developing professional competence, research capability and ethical practice. Consequently, its effects can operate through both demand and supply sides of the market.

6.4 Cultural Ecology: Norms, Identity and Responsible Consumption

Consumption is culturally embedded. Products carry meanings, identities and social signals, and cultural norms influence what consumers perceive as appropriate, desirable or responsible. Cultural ecology therefore shapes subjective norms and the symbolic value of responsible consumption.

COC's emphasis on inclusivity and respect for different cultures is relevant because responsible consumption cannot be imposed through a single universal lifestyle. The same behavioural objective may require different narratives across communities. Cultural alignment can make responsible behaviour socially meaningful, whereas cultural disconnection can make it appear elitist, foreign or irrelevant.

Cultural ecology may also influence trust. Consumers often use cultural familiarity, shared values and community reputation as signals when formal information is incomplete. Future empirical work should therefore distinguish culturally grounded trust from institutional trust while examining their interaction.

6.5 Consumption Ecology: Behaviour, Experience and Feedback

Consumption ecology is the behavioural interface of COC. It includes consumers, consumer-protection actors and the platforms or mechanisms through which consumption occurs. Here, attitudes and intentions become purchases, avoidance, complaints, reviews, loyalty or advocacy. Importantly, consumption ecology is not the endpoint of the model. Consumer experiences generate feedback. Complaints reveal recurring market failures; reviews affect reputation; purchasing patterns influence business investment; demand for responsible products encourages innovation; and public responses can influence regulation and education. This feedback loop makes COC dynamic rather than linear.

7. Proposed Conceptual Model

The model proposed in this paper follows a staged pathway. First, the quality and balance of the five COC ecologies influence three proximal conditions: institutional assurance, consumer capability and normative alignment. Second, these conditions influence consumer trust and responsible purchase behaviour. Third, responsible purchase behaviour contributes to consumer well-being when supported by trust and fair market experiences. Finally, consumer experiences feed back into the COC ecosystem through complaints, market signals, cultural meanings and policy evidence.

The model also incorporates equilibrium. The central COC argument is not that one ecology can independently create an ideal consumer environment. Rather, the ecologies are complementary. Strong education with weak policy may produce knowledgeable but unprotected consumers. Strong policy with poor education may produce rights that consumers do not understand. Strong economic development without cultural or consumer safeguards may increase consumption without increasing well-being. Therefore, ecological balance is proposed as a moderator of the pathways from individual ecologies to behavioural outcomes.

7.1 Construct Mapping for Paper 2

Construct	Conceptual role	Primary COC source	Illustrative behavioural outcome
Institutional assurance	Proximal mechanism	Policy + Economic ecologies	Lower perceived risk; higher trust
Consumer capability	Proximal mechanism	Education ecology	Informed choice; perceived control
Normative alignment	Proximal mechanism	Cultural ecology	Supportive norms; identity consistency

Consumer trust	Mediator/outcome	All ecologies, especially policy/economic	Purchase confidence; reduced uncertainty
Responsible purchase behaviour	Core behavioural outcome	Consumption ecology	Ethical/sustainable/fair purchasing
Consumer well-being	Downstream outcome	Balanced ecosystem	Satisfaction, positive affect, quality of life
Ecological balance	Higher-order moderator	Five-ecology architecture COC	Stronger translation of ecosystem quality into outcomes

7.2 Research Propositions

Proposition 1: Perceived strength of policy ecology is positively associated with institutional assurance. Transparent rules, credible enforcement and accessible redress should increase consumers' confidence that market participation occurs within a fair and accountable environment.

Proposition 2: Perceived strength of economic ecology is positively associated with consumer trust. Lawful competition, quality offerings, responsible business conduct and reliable market infrastructure should reduce uncertainty and strengthen confidence in commercial actors.

Proposition 3: Perceived strength of education ecology is positively associated with consumer capability. Greater consumer knowledge, rights awareness, digital literacy and evaluative skills should improve consumers' perceived ability to make informed choices.

Proposition 4: Perceived strength of cultural ecology is positively associated with normative alignment for responsible consumption. When responsible behaviour is compatible with cultural meanings and social expectations, consumers should perceive stronger normative support for such behaviour.

