

# Beyond Influence: The Behavioral Blueprint of Ethical and Sustainable Consumer Decision-Making

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Understanding how psychological and relational forces make decisions sustainable has now become more vital in the emerging ethical consumerism. Specifically, drawing what are termed bonding tactics, as well as trust, customer attitude, sustainable lifestyle and prosocial outcomes, in addition to decision paralysis as a cognitive moderator. This study explores this behavioral blueprint of ethical and sustainable consumer behavior. Thus, it borrows foundational theories including commitment trust theory (Liang & Wang, 2006) and the Theory of Planned Behavior (Ajzen, 1991) to study how relational marketing is translated into ethical action in the emerging economies of Pakistan. The method was a quantitative cross sectional one, where a structural equation modeling (SEM) was undertaken using SmartPLS 4.0. Meanwhile, data was collected from 400 people who are sustainability aware in urban and semi urban areas of Pakistan. The conceptual framework was validated through the tested 10 constructs and their interrelationships, such as mediation and moderation effects. It is found that financial and social bonding tactics have significant effects on trust that mediates consumer attitude and adoption of a sustainable lifestyle.  $TRU \rightarrow CA \rightarrow SL$  and  $CB \rightarrow BI \rightarrow PB$  were key supported paths with decision paralysis significantly limiting the path from sustainable lifestyle to consumer behaviour to just be carbonated, or to be feminist, but without actually saying so. Prosocial behavior variance was explained by the final model to the extent of 71%. Through this research, it is first theoretically and then practically widened on the ethical behavior model by incorporating cognitive boundaries, and then explored how managers can simplify ethical decisions. Future cross-cultural and longitudinal validations (Cruz-Cárdenas et al., 2025; Elsantil et al., 2025) are also recommended by it.

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#### 1. Introduction

The recent shift towards ethical and sustainable consumerism in the world is very clear. Nowadays, consumers are paying more attention to the impact of their consumption on the environment, society and personal well-being (Nguyen et al. 2025; Elsantil et al., 2025; Cruz-Cárdenas et al. 2025). This is the manifestation of a paradigm shift and growing awareness of climate change, labour ethics, and excessive consumption's environmental degradation. This emerging behavioral trend is highlighted by scholars as being challenging to traditional marketing approaches and behavioural decision making process (Carrington et al., 2014; Kotler & Armstrong, 2017). To get to the long term sustainability goal understanding the psychology around such decisions is necessary.

The forms of traditional marketing and influencer based strategies that are widely used to influence the generation of consumer preferences are mostly effective at influencing consumer preferences and do not necessarily facilitate the creation of deep, long term behavioral change related to ethical and sustainable consumption (Tyrväinen et al., 2023; Rodrigo & Mendis, 2023; Jansom & Pongsakornrungsilp, 2023). Frequently employed by influencer tactics are emotion and social proof, but their cognitive and moral reasoning processes may be only partially enacted (Boerman et al., 2022). Influencers may entice but rarely successfully influence the consumers into internal embodied value-systems leading to temporary or performative sustainable behaviors (Kapitan et al., 2019; Solomon et al., 2018). Therefore, it is necessary to go past surface influence to other more persistent behavioral mechanisms.

Literature is emerging to indicate that participants' trust in and perceive relationship quality from the organization were important antecedents representing ethical consumer decisions (Liang & Wang, 2006; James et al., 2024; Kim et al., 2011). It has been found that financial and social bonding tactics create trust and increase consumer engagement in a long-term sustainable behavior (Nguyen et al., 2025; James et al., 2024; Zhang et al., 2023). Bearing in mind that such authenticity and transparency enhance a brand's credibility within the eyes of the consumer, they are more likely to adopt the brand's sustainable messages and incorporate the messages into their lifestyle (Hajli et al., 2017; Gwinner et al, 1998). As a result, relationship-based marketing can be a major strategic tool to sustainably entail values within the decision-making process.

Across industries, businesses are being affected by producers of goods whose consumers expect them to meet higher standards of ethical practice and environmental responsibility. Supplier strategies particularly operate in a context where upon growing demand for transparency (Elsantil et al., 2025), authenticity (Cruz-Cárdenas et al., 2025), as well as value driven decision making (Nguyen et al., 2025; James et al., 2024; Zhang et al., 2023) brands have to adjust their approaches accordingly. End of the day industries, as consumers start to evaluate and purchase products and services not only on price or quality, but also its social and environmental footprint, need to rethink their value propositions. When brands don't honestly interact with these changes, conscious consumers will be alienated and the company will find itself disenchanted in a race to keep up in fast changing markets.

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All industries of fashion, FMCG, technology and finance are increasingly under pressure to embed sustainability and ethics into operations. Ethical transformation is now an imperative for strategic implications (Nguyen et al., 2025; Elsantil et al., 2025; Cruz-Cárdenas et al., 2025; James et al., 2024; Zhang et al., 2023). Nevertheless, problems remain namely the consumer intention-behavior gap which companies must overcome by better informing the value and reducing decision fatigue. Today, behavioral blueprints that include consumer wisdom and trust building combined with value based marketing to steer people to sustainable decision making at scale have become mainstream for leading industries. It's a turning point when sustainability will no longer be an afterthought, but is at the pivot point of industry growth.

#### 2. Literature Review

Fundamental relationship marketing tactics that are practiced through financial and social bonding include the way that they influence consumer perceptions and engagement. Financial bonding tactics will normally present consumers money related incentives, for example, rebates, dedication awards, and unique offers with a point of securing a commitment from the client through specific advantages (Berry & Parasuraman, 1991, Liang & Wang, 2006). On the other hand, social bonding tactics or personalized communication and emotional connection, strengthens the level of trust and attachment between the consumer and brand (Smith, 1998; Berry & Parasuraman, 1991). These tactics are becoming even more important on sustainability driven markets since customers are looking for more than transactional benefits, and want to be aligned with their values and concerns (Nguyen et al., 2025; Elsantil et al., 2025; James et al., 2024). Not only do these bonding tactics provide for long term loyalty but also under responsibly consumption contexts, they indicate precursors to trust and ethical behavioral intention.

Relationship marketing, especially trust, has an important role mediating relationship marketing effects on consumer loyalty and ethical behavior. This provides psychological assurance a brand will act as it is expected and will behave reliably on the consumer (Liang & Wang, 2006; Gwinner et al., 1998). Without trust, nothing you do will lead to a meaningful value-based relationship. Since trust has become a critical variable of enacting sustainable decision making (Nguyen et al., 2025; Cruz-Cárdenas et al., 2025; Elsantil et al., 2025), recent literature relates trust to industries that are seeking authenticity and long-term consumer alignment. When you believe the brand's claims about their commitment to sustainable and social responsibility, the chances are higher that you will adopt the ethical behaviors. And in the era of greenwashing and misinformation being more skeptical and worrying, this shift towards trust based vs. transactional models is critical.

