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Digital Economy, Human Dignity, and Inclusive Transformation in Asia

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"Digital Economy, Human Dignity, and Inclusive Transformation in Asia"
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PREFACE

Welcome to the Proceedings of the 5th International Conference on Economics, Business, and Management Research (ICEBMR) 2026. On behalf of the Faculty of Business and Economics, Universitas Sanata Dharma, we are proud to present these studies to you.

The effects of digital economies and ecosystems on global business and social systems is unprecedented. The dividing line between global business and social systems is increasingly disappearing as the digital economy advances. Digital economies create new paths for productivity, finance, and innovation, but can have adverse effects on inequality, governance, sustainability, and social human dignity.

Asia is experiencing the rapid rise of digital economies due to platform economics, digital finance, digital trade, and digital technological partnership. As a digital economy, Indonesia is one of the fastest growing economies in Southeast Asia. We face unprecedented chances to pursue development that is both inclusive and sustainable, but we have challenging, new structural problems.

The aim of ICEBMR 2026 is to provide an essential platform for an international academic discussion of these issues. The research, conceptual and policy focused papers in this volume examine the contemporary challenges of the digital economy. More importantly, the proceedings examine how business and ethical transformative governance can contribute to growth that is equitable and inclusive to all of Asia, and to the dignity and prosperity of all its people.

First of all, I would like to thank all the academics, researchers, practitioners, and students whose contributions were extremely helpful for me. My special thanks go to the organizers and our peer reviewers for their dedication to achieving such high academic standards for the book. I wish that the research and discussion covered in this book can be a starting point for further dialogue and innovative collaboration to improve the situation.

Dr. Lukas Purwoto
Organizing Committee

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TOWARD A BEHAVIOR FORMATION ARCHITECTURE FOR THE DIGITAL ECONOMY: AN INTEGRATIVE LITERATURE FRAMEWORK

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Abstract
The digital economy has altered the conditions under which behaviour takes shape. Knowledge about behaviour, however, remains organised along disciplinary lines rather than around the process by which behaviour emerges, and fragmentation of this kind restricts the accumulation of coherent knowledge while obscuring how individuals make sense of digital environments and convert that sense into action. This paper treats the integrative literature review as a theory-building method and uses it to synthesise seven foundational behavioural perspectives: Structure–Agency, Culture, Cross-Cultural Behaviour, Emotion, Decision-Making, Ethics and Justice, and Behavioural Economics. The synthesis yields a higher-order conceptual framework, the Behavior Formation Architecture (BFA), which redistributes those perspectives across four interdependent domains, Contextual Architecture, Interpretive Architecture, Behavioral Processing Architecture and Behavioral Enactment, and explains how behaviour is progressively formed within digital environments. Established theories are not displaced. They are repositioned as complementary mechanisms within a single explanatory system, and the architecture specifies a recursive relationship in which enacted behaviour reshapes the conditions from which it emerged. Three claims follow. Behaviour formation admits an integrative account; it is the conceptual mechanism linking digital environments with human action; and the integrative literature review is a serviceable instrument for building such an account. The framework provides a foundation for empirical and theoretical work on human-centred digital transformation.
Keywords: *behaviour formation; digital economy; integrative literature review; behavioural science; digital transformation; conceptual framework.*

1. Introduction

Few forces are reshaping contemporary societies as profoundly as the digital economy. Artificial intelligence, digital platforms, big data analytics and algorithmic systems have rewritten the terms on which value is created, interaction occurs and decisions are made by individuals, organisations and governments alike. Asia illustrates this most sharply. Rapid digital transformation across the region has stimulated innovation, widened access to financial services and reinforced economic integration, even as it has intensified concerns about ethical governance, digital inequality and algorithmic bias. Such a trajectory indicates that the sustainability of the digital economy will not be settled by technological progress alone. It turns equally on how well the processes through which human behaviour develops in increasingly digital contexts are understood (VanderWeele, 2017).

Whatever their pace, these advances yield outcomes that remain dependent on human action. Technologies do not generate innovation, organisational change or societal value on their own. Those outcomes emerge instead from the ways individuals interpret digital environments, assign meaning to new technologies, process information and act on what they conclude (Faraj et al., 2018; Constantinides et al., 2018; Orlikowski, 2000). Such dependence runs through every level of the system. Employees determine whether emerging technologies are adopted at all. Managers exercise judgement in shaping digital strategy, consumers decide how far platforms warrant trust, and policymakers steer digital ecosystems through regulatory and governance choices. Digital transformation therefore succeeds or fails on the processes through which human behaviour develops and finds expression.

Recognition of this dependence has prompted a large body of research across the behavioural disciplines. Structural perspectives account for behaviour in terms of institutional arrangements and

human agency, whereas sociocultural approaches emphasise shared values and collective meanings. Psychological theories attend to cognitive and emotional processes; behavioural economics explains behaviour through bounded rationality and systematic decision biases; ethical perspectives take up moral judgement and responsible conduct. Between them these traditions have generated considerable insight into the mechanisms underlying human behaviour.