Proposition 5: Institutional assurance is positively associated with consumer trust. Consumers who perceive effective protection, transparency and accountability should be more willing to accept vulnerability in market exchange.

Proposition 6: Consumer capability is positively associated with responsible purchase behaviour, partly through perceived behavioural control. Consumers who can evaluate claims, compare alternatives and exercise rights should be better able to convert responsible intentions into behaviour.

Proposition 7: Normative alignment is positively associated with responsible purchase behaviour. Responsible choices should be more likely when they are reinforced by social norms, identity and culturally meaningful values.

Proposition 8: Consumer trust is positively associated with responsible purchase behaviour and mediates part of the relationship between COC ecosystem conditions and purchase behaviour. Trust reduces uncertainty and makes consumers more willing to act on responsible preferences.

Proposition 9: Responsible purchase behaviour is positively associated with consumer well-being when consumers perceive the purchase as authentic, fair and consistent with their values. This relationship should be weakened when consumers experience deception, excessive sacrifice or ineffective redress.

Proposition 10: Ecological balance positively moderates the relationship between individual COC ecologies and consumer outcomes. The effect of a strong individual ecology should be greater when complementary ecologies are also sufficiently developed.

Together, the propositions shift COC from a descriptive ecosystem architecture toward a testable consumer-behaviour model. They also preserve the conceptual distinction between the original initiative and the academic extensions proposed in this paper.

8. Theoretical Integration

8.1 Integration with the Theory of Planned Behaviour

The Theory of Planned Behaviour remains one of the most influential models for explaining intentional behaviour. COC can complement rather than replace it. Cultural ecology can contribute to subjective norms; education ecology can influence perceived behavioural control; and experiences within policy and economic ecologies can influence attitudes toward particular market behaviours through trust, fairness and perceived risk.

The value of COC is that it helps explain the contextual origins of these psychological determinants. TPB is primarily an individual-level model. COC adds an ecosystem layer that can account for why consumers with similar attitudes may behave differently in different institutional or market environments. Future empirical research could therefore use multilevel models in which COC ecology measures operate at contextual or perceived-context levels while TPB constructs operate at the individual level.

8.2 Integration with Trust and Perceived-Risk Perspectives

Trust research provides the strongest mechanism linking COC to purchase behaviour. Consumers accept vulnerability when they believe another party or system is sufficiently reliable. Perceived

risk increases when information is incomplete or when the consequences of failure are difficult to remedy.

COC addresses both sources. Education can improve information processing; policy can provide remedies; economic ecology can improve business reliability; culture can provide norms of acceptable conduct; and consumption platforms can create reputational feedback. Recent sustainable-commerce evidence supports the importance of trust in translating contextual conditions into purchase intention (Rizomyliotis, 2026; Zeng et al., 2026). Thus, trust is a plausible mediator through which ecosystem quality becomes behaviourally meaningful.

8.3 Integration with Consumer Well-Being

Consumer well-being scholarship broadens the objective of consumer research beyond predicting purchase. Bhardwaj et al. (2024) identify satisfaction, positive emotions and perceived quality of life as central elements, while Pradhan et al. (2025) show that the field now includes diverse individual, social, hedonic, eudaimonic and macro perspectives.

COC is particularly compatible with a broader conception of well-being because it explicitly connects consumer outcomes with policy, economy, education and culture. A consumer can be satisfied with a single purchase while still operating within an unfair system. Conversely, a system may provide strong formal rights while generating excessive complexity or exclusion. Consumer well-being therefore offers a more demanding downstream criterion for evaluating whether COC's ecological balance produces meaningful benefits.

9. Discussion

The conceptual model developed here suggests that consumer rights and responsible consumption should be understood as parts of the same behavioural system. Rights create institutional conditions for agency; responsibility concerns how that agency is exercised. Trust links the two by translating institutional and market quality into willingness to participate.

This interpretation helps address a recurring limitation in responsible-consumption research: excessive emphasis on consumer motivation. Campaigns often assume that if consumers care enough, they will act responsibly. Yet motivation cannot overcome every structural barrier. Consumers cannot reliably verify complex supply chains, independently enforce product standards or create affordable alternatives. COC therefore distributes responsibility across the ecosystem.