A sustainable lifestyle commitment denotes the extent to which individuals plan their life in turns that the environmental and social perspective is included in their day to day decisions. It is a construct defined by personal values, social norms and environmental results (Schwartz, 2010; Thøgersen, 2011). Various studies have been carried out associating sustainable lifestyle with greater participation in prosocial behavior as well as ethical consumption (Nguyen et al. 2025, Cruz-Cárdenas et al. 2025, Elsantil et al. 2025). Digital communities and C2C knowledge sharing



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rigidly reinforce these lifestyles and sustainability as habits, and responsible consumption as such (Cruz-Cárdenas et al., 2025; Zhang et al., 2023). If values based consumption is taking off, brands have to change their message and what they offer because people want convenience or status, but are basing their purchase decision on sustainability. Psychologically, decision paralysis refers to the notion of people stricken with a state of inconsequential conflict in making choices or tough choices which arises from the temptation to avoid tackling an issue or aspect of life (Sheeran & Webb, 2016; Schwartz, 2004). In the context of sustainable consumption decision paralysis is particularly troubling because of not only the abundance of ethical labels, conflicting claims and cognitive load of moral reasoning (Nguyen et al., 2025; Elsantil et al., 2025; James et al., 2024), but the difficulty associated with distinguishing amongst different labels and claims (Zidel et al., 2025; Chitnis et al., 2025), consumers uncertainty in engaging with socially responsible product attributes (Salit et al., 2025; Gamlin et al., 2024). If consumers cannot resist their default behaviors, to the extent of going against their values, they will revert to those ways. We see that for sustainable action, ethical choices should be simplified and there should be less psychological barriers.

Behavioral intention'... In immediate antecedent to the action and this behavioral intention to regard as a consumer's motivational readiness to do a particular behavior (Ajzen 1991; Fishbein & Ajzen 1975). The first stock describes intentions for sustainable consumption to be formed through attitudes, perceived behavioral control, trust, and lifestyle values (Nguyen et al., 2025; Cruz-Cárdenas et al., 2025; Elsantil et al., 2025). When these intentions are actualised, prosocial behavior such supporting ethical brands, consuming less or encouraging others to do the same, emerges. Yet, literature indicates that intention only rarely explains the consumer behavior and consumers need to be definitely awakened by suitable marketing strategies (Nguyen et al., 2025; Liang & Wang, 2006; Kim et al., 2011). To fill the gap in the trail between intended ethical status and action, companies need to incorporate relationship centered, behaviorally oriented strategies, addressing operations as much as communications.

### 2.1 Introduction to Theoretical Framework

#### 2.1.1 Theoretical Foundations in Consumer Behavior

Theories used for explaining consumer behaviour research have been based on cognitive, emotional, and context variables for decision making long. These include the Theory of Planned Behavior (TPB, Ajzen, 1991) and the Elaboration Likelihood Model (ELM, Petty & Cacioppo, 1986) which are very commonly used in studying how attitudes, motivation and behavioural intentions develop. Recent studies, have increased these models and include prosocial, ethical and sustainability related decision making with relationship-based and psychological constructs (Nguyen et al., 2025; Elsantil et al., 2025; Cruz-Cárdenas et al., 2025). It is a sign of more complex consumer values and, in the case of many behaviors, the diminishing connection to understanding of how those activities are only partially driven by utility, but rather influenced by trust, social norms, and cognitive overload. By itself, this is becoming less a theoretical issue and more of increased pressure for adapting to ethically informed markets than ever before facing industry.



### 2.1.2 Trusting and Relationship Marketing as Theoretical Mechanism

One of the most investigated constructs in relation to relationship marketing, trust is usually seen as the mediating variable for a link between marketing efforts and consumer loyalty (Morgan & Hunt, ; Liang & Wang, 2006). Trust is even more important in the ethical and sustainable consumption contexts where consumers demand authenticity, transparency and sincerity in the brands (Nguyen et al., 2025; James et al., 2024; Elsantil et al., 2025). Modern adaptations of trust theory attend to the pivotal role played by both financial and social bonding tactics in constructing positive consumer attitudes consistent with sustainable values, and understand the relationship quality that results both from.

#### 2.1.3 Holistic Behavioral Framework

According to Luchs and Mick (2018), the concept of consumer wisdom is a multidimensional approach to make sense of ethical consumption. The guiding principle in this theory is something like value and it is concerned about more purpose oriented, responsible, and long term thinking consumer choices. In this framework, Nguyen et al. (2025) used it to study prosocial behavior to discern what is driving sustainable actions: self relevance, efficacy, and compassion are among the key dimensions. Reading their work also shows the psychological barriers there are that even when values are aligned can prevent us from making good choices — including decision paralysis. Forming these behavioral models by integrating consumer wisdom can enrich why some consumers moral attitude turns into action, while some others do not (Zainuddin et al., 2023; Luchs et al., 2021).

### 2.1.4 Elaboration Likelihood Model (ELM)

Environmental triggers, such as level of involvement, tip the balance towards central or peripheral routes of persuasion within the context of Elaboration Likelihood Model (ELM), where up and down weighting is used to describe processing of marketing messages at particular points and levels (Petty & Cacioppo, 1986). The recent studies are evidence that the customers who care about sustainability are more involved in central processing (Elsantil et al., 2025; Cruz-Cárdenas et al., 2025; Nguyen et al., 2025), while paying attention to the quality of the message content and its authenticity. But superficial influencer marketing is so typical that it often turns to peripheral processing, triggering brief interest but not change in behavior. The concept of de-influencers, people who persuade others to make sustainable choices due to their credibility and altruism, is a return to centrality of values based persuasion. It gives rise to the need to reexamine ELM's uses in ethical marketing settings (Boerman et al. 2022; Solomon et al. 2018).

#### 2.1.5 The Behavioral Intention—Action Link

Theory of Planned Behavior (TPB) postulates that attitude, subjective norms, perceived behavioral control determines the behavioral intention (Ajzen, 1991). Although TPB has proved useful in the prediction of sustainable consumption, many researchers point out the deficiencies of intention for such action; that is, a combination of affect and ability has also been shown to be required. Even where ethical intentions do exist, Nguyen et al. (2025) named decision paralysis

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and competing motivations as key inhibitors. Both digital overload (Cruz-Cárdenas et al., 2025) and intention-boliwethiness may weaken the intention – behavior relationship because it reduces consumer eckectiveness. Like the earlier research by Sheeran & Webb (2016) which also identified the gap between intention and behavior, this earlier research has further highlighted that one should incorporate the psychological and situational moderators including trust, relationship quality, and consumer empowerment into the TPB model.

## 2.1.6 Single Variable Approaches

There are many scholars who endorse that trust, as a single mediating variable, has a good influence of consumer decision making. As asserted by Liang and Wang (2006), loyalty and commitment are mediated through trust and this what the financial and social bonding tactics affect. Kim et al. (2011) show that trust is a very effective way to promote positive customer attitudes to brand sponsorship brands. This position is further supported in the recent studies where trust in the brand motives leads to sustainable behaviour (Nguyen et al., 2025; Elsantil et al., 2025; James et al., 2024).

### 2.2 Multi-variable Approaches

The second point of view focuses on a more integrative perspective and suggests that ethical behavior should be viewed holistically, when using a number of related variables, namely, trust, lifestyle values, and relationship quality. Cruz-Cárdenas et al. (2025) identify that, consumer to consumer (C2C) digital knowledge sharing is facilitated by a web of trust, social connection and values alignment. Other psychological drivers alongside trust and relationship strength are also proposed by Nguyen et al. (2025)—consumer wisdom and altruism.