That knowledge remains organised around disciplinary boundaries rather than around the process of behaviour formation itself. Reviews of digital transformation reach this conclusion with some consistency. The field advances through fragmented theoretical perspectives, and stronger conceptual integration is needed if complex human and organisational phenomena are to be explained (Vial, 2019; Nadkarni & Prügl, 2021; Verhoef et al., 2021; Reis et al., 2023). Individual studies illuminate specific behavioural mechanisms. What they offer far less often is an account of how contextual conditions, meaning construction, behavioural processing and enactment jointly produce behaviour, with the result that the literature holds a rich collection of explanations and no overarching architecture that would integrate them. The principal theoretical limitation, this study argues, is therefore an absence of integrative architecture rather than an absence of behavioural theories. Existing theories explain particular dimensions of behaviour; they rarely clarify how those dimensions interact as components of a unified behavioural system. Theoretical fragmentation of this kind constrains the cumulative development of behavioural knowledge, and does so most acutely within the multidisciplinary setting of the digital economy.

The study addresses that limitation through an integrative literature review (ILR), synthesising insights from seven foundational behavioural perspectives: Structure–Agency, Culture, Cross-Cultural Behaviour, Emotion, Decision-Making, Ethics and Justice, and Behavioural Economics. These are not treated as alternative or competing explanations. The review repositions them instead according to the distinct yet complementary roles they play within the process of behaviour formation, and the synthesis issues in the **Behavior Formation Architecture (BFA)**. BFA is an integrative literature framework that conceptualises behaviour formation as a dynamic process arising from the interaction of four interrelated domains, Contextual Architecture, Interpretive Architecture, Behavioral Processing Architecture and Behavioral Enactment, all of them embedded within the wider digital environment.

Three contributions follow. The first is to behavioural science, where the study moves beyond isolated theoretical perspectives towards an integrated understanding of how behaviour is formed. The second is to the digital transformation literature, in which behaviour formation is positioned as the conceptual mechanism connecting digital environments with human action. A third contribution is methodological, illustrating the potential of the integrative literature review as a theory-building approach capable of consolidating dispersed theoretical knowledge into a coherent conceptual architecture. Taken together, they provide a stronger foundation for future research on human-centred digital transformation, ethical governance and human flourishing.

2. Literature Review

2.1 Human Behaviour in the Digital Economy

The emergence of the digital economy has altered the contexts in which human behaviour develops and is expressed. Digital technologies transform organisational structures, business models and patterns of social interaction; in doing so they also reshape how individuals interpret information, construct meaning, regulate emotion, decide and respond to environments that change quickly. Understanding human behaviour has become essential to explaining digital transformation for precisely this reason. Technological innovations generate organisational and societal value only once they are translated into purposeful human action (Faraj et al., 2018; Verhoef et al., 2021).

Within digital environments, behavioural responses arise from an ongoing interplay between technological infrastructures, institutional arrangements, cultural norms, psychological processes and ethical considerations. The features of a technology cannot on their

own account for decisions such as whether to adopt artificial intelligence or to engage with a platform-based ecosystem. Those responses are shaped, rather, by how individuals read their surrounding context, process the information available to them, weigh possible courses of action and finally translate their evaluations into behaviour. Behaviour is better understood, then, as a multidimensional formation process than as a direct response to technological change. Existing behavioural research nevertheless remains dispersed across theoretical traditions, most studies examining specific mechanisms while the broader process through which behaviour is formed goes unaddressed. Fragmentation of this kind limits any integrated understanding of behaviour in the digital economy, and it is what motivates the more comprehensive conceptual explanation attempted here.

2.2 Foundational Perspectives on Behaviour Formation

Behaviour formation has been examined through multiple disciplinary traditions, each illuminating a particular mechanism. To prepare the ground for integration, the seven perspectives reviewed here are organised according to the functional stage of behaviour formation to which they principally contribute, rather than by discipline. This organisation foreshadows the four architectural domains developed in Section 4 and makes explicit that each domain integrates more than one tradition.

1) Contextual foundations: Structure–Agency

Structure–Agency theory explains behaviour through the interplay of institutional arrangements, organisational structures and human agency (Giddens, 1984; Archer, 1995; Emirbayer & Mische, 1998; Stones, 2005). Behaviour is socially embedded, emerging from the opportunities and constraints established by broader systems, yet reproduced and transformed through situated action. Applied to digital settings, the tradition shows technological infrastructures operating less as fixed determinants than as structures enacted in use, since individuals constitute the very structures that go on to shape their behaviour (Orlikowski, 2000). External conditions are well handled by structural accounts. What remains underspecified is how those conditions come to be interpreted before any response emerges.

2) Interpretive foundations: Culture and Cross-Cultural Behaviour

Cultural and cross-cultural perspectives argue that behaviour is shaped through shared meanings, values, identities and norms (Hofstede, 2001; Schwartz, 1992; Schein, 2010; Triandis, 1995; House et al., 2004). Rather than reacting directly to objective conditions, individuals actively construct meaning from the environments in which they are situated, so that the same technological setting often gives rise to different behavioural responses because interpretation is culturally shaped. In digital settings, this culturally shaped interpretation increasingly operates on content pre-filtered by recommendation algorithms, so that cultural variation in meaning-making interacts with, rather than simply precedes, platform-driven personalisation. These perspectives clarify how contextual conditions become behaviourally meaningful. The subsequent transformation of interpretation into behavioural readiness they leave largely unexplained.