The model also suggests that trust should not be treated as unconditional confidence. Strong education ecology may actually increase scepticism toward unsupported claims while increasing trust in credible evidence. This is desirable. Responsible consumer systems require calibrated trust: confidence where accountability and evidence exist, and caution where they do not.

Purchase behaviour is likewise not treated as the final measure of success. A responsible purchase that produces financial strain, disappointment or perceived deception may not improve consumer well-being. The inclusion of well-being therefore prevents the model from assuming that all ethically labelled consumption is beneficial. It asks whether responsible market participation contributes to a better consumer experience and quality of life.

The equilibrium principle is the most distinctive systems element. Consumer research often tests net effects of separate predictors. COC suggests complementarity. The marginal benefit of consumer education may be greater where policy is transparent and responsible products are accessible. The value of regulation may be greater where consumers understand their rights. The impact of cultural support may be greater where market alternatives make responsible behaviour feasible. These interaction effects provide a substantial agenda for future research.

COC also has potential relevance to cross-border and digital consumption. Borderless commerce increases choice but complicates jurisdiction, redress, privacy and trust. The five-ecology model provides a way to examine whether consumer confidence depends on the alignment of platform governance, national policy, business conduct, digital literacy and cultural expectations. This is particularly important as artificial intelligence, algorithmic recommendations and personalised interfaces increasingly shape consumer decisions.

10. Implications for Business

Businesses can draw several implications from the model. First, consumer trust should be treated as an ecosystem-dependent asset rather than only a branding outcome. Marketing communication cannot compensate indefinitely for weak product quality, opaque terms, poor complaint handling or misleading sustainability claims. Trust is reinforced when promises are supported by institutional and operational evidence.

Second, businesses can strengthen consumer capability. Clear information, understandable contracts, transparent sustainability evidence, accessible comparisons and user-friendly complaint processes can reduce cognitive burden. Such practices may improve responsible choice while also reducing post-purchase dissatisfaction.

Third, firms should recognise cultural variation in responsible consumption. Consumers may share concerns about fairness or sustainability but express them through different product categories, identities and social norms. Inclusive communication should therefore avoid presenting one lifestyle as the universal model of responsible consumption.

Fourth, affordability and accessibility matter. If responsible products are consistently priced beyond the reach of ordinary consumers, businesses may generate favourable attitudes without behavioural adoption. Innovation, distribution and pricing strategy are therefore part of the responsible-consumption ecosystem.

Finally, consumer feedback should be treated as ecosystem intelligence. Complaints, reviews and usage data can reveal failures in product design, communication and service. Responsible firms can use this feedback to improve offerings while contributing anonymised evidence to industry standards and policy discussions where appropriate.

11. Implications for Policy, Education and Consumer Organisations

For policymakers, the framework suggests that consumer protection should be evaluated through behavioural effectiveness as well as legal completeness. A right that consumers do not understand or cannot practically exercise has limited impact. Policy design should therefore consider awareness, accessibility, digital usability, language and the cost of redress.

Consumer education should also move beyond general awareness. Programmes can build practical capability in evaluating online sellers, recognising deceptive interfaces, understanding sustainability claims, protecting data, comparing financial commitments and using complaint channels. Education can be delivered through schools, universities, TVET institutions, community organisations and digital platforms.

Consumer organisations have an important bridging role because they operate between individual experiences and institutional change. Aggregated complaints can identify systemic problems, while independent guidance can strengthen consumer capability and trust. Under COC, such organisations are not peripheral advocates; they are part of the consumption and policy ecologies.

Cross-sector coordination is particularly important. Regulators may possess enforcement authority, universities research capability, businesses operational data and consumer organisations lived evidence. COC's ecological approach encourages these actors to interact while preserving appropriate independence and accountability.

12. Future Empirical Research

The proposed model is suitable for a staged empirical programme. The first stage should establish measurement. Official COC documentation should be used to define the five ecologies and the six indicators referred to in WCA materials. Because the currently available presentation does not list the six indicators, researchers should obtain authoritative definitions before constructing an instrument.

The second stage should develop and validate scales. Item generation could combine official COC definitions with established measures of institutional trust, consumer knowledge, perceived behavioural control, cultural norms, responsible consumption and well-being. Expert review and cognitive interviewing could assess content validity and respondent comprehension.