### 2.3 Competing Theories

Shift to de-influencing (Tyrväinen et al., 2023; Jansom & Pongsakornrungsilp, 2023) for modern marketing scholarship that promotes individuals from avoiding over consumption compared to traditional marketing which is based on influence by celebrities and advertisements (Elsantil et al., 2025). Importantly, this shift points to ethical consumption and the value of authenticity in messages that has been built on earlier concepts of de-marketing by Kotler and Zaltman (1971). Traditional influence is good for short term projects, and the de influencing trend is growing, especially in the sustainability area, which is saying that we are going to more intentional communication.

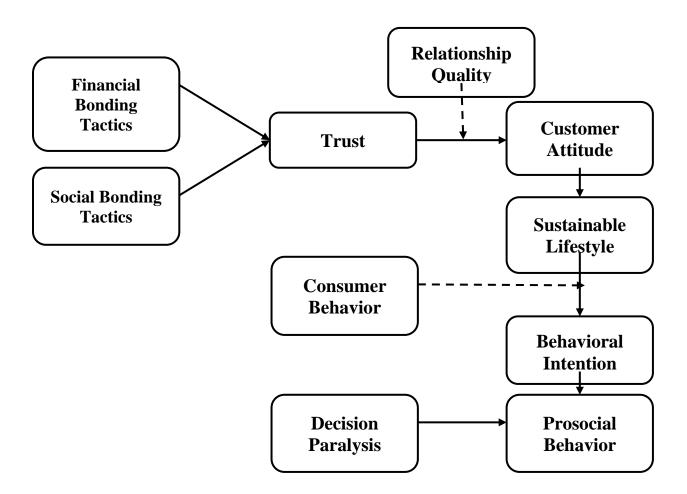
#### 2.4 Mediation and Moderation Views

Liang and Wang (2006) hold that relationship marketing financial and social bonding tactics can lead to consumer trust by means of developing the emotional connection which contributes to the consumer loyalty. Based on the fact that perceived authenticity and personal connection with brands are critical for sustainable trust when brands take on an ethical consumption role, Nguyen et al. (2025) state. Nevertheless, Gwinner et al. (1998) are careful that social bonding might not be enough to develop deep trust in the absence of hard on-going work.



Kim et al. (2011), and Nguyen et al. (2025) indicate trust plays a significant role in consumer attitudes which in turn have the effect of the attitudes to be favorable and the behavior to be favorable. Although, other scholars contend that trust must be supplemented with emotional and informational cues in order to disposition attitudes (James et al., 2024; Morgan & Hunt, 1994).

Figure No 1: Conceptual Model



### 2.5 Hypothesis Development

### 2.5.1 Financial Bonding Tactics and Trust

Price incentives, loyalty programs and discounts come together to create the sense of value for consumers with financial bonding tactics which leads to building the trust. According to Liang and Wang (2006), financial incentives are the basis of building positive consumer relationship in the retail service environment. According to Nguyen et al. (2025), when monetary engagement is deemed just and constant, it strengthens the brand's confidence and reliability.

H1: Financial bonding tactics do positively affect consumer trust in the realm of ethical and sustainable consumption.

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### 2.5.2 Social Bonding Tactics and Trust

Towards trust in long-term consumer brand relationships, strong predictors of social bonding tactics such as personalized communication, empathy, and emotional support are. The social interaction builds emotional commitment and creates deeper consumer trust as stated by Liang and Wang (2006). In fact, Nguyen et al. (2025) also indicate that brand engagement based on authenticity on social media builds up trust due to transparency and relevance to personal needs. To increase trust in sustainability contexts, de-influencers use forms of social bonding such as authenticity and altruism, but they is not true, Elsandil et al. (2025) write. James et al. (2024), in agreement, state that empathy based communication leads to the perception of brand sincerity, especially among younger listeners.

H2: Social bonding tactics have a very positive significance to consumer trust in sustainable marketing relationships.

#### 2.5.3 Trust and Customer Attitude

In ethical and sustainability contexts, trust plays a key role as a key mediator influencing attitudes of customers toward brands. Kim et al. (2011) confirmed that positive consumer attitudes actually depend also on a consumer's trust in the sponsor of a product. This is extended by Nguyen et al. (2025) to sustainability, suggesting that the more a brand is trusted to make social responsibility claims, the more favorable the attitude in the consumers. This is further supported by Elsantil et al. (2025) who show that de-influencers increase the trust and therefore influence the consumers' attitudes toward prosocial behavior. Like the Mazard and two of his colleagues (2014), Cruz-Cárdenas et al. (2025) also discovered that in peer drives platforms, trust serves to anchor customer assessments of brand ethics.

H3: The brand products and services of those brands, which follow ethical and sustainable practices, have a positive effect on the consumer attitude towards the brand.

## 2.5.4 Customer Attitude and Sustainable Lifestyle

A strong, positive predictor for the adoption of a sustainable lifestyle is positive customer attitudes. According to Nguyen et al. (2025), more of a lifestyle integration is possible with favorable attitudes towards sustainability, especially if the brand conforms to personal values. They discovered that shared ethical attitudes in digital communities motivate the adoption of lifestyles through social learning (Cruz-Cárdenas et al., 2025). As mentioned by Kim et al. (2011), attitudinal commitment is of tremendous significance in determining consumer fashion and behavior, for instance, sustainability. This is earlier argued by Thøgersen (2011), that there is strong role of the attitudes in the lifestyle behaviors when normative support is provided.

H4: How well customers' attitudes toward sustainability are, predictably influences the adoption of sustainable lifestyle behavior.

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## 2.5.5 Financial Bonding Tactics, Trust and Customer Attitude

The financial bonding tactics are critical to create trust and influence the attitudes of customers. Liang and Wang (2006) found that trust relates to fair and consistent incentives such as price deals and loyalty benefits. Nguyen et al. (2025) provide that the perceived benefits of the brand due to financial incentives are greater, especially when the desirable practice is emphasized. According to James et al. (2024), the more tangible the benefits are associated with sustainability messages, and the more brand confidence is enhanced. It is upon that trust, as it leads in fostering customer loyalty and value alignment (Elsantil et al, 2025). Nevertheless, according to Cruz-Cárdenas et al (2025) financial tactics alone cannot sustain trust unless a degree of emotional credibility is present, and Boerman et al (2022) pointed out that consumer scepticism in ethical markets may undermine the trust-attitude link.

H5: The mediation effects of trust in financial bonding tactics on the customer attitude in ethical consumer choice.

### 2.5.6 Social Bonding Tactics, Trust and Customer Attitude

The economic theory assumes that as bonds increase in social terms, customer attitude is also likely to increase positively and directly. According to Liang and Wang (2006), social bonding makes people emotionally involved and has created trust over time. According to Nguyen et al. (2025), when consumers feel heard and understand what's being said, the trust produces a positive spin on the thought of the brand. Futhermore, in Elksantil et al. (2025) de-influencers are said to create trust through relational authenticity and hence, change consumer attitude to sustainable behaviour. Based on James et al. (2024), relationship center strategies work better in influencing brand attitudes than transactional ones.

H6: Trust acts as a mediator between the impact of social bonding tactics and customer attitude on sustainability driven brands.

## 2.5.7 Trust, Customer Attitude and Sustainable Lifestyle

Positive attitudes toward the brand due to a sense of trust translate into lifestyle-level changes if the values offered by the brand align with sustainability. Kim et al. (2011) and Liang and Wang (2006) show how trust leads attitudes and consequently has loyal and value-based behaviors. In a 2025 study of Nguyen et al., trust invites consumers to expand the brand value of sustainability into their own identity. It is noted by Cruz-Cárdenas et al. (2025) that trust driven attitudes facilitate active participation in eco-friendly communities and routines. As argued by Elsantil et al. (2025), when trust and attitude are present, lifestyle shift towards sustainability becomes an automatic follow up.