3) Processing foundations: Emotion and Behavioural Economics

Psychological and behavioural economics perspectives focus on the internal processes through which interpreted meaning is transformed into behavioural readiness. Research on emotion highlights the roles of affective appraisal and emotion regulation in shaping behavioural responses (Lazarus, 1991; Gross, 1998; Barsade & Gibson, 2007). Behavioural economics, in parallel, shows decision-making to be constrained by bounded rationality, heuristic thinking and systematic cognitive biases rather than governed by fully rational evaluation (Simon, 1997; Kahneman, 2011; Tversky & Kahneman, 1974; Gigerenzer, 2008; Thaler & Sunstein, 2008). Between them these perspectives explain how individuals interpret information, regulate emotional responses and balance competing motivations before behavioural

intentions emerge. Continuous, granular feedback from digital platforms, delivered through metrics, notifications and algorithmically timed prompts, engages these affective and heuristic processes with a frequency and immediacy that pre-digital environments rarely afford. A recurring difficulty is that such work proceeds in isolation from the structural and cultural contexts that condition the very cognitive and affective processes it describes.

4) Enactment foundations: Decision-Making, Ethics and Justice

Decision-making and ethical perspectives help explain how behavioural intentions are translated into observable action. Decision theory focuses on how individuals convert intentions into behaviour when operating under constraint, whereas ethics and justice perspectives emphasise that enactment is also shaped by moral judgement, perceptions of fairness and a sense of social responsibility (Rawls, 1971; Greenberg, 1990; Jones, 1991; Treviño, 1986; Rest, 1986). In digital settings, enactment encompasses responsible technology use, ethical use of artificial intelligence, adaptive behaviour and sustainable digital participation. Behavioural outcomes are thus well described. Integration with the contextual and psychological mechanisms that precede action is, however, thin.

2.3 Comparative Synthesis of Behavioural Perspectives

Behavioural science provides rich explanations of human behaviour, and the review shows those explanations to be organised by discipline rather than by the process through which behaviour is formed. Each perspective captures an important mechanism. None captures the dynamic interaction among contextual conditions, interpretation, processing and enactment. Table 1 sets out the core assumption, primary mechanism and principal contribution or limitation of each perspective, and identifies the domain of the proposed Behavior Formation Architecture to which it contributes. The mapping is deliberately many-to-one. Each of the four domains integrates one or more traditions, so that what results is genuine synthesis and not a relabelling of existing categories.

Table 1. Comparative synthesis of behavioural perspectives underpinning the Behavior Formation Architecture

Perspective	Core assumption	Primary mechanism	Principal contribution / limitation	BFA domain
Structure–Agency	Behaviour is enabled and constrained by institutional and technological structures, yet reproduced through agency	Contextual influence	Explains external conditions; underspecifies internal interpretation	Contextual Architecture
Culture	Behaviour is shaped by shared values, identities and norms	Meaning construction	Explains why identical conditions yield different responses; limited on processing	Interpretive Architecture
Cross-Cultural Behaviour	Interpretation of environments is culturally embedded and varies across settings	Comparative interpretation	Explains behavioural variation; limited on internal mechanisms	Interpretive Architecture
Emotion	Behaviour is regulated by affective appraisal and emotion regulation	Affective processing	Explains motivational and affective readiness; often isolated from context	Behavioral Processing Architecture
Behavioural Economics	Choice is bounded, heuristic and susceptible to bias	Cognitive processing	Explains departures from rational choice; often decontextualised	Behavioral Processing Architecture
Decision-Making	Intentions are translated into action under constraint	Action selection	Explains enactment of behaviour; limited integration with antecedents	Behavioral Enactment
Ethics and Justice	Action is governed by moral judgement and fairness	Normative evaluation	Explains responsible conduct; limited integration with preceding mechanisms	Behavioral Enactment

Source: Authors' own work

2.4 Toward a Behavior Formation Architecture

What the comparative synthesis indicates is that existing behavioural theories are best read as complementary mechanisms, each operating within a different domain of behaviour formation, and not as rivals for a single explanatory position. Their individual explanatory strength is not in question. Their conceptual isolation from one another is. The literature provides a wide range of explanations for human behaviour while lacking any overarching architecture that would integrate those perspectives into a coherent account of the formation process.

The **Behavior Formation Architecture (BFA)** is proposed here to meet that need, as a higher-order conceptual synthesis developed through an integrative literature review. Established theories are reorganised, not displaced, into four interdependent domains, Contextual Architecture, Interpretive Architecture, Behavioral Processing Architecture and Behavioral Enactment, which together explain how behaviour is progressively formed through the interaction of external conditions with internal mechanisms in the digital economy.

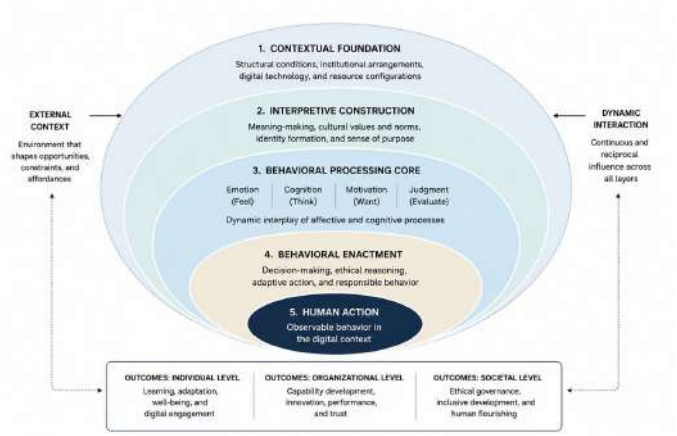


Figure 1. The Behavior Formation Architecture (BFA): an integrative literature framework for behaviour formation in the digital economy.