The third stage should test the measurement model through exploratory and confirmatory factor analysis. Reliability, convergent validity and discriminant validity should be established. Because COC is intended to be borderless and inclusive, measurement invariance across countries, languages and demographic groups should be a priority.

The fourth stage should test the structural model. Structural equation modelling could examine pathways from perceived ecology quality to institutional assurance, capability, normative alignment, trust, responsible purchase behaviour and well-being. Mediation analysis could test whether trust and capability transmit ecosystem effects to behaviour.

The fifth stage should examine ecological balance. Researchers could create balance scores or use polynomial regression and response-surface analysis to examine whether congruence among ecologies predicts outcomes. Configurational approaches such as fuzzy-set qualitative comparative analysis could identify multiple combinations that produce high trust or well-being.

The sixth stage should introduce objective contextual data. Consumer perceptions of policy ecology could be combined with indicators of enforcement, complaint resolution, digital protection or market competition. This would reduce common-method bias and enable multilevel analysis.

The seventh stage should examine different consumption settings. Cross-border e-commerce is especially suitable because it exposes consumers to differences in policy, culture and business practices. Sustainable products are another strong context because trust and responsible choice are already central research concerns. Financial services, tourism, healthcare consumption and platform markets could provide further tests.

The eighth stage should use longitudinal designs. COC includes feedback relationships, and these cannot be established convincingly with cross-sectional data alone. Panel studies could examine whether responsible market participation increases trust over time, whether negative experiences reduce well-being and whether policy improvements change behavioural responses.

The ninth stage should examine vulnerable consumers. Digital exclusion, low literacy, age, disability, income constraints and language barriers may alter the effects of ecosystem conditions. Inclusivity should therefore become an empirical property of COC rather than only a normative characteristic.

Finally, future research should test whether COC explains variance beyond established consumer-behaviour theories. Incremental validity is essential. If COC measures do not improve explanation beyond attitudes, norms, perceived control, trust and contextual variables, the framework would require refinement. A strong new framework should demonstrate both conceptual distinctiveness and empirical usefulness.

13. Limitations

This paper is conceptual and therefore has several limitations. First, no primary consumer data are analysed, and the proposed relationships should not be interpreted as established causal effects. Second, the WCA COC initiative is emergent. The available source material provides the five-ecology architecture and refers to six indicators but does not provide a complete validated measurement instrument. Third, the paper integrates several theoretical traditions, which increases breadth but requires future empirical work to determine which mechanisms are most important.

Fourth, the concept of consumer well-being remains multidimensional and contested. Future studies must specify whether they examine satisfaction, emotional well-being, financial well-being, social well-being, quality of life or another domain. Fifth, responsible purchase behaviour varies across categories and cultures. A behaviour considered responsible in one market may not carry the same meaning elsewhere.

These limitations reinforce the purpose of the paper: to provide a testable academic extension of the COC initiative rather than to claim empirical confirmation.

14. Conclusion

This paper advances the second stage of academic development around Cosmopolitanism of Consumer by connecting the COC ecosystem to trust, responsible purchase behaviour and consumer well-being. The central argument is that responsible consumption does not emerge from consumer motivation alone. It depends on whether policy, economic, education, cultural and consumption ecologies jointly create conditions of assurance, capability and normative support.

Consumer rights form the institutional foundation of this process. When rights are transparent and enforceable, consumers can participate with greater confidence. Education improves the capability to evaluate information and exercise those rights. Economic conditions determine whether responsible alternatives are feasible. Culture shapes the meanings and norms attached to responsible choice. Consumption ecology converts these conditions into behaviour and generates feedback for the wider system.

Trust occupies a pivotal position because it translates ecosystem quality into willingness to act. Responsible purchase behaviour then becomes a pathway to consumer well-being when consumers experience authenticity, fairness, value consistency and effective protection. Ecological balance strengthens these relationships because no single domain can fully compensate for failure elsewhere.

The model therefore moves COC beyond description toward empirical testability while preserving the intellectual boundary between the originating WCA initiative and the academic propositions developed in this paper. Future research should operationalise the five ecologies using authoritative COC documentation, validate measurement instruments and test the proposed pathways across markets and cultures. If supported empirically, COC may provide a useful systems framework for understanding how consumer protection, responsible market participation and well-being can be pursued together in increasingly interconnected consumer environments.

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