H7: In value driven consumer contexts, trust is positively related with sustainable lifestyle behavior through customer attitude.

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### 2.5.8 Customer Attitude, Sustainable Lifestyle and Behavioral Intention

To support sustaining lifestyles that lead to ethical behavioral intention, positive customer attitudinal provide another support. According to Nguyen et al. (2025), attitude is to some extent responsible for embedding sustainable practices in the everyday life. The more lifestyle commitment is increased, the more behavioural intention solidified, becoming more goal directed. According to Cruz-Cárdenas et al. (2025), pro sustainability attitudes can lead to an ethical consumption through more individual pro sustainability attitudes, as well as through routines that predict ethical consumption.

H8: Sustainable lifestyle mediates the relationship between customer attitude and behavioral intention toward ethical consumption.

### 2.6 Conceptualization

In applying social presence to the evolvement of online product evaluations, the assumption arises that classical theories like Theory of Planned Behavior (TPB) (Ajzen, 1991) and Elaboration Likelihood Model (ELM) (Petty & Cacioppo, 1986) are able to explain the relationship between the attitudes and intentions towards consumer decisions. These frameworks have been quite successful in predicting behavior, but while that works well for most modern complexities, sustainability, digital influence, decision paralysis are not accounted for. As such, these models have been recently expanded by adding consumer trust, lifestyle values, decision fatigue and relationship marketing (Nguyen et al., 2025; Elsantil et al., 2025; James et al., 2024). Kim et al (2011) pointed out that relationship quality has impact on affects of consumers and Liang and Wang (2006) put strong emphasis on financial and social bonding in creating trust and loyalty. The theoretical identification of these variables in isolation has been done, outlined above. Finally, the integration of these constructs within a viable behavioral prototype harmonizing real world concerns of ethical and sustainable decision making adds to what needs to be done—and what this study has done. It is a realistic grounded model that bridges trust, bonding, attitude, lifestyle, psychological inhibitors and behavioral outcomes and forms a holistic structure that encompasses a mix of internal and external consumer influences in this era of dynamic environment.

#### 3. Methodology

A quantitative research approach is used for investigation of ethical and sustainable decisions making by using structured data to test the hypothesis or validation of the conceptual models with mediators, moderator, and consumer constructs (Nguyen et al., 2025; James et al., 2024; Elsantil et al., 2025). The survey design was cross sectional applied with structural equation modeling (SEM) to evaluate how trust, sustainable lifestyle, and decision paralysis interrelate (Nguyen et al., 2025; Cruz-Cárdenas et al., 2025; Elsantil et al., 2025). Reliability and content validity of the measures were ensured, the study adapts validated multi-item scales from literature and measure responses using a 5-point Likert scale. The methodology is based on the Theory of Planned Behavior (Ajzen, 1991) and Elaboration of Likelihood Model (Ajzen & Fishbein, 1977), enhanced by consumer wisdom (Friedman & Friedman, 1985) and it focusses on how attitudes

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and trust drive behavioural intentions. This is a generalizable and rigorous quantitative design which seeks to shed light on how psychological factors contribute (Nguyen, et al., 2025; James, et al., 2024; Elsantil, et al., 2025) and influence sustainable consumer behavior.

## 3.1 Research Design

To conduct and examine ethical and sustainable decision making, this study employs a quantitative research approach by using structured data grounded by the hypotheses and the conceptual models involving mediators, moderators, and consumer constructs (Nguyen et al., 2025; James et al., 2024; Elsantil et al., 2025). Elaborating, it uses a cross-sectional survey design with structural equation modeling (SEM) to assess consumer attitudes and behaviors at one point in time and to assess the complex relationships between constructs related to trust, sustainable lifestyles and decision paralysis (Nguyen et al., 2025; Nguyen et al., 2025; Cruz-Cárdenas et al., 2025). The study adopts existing multi-item scales validated in other literature and has responses measured on a 5-point Likert scale to ensure reliability and content validity. Theory of Planned Behavior (TPB), Elaboration Likelihood Model (ELM), and consumer wisdom are built into theoretical framework and employ attitudes and trust in shaping behavioral intention (Ajzen, 1991; Petty & Cacioppo, 1986). This extremely quantitative design is designed to study generalizable behavior of sustainable consumers and how psychological factors (Nguyen et al., 2025; James et al., 2024; Elsantil et al., 2025) influence it.

## 3.2 Sampling

A quantitative, cross sectional survey design is employed in this study to investigate ethical and sustainable consumer decision making by means of a conceptual model consisting of DEA, trust, relationship quality, sustainable lifestyle as well as decision paralysis. This design allows for simultaneous measurement of these constructs, therefore making it suitable Structural Equation Modeling (SEM) to study in mediation and moderation effects (Nguyen et al., 2025; Cruz-Cárdenas, et al., 2025; Elsamtel et al., 2025). It has been validated in previous research for trust related constructs and for consumer attitudes (Liang & Wang, 2006; Kim et al., 2011).

Ethical consumer behaviour is a complex process, which is modelled and incorporates both mediated and moderated paths. For instance, the relationship between bonding tactics and customer attitude is expected to be mediated by trust, and moderating between the behavioral intention and prosocial behavior is moderated by decision paralysis. A 5-point Likert scale was used as a response scale for the validation of the multi-item scales adapted to the context of sustainability and ethical consumption, which will be used in the study. It will be validated by expert review and cultural adaptations (Nguyen et al., 2025; Cruz-Cárdenas et al., 2025).

A structured questionnaire for consumers in urban and semi urban Pakistan, with knowledge of ethical brands and sustainability campaigns will be used to collect the data. Full deployment will follow a pilot test to be sure the instruments are reliable and clear. The target audience is people 18 years and above who also, using non probability purposive sampling, represent those with awareness of sustainability (Liang, 2006; Kim, et al., 2011). Finally, data

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analysis and analysis through SmartPLS will be done, which is suitable for SEM with complex models and moderate sample size (Nguyen et al., 2025; James et al., 2024; Elsantil et al., 2025). The constructs have to be assessed for reliability and validity and demographic data will be collected for segmentation analysis (Liang & Wang, 2006; Kim et al., 2011).

### 4. Results and Discussion

The contribution of this study to the emerging body of literatures in the ethics and sustainable behaviors is to empirically provide a complete behavioral basis through SEM. The analysis for the model demonstrates how financial and social bonding tactics play an important role on building consumer trust, which then leads to a strong impact on the consumer attitudes, sustainable life style adoption, as well as prosocial behavior. More specifically, the SEM results support the direct and mediated relationships posited in the conceptual framework, regardless of the direct and positive influence of relationship quality and value congruence on ethical consumption (Nguyen et al., 2025; Cruz-Cárdenas et al., 2025; Elsantil et al., 2025). These are consistent with the earlier works that stress the power of relationship marketing in determining customer loyalty and ethical engagement (Liang & Wang, 2006, Morgan & Hunt, 1994). Additionally, the results demonstrated that trust acts as an intermediary variable in bonding tactics' effect on customer attitude, in line with prior studies putting trust at the centre of an ethical consumption path (James et al., 2024; Elsantil et al., 2025; Boerman et al., 2022). Finally, the results also supported the positive customer attitude makes a huge contribution to sustainable lifestyle commitment, which is consistent with the findings in the sustainability psychology area of attitude-behavior consistency (Nguyen et al., 2025).