Figure 1 presents the architecture as an integrated system of four mutually reinforcing domains operating within the digital environment. Contextual Architecture represents the external institutional, technological and organisational conditions that shape behavioural opportunities. Interpretive Architecture explains how individuals construct meaning from those conditions through values, identities and cultural frames. That meaning is then transformed within the Behavioral Processing Architecture, where affective, cognitive, motivational and judgemental mechanisms interact to produce behavioural readiness, and Behavioral Enactment marks the stage at which readiness is converted into observable action through decision-making and ethical reasoning.

The digital environment within this architecture is no passive setting. It permeates each domain, amplifying contextual signals, accelerating interpretive processes and continually reshaping the informational conditions that bear on both processing and enactment. The architecture is recursive rather than linear, and that distinction carries weight. Behavioural actions feed back into the surrounding context through organisational learning, technological adaptation and institutional change. Formation therefore proceeds as a continuing cycle rather than a sequence terminating in a single behavioural outcome.

3. Research Methods

3.1 Research Design

An integrative literature review (ILR) is adopted here to develop a higher-order conceptual explanation of behaviour formation in the context of the digital economy. Narrative reviews summarise existing knowledge and systematic reviews synthesise empirical evidence; the ILR does something different, critically evaluating, comparing and integrating diverse theoretical perspectives to generate new conceptual insights and extend existing theory (Torraco, 2005, 2016; Whittemore & Knafl, 2005; Snyder, 2019; Webster & Watson, 2002). Recent methodological advances have established the approach as a rigorous instrument of theory building in management and organisation research, capable of producing original conceptual contributions rather than descriptive syntheses alone (Elsbach & van Knippenberg, 2020; Post et al., 2020; Cronin & George, 2023).

3.2 Review Procedure

The review followed established methodological guidance for integrative literature reviews (Torraco, 2005, 2016; Whittemore & Knafl, 2005; Snyder, 2019), proceeding through four sequential stages of problem identification, literature selection, critical evaluation and integrative synthesis.

1) Stage 1: Problem identification

The first stage defined the conceptual problem underpinning the review. Substantial scholarship across sociology, psychology, behavioural economics, organisation studies and ethics has generated rich explanations of human behaviour, yet these perspectives have largely evolved within separate disciplinary traditions. What the literature offers as a result are fragmented accounts of behavioural mechanisms, with relatively limited insight into how behaviour emerges through the interplay of contextual, interpretive, psychological and behavioural processes. This conceptual fragmentation constitutes the central research problem of the present study.

2) Stage 2: Literature selection

The review employed purposive theoretical sampling to identify perspectives representing the major traditions of behavioural science. Rather than seeking exhaustive coverage, it focused on traditions that jointly explain complementary mechanisms of behaviour formation. Seven perspectives were selected: Structure–Agency, Culture, Cross-Cultural Behaviour, Emotion, Decision-Making, Ethics and Justice, and Behavioural Economics. Selection followed four criteria: each represents an established tradition with substantial influence on behavioural research; each explains a distinct mechanism of behaviour formation; together they span the contextual, interpretive, psychological and behavioural dimensions; and, despite this complementarity, they have rarely been synthesised into a unified explanation. Foundational theories were complemented by peer-reviewed work published principally between 2019 and 2026 on digital transformation, the digital economy, responsible innovation and human-centred digital development.

3) Stage 3: Critical evaluation

Selected literature was analysed conceptually rather than methodologically. Each perspective was examined along four analytical dimensions: core theoretical assumptions, primary behavioural mechanism, principal theoretical contribution and conceptual limitation. Rather than assessing empirical robustness, this stage identified complementary explanatory mechanisms and revealed the conceptual gaps that prevent an integrated account of behaviour formation.

4) Stage 4: Integrative synthesis

The final stage reorganised the perspectives according to their functional roles in behaviour formation. Instead of retaining disciplinary classifications, the synthesis grouped complementary mechanisms into four higher-order domains—Contextual

Architecture, Interpretive Architecture, Behavioral Processing Architecture and Behavioral Enactment—whose interaction constitutes the proposed Behavior Formation Architecture (Figure 1).

3.3 Review Framework

To enhance transparency, the review procedure is summarised in Figure 2, which illustrates how fragmented behavioural perspectives were synthesised into the proposed architecture.

