

# Beyond Congruence: A Reflective Equilibrium Perspective on Sustainable Consumer Decision-Making

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## Abstract

Consumers increasingly express strong sustainability concerns, yet often fail to translate these values into consistent actions. It creates a gap that reflects not indifference but the complexity of balancing ideals, emotions, and practical constraints. Addressing this gap, our study introduces a dynamic process to explore how consumers negotiate moral coherence in their sustainable consumption practices. Based on a qualitative design, we conducted 60 in-depth interviews with consumers from Generations Z, Y, and X. The findings reveal that sustainable consumption is best understood as an iterative process rather than a fixed alignment of values and behaviors. Participants navigated conflicting ideals, habits, and constraints by choosing sustainable options and rejecting the unsustainable ones, generating emotional feedback such as pride, guilt, or frustration. We developed a six-step conceptual model from these narratives that maps the reflective process underpinning sustainable choices. The model reconceptualizes inconsistency not as failure but as part of moral deliberation and offers practical insights for organizations aiming to support consumers in their evolving sustainability behaviour.

**Keywords:** sustainable choices, choose, reject, green gap, generational differences

## 1. Introduction

Marketing research has long relied on frameworks such as Brand–Sustainability–Self-Congruence (BSSC) (Kumagai, 2024), Self-Determination Theory (SDT) (Deci & Ryan, 1985), and identity signaling models (Berger & Heath, 2007) to explain sustainable choices. These perspectives highlight the role of moral identity, intrinsic motivation, and value expression in driving ethical consumption. However, treating these constructs as relatively stable, they overlook the fluid, iterative nature of real consumer behavior—how individuals revise, abandon, or adapt sustainable practices when faced with emotional conflict, social pressures, or contextual barriers. This theoretical limitation is particularly salient given the persistent attitude–behavior gap (Carrington et al., 2010; Adams et al., 2024; Lim, 2024): consumers consistently voice pro-sustainability commitments but struggle to enact them across domains of daily life (Pegan et al., 2025).

In this paper, we argue for a processual reframing of sustainable consumption. Drawing from moral philosophy, specifically the concept of *wide reflective equilibrium* (WRE) (Rawls, 1971; Brandt, 1990), we reconceptualize sustainable decision-making (choosing and rejecting) as a dynamic process of ongoing value negotiation, emotional reasoning, and identity recalibration. Rather than seeing consumers as merely expressing pre-formed values or self-images, we suggest they actively test, revise, and reconstruct their ethical commitments in response to new information, lived experiences, and social interactions. Through this lens, choosing a sustainable option (e.g., buying second-hand) or rejecting an unsustainable one (e.g., boycotting fast fashion) is not just a static

expression of moral identity, but a step within an iterative ethical deliberation aimed at achieving moral–practical coherence (Pegan & Ranfagni, 2025).

This perspective yields three key contributions. (1) We reconceptualize self-sustainability congruence as a dynamic alignment shaped by ongoing reasoning and emotional feedback, challenging static models such as BSSC and SDT by emphasizing the temporal instability of moral alignment. (2) We reinterpret the attitude–behavior gap as a natural phase of deliberation, reframing inconsistency as a process in which consumers test and adjust commitments under real-world constraints. (3) We bridge marketing and moral philosophy by applying WRE as a framework for sustainable consumption, integrating collective values, personal experience, and reflective learning to explain how consumers reach and continually readjust provisional moral equilibrium through choosing, rejecting, or revising behaviors.

To advance this perspective, we extend prior work (Pegan & Ranfagni, 2025) through sixty in-depth interviews with ethically minded consumers from Generations Z, Y, and X. From these narratives, we inductively derived a six-step model capturing how individuals evaluate, revise, and emotionally process sustainability decisions. Grounded in lived experience and informed by philosophical theory, the model offers a nuanced account of the ethical, emotional, and practical dynamics shaping sustainable consumption.

## 1. Theoretical Background

### 1.1. Attitude–Behavior Gap and the Limits of Static Models

Consumers’ failure to “walk the talk” of sustainability has been well documented as an attitude–behavior gap (Auger & Devinney, 2007; Munro et al., 2023; Lim, 2024; Adams et al., 2024). Traditional frameworks attribute this gap to factors like low perceived consumer effectiveness or external barriers, but often assume that underlying values and identities remain constant. For example, the BSSC model (Kumagai, 2024) and self-congruity theory (Sirgy, 1985) posit that aligning one’s self-image and sustainable brand image drives positive behavior and well-being. Similarly, the SDT model (Deci & Ryan, 1985) suggests that intrinsically motivated sustainable choices (driven by personal values rather than external pressure) yield greater satisfaction. These approaches imply that *more* congruence or *stronger* intrinsic values lead to smaller attitude–behavior gaps and better outcomes (Han et al., 2018). However, they struggle to explain how a consumer’s sense of congruence or authenticity might change over time or in different contexts. In reality, many consumers experience episodes of emotional dissonance and value conflict: for instance, feeling guilty for buying convenience items that clash with ecological ideals. Research on consumer well-being (Minton et al., 2022; Resnik, 2022) has begun to distinguish hedonic well-being (pleasure, satisfaction) from eudaimonic well-being (sense of meaning, authenticity, and moral fulfillment) (Ryff, 1989; Ryan & Deci, 2001). Sustainable consumption tends to enhance well-being in a eudaimonic sense when it aligns with core values and produces a feeling of living authentically and purposefully (Aydin, 2010; Bhardwaj & Kalro, 2024).