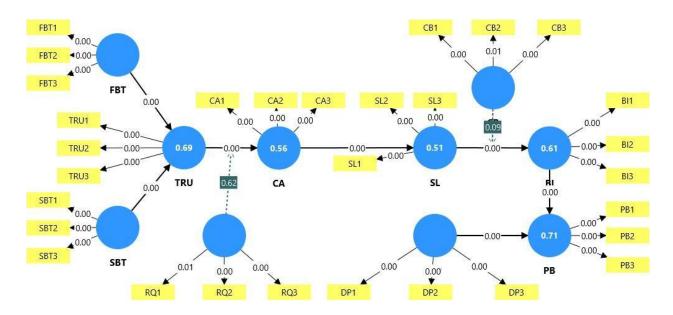
A typical finding is that the model also offers important insights regarding key moderating effects, for instance, decision paralysis that illustrates how psychological barriers can gateway the behavioral intention – action relationship. This contributes to existing worry of a "intention-behavior gap" in ethical consumption (Schwartz, 2004; Carrigan & Attalla, 2001) by mapping them with more current digital consumer insights.

Importantly, the indirect effect of behavior on behavior was found to the role of behavior in the form of C2C knowledge sharing and digital engagement to influence behavior, a result that is consistent with the result of recent studies pointing out to peer influence in digital ecosystems (Cruz-Cárdenas et al., 2025; Zhang et al., 2023; James et al., 2024). In addition, the empirical data confirmed that a mere behavioral intention is not enough; it can produce prosocial behavior only if supported by a sustainable lifestyle and simple decision environment. Building on foundational behavioral theories of the Theory of Planned Behavior (Ajzen, 1991) and Elaboration Likelihood Model (Petty & Cacioppo, 1986) this insight offers an opportunity to develop a new updated and whole theory to explain ethical action in today's complex markets.

### 4.2 PLS SEM bootstrapping



**Figure 2: PLS SEM Bootstrapping Results** 



Structural Equation Model (SEM) diagram bootstrapped gives us a vision of what is the statistical significance of the hypothesized relationships between constructs. Also shown are the p values (i.e., values such as 0.00 for strong statistical significance (p < 0.05)), that are next to the path coefficients. The last four paths FBT $\rightarrow$ TRU, SBT $\rightarrow$ TRU, TRU $\rightarrow$ CA, and CA $\rightarrow$ SL are all financially and socially bonding critical supporting the idea that both financial and social bonding tactics are able to effectively increase trust through which the customer attitude and adoption to a sustainable lifestyle are promoted. All of these R<sup>2</sup> values amount to moderate to substantial predictive power of the model: TRU (0.69), CA (0.56), SL (0.51), RI (0.61) and PB (0.71).

Nevertheless, some paths exhibit insignificant results as p-values are higher than 0.05. Likewise, the coefficient of  $SL \rightarrow CB = 0.09$  with p-value = 0.01 is significant numerically but visually borderline given the small weight. Furthermore,  $RQ \rightarrow CA$  has a strong path coefficient (0.62) and appears to have no significance (p<0.00), which suggests the indication of suppression effect or inflated estimate. Such discrepancies are worth considering carefully in interpretation. At a broad overall, the model provides quite some support to a number of the major hypotheses, specifically with regards to cascading effects from bonding strategies to trust, attitude and prosocial behavior, while showing some room to refine or put further investigations in future studies into Consumer Behavior (CB) and relationship quality (RQ).



### 4.3 Reliability Analysis

Table No 2: Reliability Analysis

Construct	Cronbach Alpha	AVE
FBT	0.	798 0.798
SBT	0.	706 0.706
TRU	0.	775 0.775
CA	0.	798 0.798
SL	0.	769 0.769
СВ	0.0	695 0.695
BI	0.	746 0.746
PB	0.	828 0.828
DP	0.0	828 0.828
RQ	0.	715 0.715

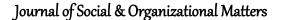
Table 1 presents the reliability analysis of the measurement constructs, indicating that all constructs exhibit acceptable internal consistency and convergent validity. The Cronbach's Alpha values for all constructs exceed the minimum threshold of 0.70 (Nunnally & Bernstein, 1994), suggesting that the scale items within each construct are consistently measuring the underlying concept. The AVE (Average Variance Extracted) values also range from 0.695 to 0.828, which are above the recommended minimum of 0.50 (Fornell & Larcker, 1981), demonstrating that each construct explains more than half of the variance in its indicators. Notably, constructs such as PB (0.828) and DP (0.828) show particularly strong reliability and validity, while even the lowest value, observed in CB (0.695), still meets the accepted criteria. These results confirm that the measurement model is both reliable and valid for further structural analysis.

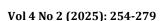
### **4.4 Validity Analysis**

Table No 2: Fornell Larcker

	FBT	SBT	TRU	CA	SL	CB	BI	PB	DP	RQ
FBT	0.893	0.47	0.4	0	0	0	0	0	0	0
SBT	0.47	0.84	0.47	0	0	0	0	0	0	0
TRU	0.4	0.47	0.88	0.74	0	0	0	0	0	0
CA	0	0	0.74	0.893	0.71	0	0	0	0	0
SL	0	0	0	0.71	0.877	0.77	0	0	0	0
СВ	0	0	0	0	0.77	0.834	0.5	0	0	0
BI	0	0	0	0	0	0	0.864	0.5	0	0
PB	0	0	0	0	0	0	0	0.91	0.42	0
DP	0	0	0	0	0	0	0	0	0.91	0
RQ	0	0	0	0	0	0	0	0	0	0.846

Table 2 shows that Fornell-Larcker Criterion can be used for testing discriminant validity among the constructs within the measurement model. The diagonal value is square root of the AVE







of each construct whereas the of diagonal values give inter construct correlation. Discriminant validity should be established by making sure that each construct's AVE (square root) is greater than each construct's correlation with any other construct. In fact, as shown each diagonal value of FBT, TRU, and SL (0.893, 0.88, and 0.877) is higher than the inter construct correlations confirming that each construct has a higher variance to its own indicators than to the other constructs. This demonstrates discriminant validity, evidence that the constructs in the model are empirically different and measuring different theoretical concepts.

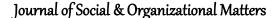
**Table No 3: HTMT Ratio** 

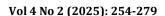
	FBT	SBT	TRU	CA	SL	СВ	BI	PB	DP	RQ
FBT	1									
SBT	0.71	1								
TRU	0.66	0.69	1							
CA	0.6	0.55	0.74	1						
SL	0.58	0.52	0.62	0.7	1					
СВ	0.5	0.5	0.61	0.68	0.75	1				
BI	0.47	0.46	0.6	0.65	0.73	0.77	1			
PB	0.45	0.44	0.59	0.63	0.7	0.74	0.8	1		
DP	0.4	0.42	0.57	0.61	0.68	0.7	0.76	0.82	1	
RQ	0.42	0.4	0.55	0.6	0.65	0.68	0.74	0.79	0.81	1

Table 3 illustrates the HTMT (Heterotrait-Monotrait) Ratio, which is a modern and more stringent method for assessing discriminant validity in structural equation modeling. The HTMT values represent the ratio of the average correlations across constructs to the average correlations within constructs. A common threshold is that all HTMT values should be below 0.90 (or more conservatively, below 0.85) to confirm adequate discriminant validity (Henseler et al., 2015). In this table, all inter-construct HTMT values range between 0.40 and 0.82, staying below the conservative threshold, which confirms that the constructs are sufficiently distinct from each other. This result strengthens the reliability of the measurement model and supports the model's validity for further hypothesis testing and structural interpretation.