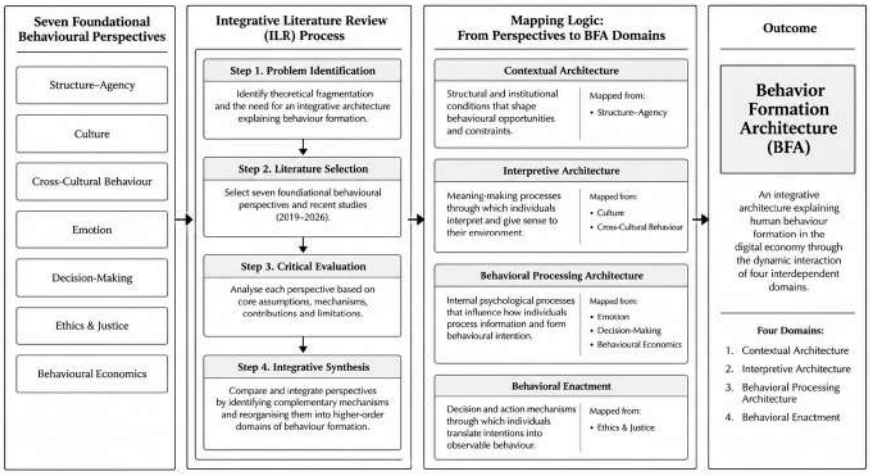


Figure 2. The integrative literature review process for developing the Behavior Formation Architecture.

The review begins with the identification of fragmented behavioural perspectives, followed by purposive selection, critical evaluation of theoretical mechanisms, and integrative synthesis. Rather than producing a taxonomy of theories, the process culminates in the Behavior Formation Architecture, which constitutes the study's principal theoretical contribution.

3.4 Methodological Trustworthiness

Statistical generalisability is not the aim of an integrative literature review, but conceptual rigour remains essential to theoretical credibility (Cronin & George, 2023). Four strategies were adopted to that end. Transparency was pursued by documenting the rationale underlying theory selection and synthesis alike, and conceptual pluralism by treating behavioural theories as complementary sources of insight rather than competing explanations. Assessing every perspective against the same evaluation criteria preserved analytical consistency and permitted systematic comparison across traditions. The architecture itself, finally, is positioned as a higher-order synthesis that organises existing behavioural knowledge, and is not offered as a substitute for the theories on which it draws.

4. Development of the Behavior Formation Architecture

4.1 An Integrative Architecture of Behaviour Formation

Read together, the seven perspectives differ less in what they claim than in where they look. Structural perspectives attend to the conditions that make behaviour possible; cultural perspectives to how individuals interpret those conditions; psychological and behavioural-economic perspectives to the internal processes by which interpretation becomes behavioural readiness; decision-making and ethical perspectives to the translation of intention into observable action. Each illuminates a genuine mechanism, and none is sufficient on its own to explain how behaviour emerges within the complex realities of the digital economy. Behaviour formation is inherently multidimensional, and it is that multidimensionality which the architecture developed below is built to accommodate.

4.2 Why the Digital Economy Requires This Architecture

The digital economy does not merely provide a setting to which the seven perspectives are subsequently applied. Several of its properties bear directly on how the architecture's domains must be specified, and each is addressed within the domain it principally affects. Algorithmic mediation and personalisation change what is available for interpretation in the first place, since platforms pre-select and rank the informational field individuals encounter, a condition without a clear equivalent in cultural theories developed for unmediated social environments. Continuous feedback and datafication compress the interval between behaviour and its contextual consequences, so that reinforcement, ordinarily a slow and dispersed process in institutional and cultural theory, becomes near-instantaneous and machine-governed. Digital affordances, such as variable reward schedules and engineered notification timing, intervene directly in affective and motivational processing rather than operating only as external stimuli awaiting cognitive appraisal. The speed and scalability of digital enactment, finally, allow a single behavioural instance to be replicated and propagated far faster than organisational learning or institutional evolution have historically proceeded. These properties are not illustrations layered onto a general behavioural account; they require the four domains developed below to be specified differently than they would be for a non-digital environment.

4.2.1 Domain I: Contextual Architecture

Contextual Architecture represents the external conditions that shape behavioural opportunities and constraints. Behaviour does not emerge in isolation. It is embedded within institutional arrangements, organisational structures, technological infrastructures and governance systems. Drawing on Structure–Agency theory, the domain treats context less as a direct determinant of behaviour than as the environment in which formation begins, an environment itself enacted through use rather than fixed in advance (Orlikowski, 2000). In the digital economy this contextual layer extends beyond Orlikowski's enacted structures. Platform architectures and datafication practices render institutional conditions continuously loggable, algorithmically governed and revisable in real time, so that context is structured not merely through use but through ongoing, machine-mediated reconfiguration, a condition classical Structure–Agency theory was not built to specify. What the domain contributes is a location for the origin of behaviour in conditions that are structured yet mutable. Its limit, which the next domain addresses, is that contextual conditions acquire behavioural significance only once they have been interpreted.

4.2.2 Domain II: Interpretive Architecture

Interpretive Architecture explains how individuals construct meaning out of contextual conditions. Behavioural responses are mediated by values, identities, cultural norms and socially shared interpretations rather than arising as direct reactions to objective environments. Its foundations lie in the cultural and cross-cultural traditions, which show individuals interpreting digital environments through belief systems already in place and producing different responses to conditions that are much the same. Personalisation and algorithmic curation complicate this account further. Digital platforms pre-select and rank the very material available for interpretation, so that meaning construction operates on an informational environment already shaped by prior algorithmic inference about the individual, not on a neutral field of contextual signals, a condition cultural theories developed for unmediated social environments do not anticipate. Behavioural variation of the kind structural accounts cannot reach is what this domain explains. It bridges external structure and internal processing, and what distinguishes it from Contextual Architecture is a focus on subjective meaning in place of objective condition.