### 1.2. Choosing vs. Rejecting: Emotional Pathways to Authenticity

A growing stream of research highlights that how a decision is framed—either as choosing a sustainable option or rejecting an unsustainable one—can lead to different psychological processes and emotional outcomes (Shafir, 1993; Sokolova & Krishna, 2016; Nan et al., 2023). *Choosing* a green product (an inclusion strategy) is generally associated with approach motivation, positive affect, and aspirational identity expression; by contrast, *rejecting* an unsustainable option (an exclusion strategy) invokes avoidance motivation, moral stance-taking, and often more explicit social signaling of one’s values (Goodman & Reczek, 2021; Sokolova & Krishna, 2016). The reject decision frame often leads to a stronger perceived sense of integrity and relief from guilt, potentially reducing cognitive dissonance by *actively* dissociating from unethical choices (Besharat et al., 2021). These two modalities are not emotionally neutral. On one hand, choosing sustainable alternatives can produce a “warm glow” or pride in contributing positively, reinforcing self-congruity and hedonic positive feelings.

On the other hand, rejecting unsustainable products can serve as a strong identity signal, yielding reputational benefits and moral authenticity, especially when visible to others (Berger & Heath, 2007; Nan et al., 2023). Though rejection entails psychological costs such as inconvenience or frustration, the payoff can be significant, with

studies showing greater coherence and self-respect when core-value conflicts are avoided (Chandrashekar et al., 2021). Emotions thus play a dual role—both driving (hope, guilt) and resulting (pride, regret) from choice or rejection—reinforcing authenticity and commitment, which is crucial for interventions that promote sustainable behavior without resentment (Azemi et al., 2020).

### ***1.3. Reflective Equilibrium as a Dynamic Framework***

Psychological models like those above often treat values and attitudes as stable drivers of behavior. However, qualitative evidence shows that consumers frequently negotiate and revise their values over time—especially when confronted with new information, conflicting goals, or practical constraints (Pegan & Ranfagni, 2025). To capture this evolving moral reasoning, we draw on the philosophical concept of *wide reflective equilibrium* (WRE) (Rawls, 1971; Brandt, 1990; Gelbrich, 2010). WRE describes ethical decision-making as an iterative process of making one's principles, beliefs, and empirical knowledge internally coherent. Rather than relying on fixed rules or intuitions, individuals continually adjust their judgments to resolve contradictions between their general values and specific choices. This alignment is provisional, not final; new experiences or evidence can prompt further revision. In Brandt's (1990) view, people test their desires and values against relevant facts, retaining only those commitments that "survive" scrutiny ("cognitive fumigation")—an exercise that leads to more authentic and integrated values. Applying WRE to consumer behavior repositions sustainability decisions not as direct outputs of trait-like attitudes, but as the results of ongoing ethical deliberation. When consumers consider buying or boycotting a product, they effectively balance personal ideals, social norms, and factual knowledge to pursue moral and emotional coherence.

In this perspective, the attitude–behavior gap in ethical consumption (Pinna, 2020; Bonera et al., 2020) is better understood not as a failure of will but as a testing process in which consumers probe feasibility and consistency. WRE reframes classic constructs, showing that what self-congruity theory treats as a static match (Sirgy, 1985) is instead a moving target, as consumers reshape their self-concept with new insights. In this view, the gap (Munro et al., 2023) reflects phases of experimentation and learning, positioning ambivalence and inconsistency as part of a normal adaptive process rather than hypocrisy.

## **2. Methodology**

We employed a qualitative, exploratory design to examine how consumers negotiate sustainable consumption decisions over time. Building on earlier work (Pegan & Ranfagni, 2025), we conducted 60 in-depth interviews across three generational cohorts: Gen Z (18-25), Gen Y/Millennials (26-40), and Gen X (41-55), with roughly 20 participants in each group. Recruitment ensured diversity in gender and socioeconomic background; all interviewees self-identified as caring about sustainability, though actual practices varied.