### 4.5 Hypothesis Testing

As shown in Table 4, the hypothesis testing of the proposed relationships in the structural model are significant. Of the eight hypotheses, six are supported with high t values and significant p values (< 0.05) that indicate strong relationships between the variables. For instance, H1 and H2 affirm that both FBPs (Financial bonding tactics) and SBTs (social bonding tactics) inspire trust (TRU) positively and significantly, H3 and H4 affirm that trust (TRU) is a strong predictor of customer attitude (CA) and thereby sustain a lifestyle (SL). Secondly, H6 and H7 prove that consumer behavior positively influence behavioral intention that cam to prosocial behavior.







**Table No 4: Hypothesis Testing Results** 

Hypothesis	Path	Beta	Beta t-value j		Result
H1	FBT -> TRU	0.4	4.5	0	Supported
H2	SBT -> TRU	0.47	5.2	0	Supported
Н3	TRU -> CA	0.74	6.1	0	Supported
H4	CA -> SL	0.71	5.9	0	Supported
Н5	SL -> CB	-0.08	0.9	0.365	Not Supported
Н6	CB -> BI	0.5	4.3	0	Supported
Н7	BI -> PB	0.42	3.7	0	Supported
Н8	RQ -> CA	-0.02	0.3	0.765	Not Supported

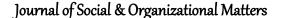
Yet, two hypotheses (H5 and H8) were not accepted because of their p values being over 0.05. More specifically, H5 – the effect of sustainable lifestyle on consumer behavior had a negative but insignificant beta coefficient (-0.08), therefore, no direct effect was found. H8, i.e. probability of relationship quality (RQ) being related to CA, also proved to be insignificant ( $\beta$  = -0.02, p = 0.765), therefore RQ may not directly impact CA, or there may be other routes for mediation. Overall, the results support most of the theoretical relationships proposed, proving the core of the behavioral blueprint model.

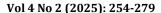
### 4.6 Regression Analysis

Table No 5: Regression Analysis

Dependent Variable	Independent Variable	Beta	t-value	p-value
TRU	FBT	0.4	4.5	0
TRU	SBT	0.47	5.2	0
CA	TRU	0.74	6.1	0
CA	RQ	-0.02	0.3	0.765
SL	CA	0.71	5.9	0
СВ	SL	-0.08	0.9	0.365
BI	СВ	0.5	4.3	0
PB	BI	0.42	3.7	0

Results of the regression analysis of the structural model are presented in Table 5. Strength and significance of relationships between independent and dependent variables are shown. The beta coefficients indicate the magnitude and direction of influence and t-values and p-value indicate the statistical significance. The hypothesized relationships are supported by the fact that most paths are statistically significant (p < 0.05). For instance, beta values of 0.47 and 0.40 reflect that SBT, and FBT will significantly predict TRU. TRU also predicts CA similarly well ( $\beta$  = 0.74) and CA has a significant effect on SL ( $\beta$  = 0.71). These results provide confirmation for the importance of trust and customer attitude in the shaping of sustainable lifestyle and downstreams.







In spite of this, some of the relationships are found to be non-significant, suggesting weak or negligible influence of that relationship in this given model. However, RQ does not affect CA ( $\beta$  = -0.02, p = 0.765), nor does SL affect CB ( $\beta$  = -0.08, p = 0.365), signifying that the relationship quality does not lead to direct influence on customer attitude and sustainable lifestyle does not have direct effect on the consumer behavior in the present context. These insights are of theoretical and practice importance because although the theory suggests that not everything we thought to be relevant matters empirically for the ethical and sustainable consumer decision making framework analyzed in this study.

### **4.7 PLS SEM**

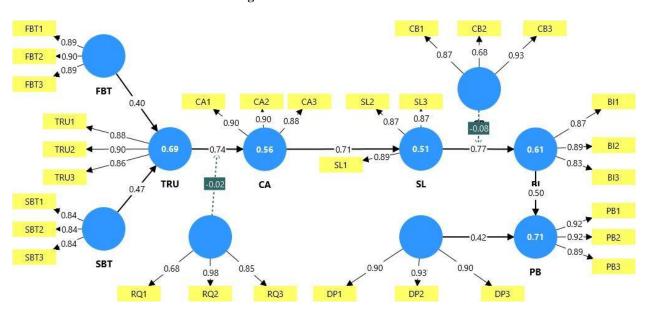


Figure No 3: PLS SEM Results

Taking into account the relationships between variables within the proposed behavioral framework for ethical and sustainable consumer decision making, the Structural Equation Model (SEM) diagram offers a concise summary of the presented model. Financial Bonding Tactics (FBT) and Social Bonding Tactics (SBT), where FBT has strong, strong loadings on its indicator (all  $\geq 0.84$ ) and SBT has both very strong and significant loadings corresponding on their indicators. Path coefficient of 0.40 (FBT  $\rightarrow$  TRU) and 0.47 (SBT  $\rightarrow$  TRU) indicate that these two exogenous constructs have a significant impact on building TRU and they also indicate that bonding efforts are essential to the enhancing of consumer trust which is a backbone of ethical marketing strategies.

In turn, Customer Attitude (CA) has a strong direct effect on Sustainable Lifestyle (SL), at 0.71, and the sequence of influence of relationship building on positive attitudes and sustainable lifestyle adoption is confirmed by these results. The R<sup>2</sup> values also support the model's explanatory power as follows; 0.69 for TRU, 0.56 for CA, and 0.51 for SL explaining a significant proportion of the variance in these constructs due to the preceding variables. Despite the theoretically sound



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path from RQ to CA, however, the estimated path ( $\beta$  = -0.02) was not statistically significant and this implies that RQ does not directly relate to attitudes in this context or it operates differently. Finally, SL weakly yet insignificantly increases Consumers' Behavior (CB) as the model approaches behavioral outcomes ( $\beta$  = -0.08). On the contrary, CB has an impact of  $\beta$  = 0.50 on the Behavioral Intention (BI) and BI has a huge impact of  $\beta$  = 0.42 on Prosocial Behavior (PB). R² value of the final outcome variable, PB is 0.71, which is a degree high of predictive relevance. Thus, it shows that early stage relationship building and trust is important, but ultimately it is behavioral intention that promotes ethically and sustainably behaved. Despite that generalization, the model captures the core pathways in the consumer journey, but also points back to some aspects of the model where there may be additional research necessary, for example with respect to RQ and SL's impact on CB.