4.2.3 Domain III: Behavioral Processing Architecture

Behavioral Processing Architecture is the internal mechanism through which interpreted meaning develops into behavioural readiness. It gathers emotion regulation,

cognitive evaluation, motivation, judgement and bounded rationality into a unified account of behavioural processing. Emotion, cognition and decision-making do not operate here as separate functions; the architecture conceptualises them as interdependent processes running simultaneously, so that individuals interpret information, regulate emotional responses, weigh competing motivations and manage uncertainty before any behavioural intention emerges. Digital affordances intervene directly at this level. Notification design, variable-ratio reward schedules and gamified feedback are engineered to engage affective appraisal and motivational processing rather than merely to inform cognition, so that part of the processing this domain describes is triggered by design choices external to the individual rather than arising solely from internal deliberation, a mechanism with no clear analogue in pre-digital behavioural-economic accounts. Explicating that internal transformation addresses a critical explanatory gap left between interpretive accounts and behavioural enactment, and it is what makes this domain the core explanatory mechanism of the framework.

4.2.4 Domain IV: Behavioral Enactment

Behavioral Enactment concerns the translation of behavioural readiness into observable action. Behaviour is realised through decision processes shaped by ethical reasoning, fairness perceptions and contextual judgement. In digital settings this encompasses responsible technology use, ethical adoption of artificial intelligence, adaptive organisational behaviour and sustainable digital participation. What distinguishes enactment here from enactment in analogue settings is speed and scale. A single digital action can be replicated, logged and propagated near-instantaneously, so its consequences return to the contextual domain far faster than organisational learning or institutional evolution have historically operated. The domain's contribution is to treat action as a generative moment rather than an endpoint. Enacted behaviour reshapes contextual conditions through organisational learning, technological adaptation and institutional evolution, closing the recursive loop that separates the architecture from linear behavioural models.

4.2.5 Inter-Domain Mechanisms and the Formation Sequence

Identifiable transition mechanisms, rather than assertion, connect the four domains, and the explanatory work of the architecture lies in these transitions rather than in the domains themselves. Formation proceeds or breaks down at each transition, which is why specifying the mechanisms is what separates an explanatory architecture from a taxonomy of stages. Three forward transitions and one recursive return are proposed.

Contextualisation to interpretation is governed by *salience and framing*. Contextual conditions acquire behavioural significance only once attended to and rendered meaningful; the governing mechanism is selective attention coupled with the activation of cultural and identity schemata (Emirbayer & Mische, 1998; Hofstede, 2001). A contextual signal that is not attended to, or that is framed through an incongruent schema, does not enter formation, which is why identical conditions initiate divergent trajectories.

The move from interpretation to processing turns on *appraisal and motivational engagement*. Interpreted meaning enters processing only when appraised as self-relevant and affectively charged (Lazarus, 1991; Barsade & Gibson, 2007). Meaning that is cognitively understood yet motivationally inert generates no behavioural readiness. Here is the point at which endorsed values may fail to mobilise action, and here, accordingly, is the first locus of the value–action gap.

Passage from Behavioral Processing to Behavioral Enactment occurs through the volitional translation of readiness into action, contingent on the availability of

contextual opportunity. Behavioural intentions are realised only where individuals exercise volitional control within conditions that permit action (Ajzen, 1991; Sheeran & Webb, 2016). Constrain the opportunity, or fail to convert the readiness, and the well-documented intention–behaviour gap appears. Opportunity is itself embedded within the surrounding context, so this transition reconnects enactment to the conditions represented in Contextual Architecture, making opportunity an endogenous component of behaviour formation rather than an external influence upon it.

Feedback from Behavioral Enactment to Contextual Architecture is driven by sedimentation and reinforcement, and completes the recursive cycle. Behaviour does not end with enactment. Repeated actions become embedded in organisational routines, social norms and technological infrastructures, reshaping the contextual conditions that bear on subsequent behaviour (Orlikowski, 2000; Bandura, 1986). Reinforcement that corrects existing patterns tends to stabilise the cycle, whereas reinforcement that accumulates generates amplifying dynamics. Digital environments tilt towards the latter. Algorithmic systems continuously reward, prioritise and reproduce prior behaviour, allowing early enactments to exert disproportionate influence over what is formed later.

4.3 Propositions

Four propositions follow from these mechanisms and render the architecture testable. Each specifies a directional relationship, its governing mechanism, and the condition under which that relationship strengthens or weakens (Table 2). The propositions form a closed loop, which allows the architecture to predict not only how behaviour is formed but where and why formation fails.

Table 2. Propositions specifying the transitions of the Behavior Formation Architecture

	Proposition	Governing mechanism	Moderating / boundary condition
P1	The influence of contextual conditions on behaviour is mediated by interpretive construction.	Selective attention and schema activation	Mediation strengthens as the novelty or ambiguity of the digital environment increases.
P2	Interpreted meaning propagates to behavioural processing only when appraised as self-relevant and affectively engaged.	Appraisal and motivational engagement	Propagation fails absent motivational engagement, irrespective of the strength of the underlying values.
P3	Behavioural readiness translates into enactment in proportion to volitional control and contextual opportunity.	Intention formation and volitional control	The readiness–enactment relationship weakens as contextual constraint increases.
P4	Enacted behaviour reconfigures contextual conditions, closing the formation loop.	Sedimentation and reinforcement	The loop is amplifying under algorithmic reinforcement and stabilising otherwise.

4.4 The Value–Action Gap as Inter-Domain Misalignment

Behavioural research has long been troubled by the persistent discrepancy between what individuals value and how they ultimately behave, a pattern commonly referred to as the value–action gap. Existing explanations typically attribute the inconsistency to shortcomings within a single construct, such as weak attitudes or inadequate behavioural intentions (Kollmuss & Agyeman, 2002). The architecture proposed here conceptualises the gap instead as a

misalignment across domains, a reframing that allows the point of discontinuity to be located rather than merely named.

Two forms of inter-domain misalignment follow from the proposed transition mechanisms. The first occurs between Interpretive Architecture and Behavioral Processing Architecture, where individuals interpret and endorse particular values without appraising those values as personally meaningful or self-relevant. Such values remain cognitively recognised yet motivationally inert, acknowledged intellectually but unable to generate behavioural readiness. The second form arises between Behavioral Processing Architecture and Behavioral Enactment. Behavioural readiness has developed in this case, though contextual constraints prevent intentions from being translated into action, reflecting the intention–behaviour gap widely documented in behavioural research (Sheeran & Webb, 2016).

Differentiating the two loci matters because each points to a distinct mechanism for intervention. A discontinuity between interpretation and behavioural processing will not respond to expanded opportunities or strengthened intentions; values must instead be made personally meaningful and emotionally engaging. A disconnect between processing and enactment renders further persuasion redundant and calls for volitional support together with the removal of the contextual barriers that impede action. Locating the value–action gap rather than simply acknowledging it turns a descriptive anomaly into a diagnosable conceptual condition, and thereby addresses the explanatory discontinuity identified throughout the review.

4.5 The Behavior Formation Architecture

The four domains, together with the transition mechanisms linking them, are integrated within the Behavior Formation Architecture illustrated in Figure 1. Its central contribution lies in showing how contextual conditions, meaning construction, psychological processing and behavioural enactment function as interconnected and recursive components of a single system. Because the transition mechanisms and propositions are specified, the architecture explains not only how behaviour emerges but why it may fail to. Existing behavioural theories retain their explanatory value within their respective domains, and their collective capacity is strengthened once they are read as complementary elements of an integrated conceptual architecture. The framework thereby moves behavioural research beyond disciplinary fragmentation and provides a conceptual foundation for future studies on human-centred digital transformation, responsible innovation, ethical governance and human flourishing.

5. Discussion

5.1 Rethinking Behaviour Formation in the Digital Economy

The Behavior Formation Architecture provides an integrative perspective for understanding human behaviour within the digital economy. Behavioural research has traditionally worked through single theoretical lenses, whether structural conditions, cultural influences, psychological processes, decision-making or ethical reasoning, each rooted in its own disciplinary tradition. Substantial knowledge has come of this, along with fragmented explanations. The fragmentation, on the argument advanced here, reflects conceptual separation rather than any shortcoming in the theories themselves. Behaviour is fundamentally multidimensional, developing through the continuous interaction of contextual conditions, interpretive processes, internal psychological mechanisms and enactment, and conceptualising those elements as parts of an integrated system rather than isolated variables yields a more comprehensive account of how behaviour is formed. The perspective is particularly relevant in the digital economy, where technological change continually reshapes institutional contexts, social expectations and behavioural choices.

Among existing theories, the architecture bears its closest affinity to Bandura's (1986) social cognitive theory, which likewise treats environment, personal factors and behaviour as mutually influential. Social cognitive theory functions here as an interpretive lens rather than a competing explanation. Reciprocal determinism establishes that the three elements

continuously influence one another, yet the personal domain is treated as a single analytical unit and the mechanisms through which influence unfolds at any given stage remain unspecified. The Behavior Formation Architecture extends that account by separating the personal domain into interpretive and processing components, defining the mechanism governing each transition, and identifying where reciprocal influence may fail. Where social cognitive theory describes the existence of the reciprocal cycle, the architecture clarifies its internal structure and the conditions under which integration breaks down. A comparable relationship holds with the Theory of Planned Behaviour (Ajzen, 1991), which identifies intention as the immediate antecedent of behaviour while attending only sparingly to the contextual and interpretive processes that precede intention and to the opportunity conditions determining whether intention is translated into action at all.

The digital environment's distinctive theoretical work has already been specified at the domain level rather than introduced here as an afterthought. Algorithmic mediation and personalisation reshape Interpretive Architecture; digital affordances reshape Behavioral Processing Architecture; platform architecture and datafication reshape Contextual Architecture; and the speed and scalability of enactment compress the recursive loop that returns Behavioral Enactment to Contextual Architecture. It is this last property that carries most weight for the discussion here, since it externalises part of processing, as recommendation and ranking systems perform evaluative work formerly internal to the individual, and renders the contextual domain simultaneously programmable and opaque, so that the conditions of formation can be engineered without being visible to those they shape. Read together, these properties explain why the amplifying loop specified in Proposition 4 is characteristic of digital rather than analogue settings, and why behaviour formation in the digital economy warrants a dedicated architecture rather than a straightforward extension of existing models.