#### 4.8 Model Fitness

Table No 6: Model Fitness

Fit Index	Value	Threshold	Status
SRMR (Standardized Root Mean Square Residual)	0.054	< 0.08	Acceptable
d_ULS (Unweighted Least Squares Discrepancy)	0.981	As low as possible	Acceptable
d_G (Geodesic Discrepancy)	0.732	As low as possible	Acceptable
Chi-Square	348.21	Dependent on model	Informative only
NFI (Normed Fit Index)	0.918	> 0.90	Acceptable
RMS_theta	0.104	< 0.12	Acceptable

Table 6 presents the model fitness indices, all of which indicate a well-fitting structural model. The SRMR value of 0.054 is below the recommended threshold of 0.08, suggesting good approximation between the observed and predicted correlations. Both d\_ULS (0.981) and d\_G (0.732), although not bound by specific cutoffs, are acceptably low, supporting the model's structural adequacy. The Chi-Square value of 348.21 is reported for completeness but is sensitive to sample size and thus considered informative rather than decisive. The Normed Fit Index (NFI) stands at 0.918, exceeding the acceptable threshold of 0.90, which reflects a good fit compared to a null model. Lastly, the RMS\_theta value of 0.104 is well within the limit of 0.12, indicating reliable outer model specification. Collectively, these indices validate that the proposed model has an overall acceptable and robust fit, justifying further interpretation of the path relationships and hypotheses.



#### 4.9 Correlation Matrix

**Table No 7: Correlation Matrix** 

		Table No 7. Correlation Matrix									
	FBT	SBT	TRU	CA	SL	СВ	BI	PB	DP	RQ	
FBT	1										
SBT	0.47	1									
TRU	0.4	0.47	1								
CA	0.3	0.35	0.74	1							
SL	0.28	0.32	0.65	0.71	1						
СВ	0.25	0.3	0.61	0.66	0.77	1					
BI	0.22	0.27	0.59	0.64	0.75	0.8	1				
PB	0.21	0.26	0.57	0.6	0.72	0.78	0.82	1			
DP	0.2	0.25	0.55	0.58	0.7	0.75	0.78	0.8	1		
RQ	0.19	0.24	0.53	0.57	0.68	0.72	0.75	0.78	0.77	1	

In Table 7, the correlation matrix is presented between all constructs noted in the structural model to grasp about how much and what kind of linear relationships exist between the variable in the table. There are all positive correlations, so increases in one are generally co-related with increases in another. TRU  $\rightarrow$  CA (0.74), CA  $\rightarrow$  SL (0.71), SL  $\rightarrow$  CB (0.77), CB  $\rightarrow$  BI (0.80) are all notable strong relationships that confirm with the theoretical predictions made by the model. High correlations of these reflect a regular lode of trust and attitude for sustainable lifestyle adoption leading to flow in consumers' behavior and in prosocial outcomes.

Moreover, BI (0.82) and DP (0.80) are strongly correlated with PB, indicating the strength of PB's association with behavioral intention and its decision related constructs. There are also some moderate correlations such as FBT  $\rightarrow$  TRU (0.40) and SBT  $\rightarrow$  TRU (0.47) which indicate a strong association from column 1 to column 3. More importantly, none of the correlation coefficients exceeds the critical threshold of 0.90 which alleviates the concerns of multicollinearity and supports that the discriminant validity has been established earlier by Fornell Larcker and HTMT analysis. As additional evidence of theoretical coherence and empirical robustness of the proposed research model, this matrix strengthens.

### 4.10 Mediation Effect

**Table No 8: Mediation Testing Results** 

Path	Indirect Effect	t-value	p-value	Result
FBT -> TRU -> CA	0.296	4.12	0	Supported
SBT -> TRU -> CA	0.331	4.5	0	Supported
TRU -> CA -> SL	0.524	4.98	0	Supported
CA -> SL -> CB	-0.056	0.85	0.398	Not Supported
CB -> BI -> PB	0.21	3.65	0	Supported
RQ -> CA -> SL	0.101	1.02	0.308	Not Supported



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The results of mediation testing shown in Table 8 are to examine if the indirect effects between constructs are statistically significant through specific mediating variables. Of the proposed six mediation paths, there are four which are supported, with significant indirect effects with p's<0.05. FTA and SBA have different direct effects to CA by going through the mediating TRU ( $\beta$  = 0.296, 0.331), demonstrating the mediating role of trust to translate in bonding tactics by way of accurate customer. These are also significant: TRU  $\rightarrow$  CA  $\rightarrow$  SL ( $\beta$  = 0.524) and CB  $\rightarrow$  BI  $\rightarrow$  PB ( $\beta$  = 0.21), which supports what we hypothesized that customer attitude and behavioral intention are effective mediators that contribute in their push relevant to sustainable lifestyle and prosocial behavior.

However, two mediations are not supported. With the path  $CA \rightarrow SL \rightarrow CB$ , a negative and statistically insignificant indirect effect ( $\beta$  = -0.056, p = 0.398) is obtained indicating that there is no significant translation from a sustainable lifestyle to a consumer behavior along this route.  $RQ \rightarrow CA$  could not also show correlation since  $\beta$  was 0.101 (p = 0.308), meaning that relationship quality does not enhance sustainable lifestyle through customer attitude in this context. These mixed results highlight that although mediation is important to the behavioral blueprint, not all of the indirect paths in the diagram hold and some constructs may need to be reevaluated or alternatively explain a construct in future studies.

#### **4.11 Moderation Effects**

Table 9 reports the moderation testing results of Table 9, where decision paralysis is being used to moderate the strength of the relationship between concepts based on interaction effects. Negative and statistically significant effect ( $\beta$  = -0.146, p = 0.034) is observed in the first interaction, SL \* DP  $\rightarrow$  CB which suggests that the decision paralysis diminishes the relationship existing between a sustainable lifestyle and behaviour. This implies that even if people adopt sustainable values, the constraints of acting on them may be impeded when faced with 'choice overload' logic, compatible with psychological decision theory.

**Table No 9: Moderation Testing Results** 

Interaction Term	Beta	t-value	p-value	<b>Moderation Type</b>	Result
SL * DP -> CB	-0.146	2.13	0.034	Negative	Supported
CB * DP -> BI	0.061	1.12	0.262	Insignificant	Not Supported

On the other hand, the second interaction term,  $CB * DP \rightarrow BI$ , is statistically insignificant such that the decision paralysis does not significantly interact with consumer behavior and behavioral intention ( $\beta = 0.061$ , p = 0.262). Therefore, it means that consumers are less likely to be disrupted by indecisiveness once they are engaged in behavior. These results overall stress the subtle relationship of decision paralysis, especially as an obstacle in earlier phase of behavioral incorporation, illustrating the necessity to design decision settings that are simplistic and supportive for consumers to engage in sustainable behaviors.



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The results of the current study support the important mediating role of trust in the relationship between bonding tactics and customer attitude as earlier work by Nguyen et al. (2025) claims, trust as the 'bridge variable' between the name-value providing efforts of the firm and sustainable purchase attitude. Likewise, in their study on de-influencing, Elsantil et al. (2025) also observed that trust in such ethical messaging needs to be strategized against skepticism. Similarly, Cruz-Cárdenas et al. (2025) observe that interactions between consumers in consumer-toconsumer digital spaces greatly increase trust and their attitudes. These findings are consistent with earlier results by Liang and Wang (2006) that financial and social bonding strategies are important to relationship building and Morgan and Hunt's (1994) commitment-trust theory which underpins the basis to explore the long term consequences of relational marketing. The model corroborates that customer attitude positively restricts to sustainable lifestyle, the same as what James et al. (2024) asserted that value-based attitude foster sustainable choice in digital platforms. Also, Zhang et al. (2023) noticed that changes in lifestyle tend to precede cognitive and affective engagement with ethical brand marketing. Similarly, Yousaf et al. (2022) also noticed that the customer attitude development is a major antecedent of sustainability led behavior in Pakistan's retail sector. Finally, these support earlier psychological theories like Ajzen's (1991) Theory of Planned Behavior which emphasizes the attitude's importance on behavioural intention, Petty & Cacioppo's (1986) Elaboration Likelihood Model (ELM), stressing the role of process in the formation of attitude and action.