5.2 Theoretical Contributions

The framework makes three theoretical contributions. First, it advances behavioural science by moving beyond the integration of fragmented theories to the specification of the transition mechanisms that convert a set of domains into an explanatory system; in doing so it locates the value–action gap as an inter-domain misalignment, resolving a discontinuity that single-construct accounts, which situate the gap within one variable, could not explain. Second, the study contributes to the digital transformation literature by introducing behaviour formation as the conceptual mechanism linking digital environments with human action. Research in this field has concentrated on technological capability and organisational outcomes while attending less closely to how individuals interpret environments and translate intention into action, and the present account addresses that gap. Third, the study makes a methodological contribution by demonstrating that the integrative literature review can generate higher-order conceptual frameworks, complete with propositions and boundary conditions, rather than synthesise prior findings alone (Elsbach & van Knippenberg, 2020; Post et al., 2020; Cronin & George, 2023).

5.3 Practical Implications

The practical value of the architecture lies less in a list of factors to consider than in three implications that follow directly from its mechanisms. The first is that the locus of intervention must match the locus of the gap. Where behaviour falls short of professed values because meaning is understood but not felt (an interpretation–processing decoupling), interventions that expand opportunity or sharpen incentives will fail; the requirement is to render values self-relevant through identity-congruent framing and meaning-based engagement. Where readiness exists but is not acted upon (a processing–enactment decoupling), further persuasion is redundant; the requirement is volitional support and the removal of constraint, through implementation prompts, default settings and the provision of opportunity. Diagnosing the locus therefore precedes selecting the instrument.

The second implication follows from the recursive and, in digital settings, amplifying structure of the loop (Proposition 4). Interventions applied at the point of enactment decay

unless the contextual domain is co-modified, because a change that is not sedimented into routine or infrastructure is reversed by the next cycle. A nudge, in this reading, is durable only when it reshapes the context that will reproduce it. This implication cannot be derived from intention-centred models, which treat context as exogenous. The third implication concerns timing: because amplifying environments are path-dependent, early interventions exert disproportionate influence, so the leverage of a given action is greatest before a behavioural trajectory has consolidated. For managers and policymakers alike, the architecture reframes behavioural change from a matter of exhortation to one of diagnosing where formation breaks down and acting at the domain, and the moment, where leverage is highest.

5.4 Boundary Conditions and Future Research

The architecture is bounded in three respects that also define its testable edges. It is specified at the individual level of behaviour formation and assumes environments in which behaviour generates feedback; the amplifying-loop prediction therefore holds only where reinforcement mechanisms are present and would not apply where enactment leaves context unchanged. The propositions further assume that the four domains are analytically separable; in highly habitual behaviour, interpretation and processing may collapse into automatic response, bounding the applicability of Propositions 1 and 2.

Explicitly defining these theoretical boundaries makes the proposed architecture open to empirical falsification. The framework would be challenged if contextual conditions were found to influence behaviour directly without passing through interpretive processes, contrary to Proposition 1; if values that are strongly endorsed and personally meaningful consistently failed to generate behavioural processing, contrary to Proposition 2; or if behavioural readiness regularly resulted in action regardless of the availability of contextual opportunities, contrary to Proposition 3. By specifying the conditions under which its propositions could be disproven, the architecture offers a level of theoretical precision that distinguishes it from frameworks capable of accommodating virtually any empirical outcome.

A clear research agenda follows from these characteristics. Subsequent studies may operationalise the four domains and examine empirically the sequential mediation implied by the propositions. The two forms of inter-domain misalignment also invite investigation as distinct mechanisms underlying the value–action gap, in place of treatments that regard the phenomenon as a single construct. Longitudinal research would prove particularly valuable for assessing whether digital environments generate the amplifying feedback loops predicted by Proposition 4, as against the more stabilising dynamics expected in analogue settings. Comparative cross-cultural studies could explore how contextual and interpretive processes vary across institutional environments. Future conceptual work may extend the architecture beyond the individual level to encompass organisational capabilities, leadership and governance, thereby strengthening the theoretical connection between individual behaviour, organisational resilience, inclusive development and human flourishing.

6. Conclusion

The digital economy has transformed technological systems and, with them, the behavioural contexts in which individuals, organisations and societies operate. Behavioural science has generated extensive knowledge, yet its explanations remain dispersed across disciplinary traditions, which limits any coherent understanding of how behaviour is formed in digital environments.

This study addressed that limitation through an integrative literature review synthesising seven foundational perspectives into the proposed Behavior Formation Architecture. The framework conceptualises behaviour formation as the recursive interaction of four interdependent domains, namely Contextual Architecture, Interpretive Architecture, Behavioral Processing Architecture and Behavioral Enactment. Established theories are thereby reorganised into a higher-order architecture that explains behaviour formation as an integrated process.

The central claim is modest in form but consequential in implication: the problem in behavioural science is not too few theories but too little architecture. By supplying that architecture, BFA converts a collection of partial explanations into a single explanatory system, contributes to digital transformation research by naming behaviour formation as the mechanism linking digital environments with human action, and shows the integrative literature review to be a genuine instrument of theory building. The framework remains conceptual, yet it provides a foundation for empirical validation and refinement. As digital technologies continue to reshape organisational and social life, understanding how behaviour is formed will remain central to advancing ethical governance, responsible innovation, inclusive development and, ultimately, human flourishing (Seligman, 2011; VanderWeele, 2017).

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