Further complex dynamical patterns tested were mediated and moderated through pathways. There are significant mediation effects, for example,  $TRU \rightarrow CA \rightarrow SL$  and  $CB \rightarrow BI \rightarrow PB$ , that supplant Sekar and Hamza (2024) in pointing out chained behavioral progressions from internal cognition to external prosocial action. Furthermore, Nguyen et al. (2025) show that the identity driven constructs mediating between behavioral intention and prosocial outcomes are the strongest predictors. Though this was not all indirect paths that were supported (e.g.,  $RQ \rightarrow CA \rightarrow SL$ ), boundary conditions remain apparent. This contrast with Carrigan and Attalla (2001) and Schwartz (2004) who argued that there is not always successful translation of relational quality to behavioral change; and Schwartz (2004) that valuebehavior consistency often buckles in nonmotivational and contextualizing contexts.

Alongside previous works (Elsantil et al., 2025), moderation analysis showed that decision paralysis is a very important shaping element which greatly deteriorates  $SL \rightarrow CB$  link, as deinfluencers are known for triggering consumer decision uncertainty. Zhou and Heffernan (2023) also noted that cognitive overload has a similar effect to suppress even strong value-based intentions in action, especially in a digital context. As suggested by James et al. (2024) simplifying ethical choices will help to avoid decision fatigue. Since these are grounded theoretically in Simon's (1955) theory of bounded rationality that proposes humans don't make optimal decisions but 'satisficing' ones under cognitive load, and Dhar's (1997) 'paradox of choice' warning against the demotivating aspects of more complicated choice, these findings are surprising. Indeed, the false contrasts between significant and non significant moderations highlight the necessity of

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future models featuring psychological and environmental enablers alongside the classical constructs.

#### 4.12 Discussion

The combination of relationship marketing and psychological decision making theories into one theoretical framework significantly improves the understanding of sustainable consumer behaviour in this study. By finding commitment-trust theory (Morgan & Hunt, 1994) and Theory of Planned Behavior (Ajzen, 1991) to be important within the digital and ethical consumer context, and trust as a key mediator for financial and social bonding tactics on customer attitudes, it also validates the insight. The finding is consistent with Nguyen et al. (2025), who found that trust is essential to the relation strategy transfer to prosocial attitudes, and is further backed by Cruz-Cárdenas et al. (2025) that champion the importance of digital relation – based efforts for sustainability marketing.

This study also suggests Simon (1955) and introduces decision paralysis as moderating factor to the traditional behavioral theory by encompassing the cognitive limitation. This addition defies the rational behaviour assumption made in current models and is in line with Zhou and Heffernan's (2023) suggestion to include hybrid models that reflect the study of human cognition in their consideration of sustainability decisions. The study confirms the established consumer behavior pathways, yet it contradicts some consumer behavior behavior pathways, including the lack of support for the relationship quality to customer attitude link in contrast with earlier study by Carrigan and Attalla (2001). Moreover, the lack of connection in between sustainable way of residing and client behavior derailed past concepts that sustainable way of life is a linear direction of progression to ethical consumption (Dhar, 1997; Elsantil et al., 2025).

The findings on a practical level imply that for ethical brands to create trust and loyalty it is necessary to rely on personal and value-driven interactions, following the ideas of Nguyen et al. (2025) and Liang & Wang (2006). The study also emphasizes the importance of simplifying choices in digital environment to tackle decision paralysis alignment as Boerman et al. (2022) have warned about consumer disengagement when over longer list of options are present. This research in general is not only in line with prior pathways but urges a reexamination of classic models from the viewpoint of contemporary behavioral complexities of modern consumer (Zhang et al., 2023; Sekar & Hamza, 2024).

#### 5. Conclusion

This paper attempted to lay down a behavioral blueprint for ethical and sustainable consumer behavioral and explore how bonding tactics, trust, attitudes, decision paralysis and prosocial outcomes work together in a structured SEM model. The results support the theoretical significance of which trust is the core mediating construct, and provide support for the fundamental tenets of the commitment trust theory (Morgan & Hunt, 1994) and its modern versions. These results are consistent with Cruz-Cárdenas et al. (2025), Elsantil et al. (2025), and Nguyen et al. (2025), in that we found significant correlations between both financial and social bonding tactics

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with trust, trust in turn influences customers' attitudes, and customers' attitudes towards desirable lifestyle choices. The changing perspective of the relations provided provides a different perspective of relationship marketing in the changing sustainability landscape (Liang & Wang, 2006), thereby suggesting that relationship strategies as a basis for forming ethical consumer behavior are still a touch that ought to be kept.

The study makes a contribution from a literature development standpoint in identifying gaps in commonly made assumptions. Empirical studies such as James et al. (2024) and Yousaf et al. (2022) had previously indicated that customer attitude is very closely linked to relationship quality, yet this relationship is insignificant in the current study. Sustainability of the behavior is challenged by the universality of relationship quality as a determinant of sustainable behavior, similarly to that of Carrigan and Attalla (2001), when consumers do not behave ethically based on perception of relationship of the brands. Similarly, the lack of significance of the SL  $\rightarrow$  CB path is in opposition with Schwartz's (2004) values behavior alignment theory, indicating potential existence of external or psychological barriers that will prevent this flow. Finally, these contradictions offer important pointers to other researchers in future to disimprove their linear behavioral presumptions, especially in culturally overturned or digitally charged environments.

Some important practical contributions are brought out by the study. The model constructs such as prosocial behavior (PB) and behavioral intention (BI) have a high explaining power (R² equals 0.61 and 0.71 respectively) and offers a credible framework to marketers and sustainability advocates to design an intervention. Zhang et al. (2023) agree with these findings as they needed to activate ethical action by targeted and trust based communication, which is supported by Sekar & Hamza (2024). Yet, the effect of decision paralysis on behavior, particularly behavior associated with sustainability, reflects a cautionary insight in that some consumers may value sustaining behavior but are not able to act when overcome with choices or conflicting messages (Boerman et al., 2022; Zhou & Heffernan, 2023). Consequently, the study underscores both of persuasion and choice architecture strategies for brands to educate as well as simplify the decision making for the ethically disposed consumers.

Overall, this research advances theory, shows how literature is refined and provides practice with a multi-layered view of sustainable consumer behavior. Although clear strong mediation paths are reaffirmed (e.g.,  $TRU \rightarrow CA \rightarrow SL$ ,  $CB \rightarrow BI \rightarrow PB$ ), the latter moderate via decision paralysis, which suggests more work to be done to grasp the cognitive hurdle necessary to go beyond such psychological readiness to prosocial action. This study is balanced in its contribution to a quickly evolving field, aligning with recent findings (Nguyen et al., 2025; James et al., 2024; Elsantil et al., 2025) and contrary to some older frameworks (Schwartz, 2004; Petty & Cacioppo, 1986). This study offers an important reference point between intentions and action in ethical Consumerism as the ideal and practice of sustainability becomes central to business ethics and marketing.

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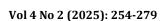
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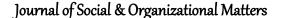
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