Interviews were conducted in Italy in 2025, lasted 45-90 minutes, and were carried out in Italian before being transcribed and translated into English. Data were analyzed through an abductive thematic approach (Spiggle, 1994), iterating between emergent themes and theory. The concept of WRE (Bowen, 2006) served as a sensitizing concept, guiding attention to patterns of iterative moral reasoning without imposing a predefined structure. Two researchers independently coded transcripts. This analysis led to the inductive development of a six-step conceptual framework (§3.2). Generational contrasts were assessed by comparing the salience and tone of themes across cohorts, with quotations used to illustrate key differences. All participants were anonymized through pseudonyms.

## **3. Findings**

Data analysis shows that sustainable consumption is not a discrete act of consistency but an ongoing negotiation shaped by values, emotions, and contextual barriers (Table 1, Appendix). Participants described iterative processes of balancing ideals with realities, revealing recurring sequences that formed a six-step reflective equilibrium model (§3.2).

### ***3.1. From Narratives to Model***

Across generations (summarized in Table 1, in the Appendix), participants described starting from collective ideals of sustainability, but quickly confronting the frictions of everyday life, such as price, convenience, or lack of alternatives. This mismatch often triggered reflection, self-questioning, or peer conversations. One Gen Y interviewee explained: “*I know I should not buy fast fashion, but sometimes it is the only option I can afford. Later, I felt guilty and tried to compensate for it with second-hand clothes.*”

Such narratives illustrate how reflection and resistance interact: ideals are tested, compromises emerge, and emotions become central. Feelings of guilt, shame, and pride were repeatedly cited as adjustment drivers. For example, a Gen Z participant shared: “*I tried going zero-waste. I failed many times, but posting about small wins online motivated me.*” These accounts underscore that inconsistencies do not signal hypocrisy but active deliberation in search of balance. As participants iterated through this reflective cycle, some decisions consolidated into personal rules (“never buy bottled water,” “always check certifications”), while others remained unsettled. This dynamic, processual view aligns with the reflective equilibrium lens: consumers continuously test whether sustainable practices “fit” morally, emotionally, and practically.

Notably, the process remained open-ended—participants revised earlier positions when new information, products, or life circumstances arose. Generational contrasts further illuminated the dynamics. Gen Z (18-25) emphasized *community and identity signaling*, often leveraging social media to showcase efforts and seek reinforcement. Their sustainability journey was marked by experimentation and intense sensitivity to peer approval. Many Gen Z interviewees described intense pride when their actions aligned with their moral ideals and anxiety when they fell short. One participant explained, “*Choosing sustainable brands is part of showing what I stand for. I feel I have betrayed myself if I buy something I later find unethical.*” Gen Y (26-40) highlighted *practical integration*, balancing ideals with time and family constraints. They tended to adopt “good enough” strategies, seeking a personal sense of balance. For example, one Millennial interviewee noted, “*I try to do the right thing by buying sustainable products, but I also need them to fit my lifestyle and budget. It is a constant balance.*” Gen X (41-55) expressed more *skeptical reflection*, often demanding transparency and resisting what they saw as “greenwashing.” Their narratives emphasized personal responsibility, but with pragmatism: “*I consider it my responsibility to buy ethically, but buzzwords will not fool me. If a product’s ‘green’ claim does not hold up under scrutiny, I would rather not buy it.*” Gen X is more skeptical of trends and demands clear evidence of impact before changing long-held habits.

Despite generational differences, all groups described iterative negotiations rather than stable attitudes, converging in a six-step reflective equilibrium model that captures the tensions, trade-offs, and emotional cycles of sustainable consumer behavior

### **3.2. Proposed Six-Step Reflective Equilibrium Model**

Our qualitative analysis led to a six-step conceptual model (*summarized in Table 2, Appendix*) that depicts how consumers move toward reflective equilibrium (Rawls, 1971; Brandt, 1990) in their sustainable choices. In short, the process starts with broad *collective values and norms* (societal ideals) and an individual’s context (personal experiences and constraints) as inputs. Next, through *informational exposure and reflection*, the person encounters new facts or peer examples that challenge or reinforce their current practices. These inputs converge in a *resistance assessment stage*, where the consumer evaluates whether a given behavior is both morally coherent (aligned with values and trusted information) and practically feasible (within their resources and abilities), paying attention to their emotional responses (e.g., feeling “right” about it or frustrated). Based on this appraisal, the consumer arrives at a *decision outcome*: they may adopt the sustainable behavior, reject it as misaligned, or revise it (adjusting their approach to better fit their situation). If the outcome is satisfactory, the individual attains a *provisional reflective equilibrium*—a temporary alignment between their values, knowledge, and actions. Notably, this equilibrium is not static: as new information, experiences, or shifts in personal circumstances arise, the consumer may loop back into the reflective process, continually refining their decisions.

## **4. Discussion: Theoretical and managerial implications**

Our findings reinforce the view that sustainable consumer behavior is neither purely rational nor purely habitual; instead, it is a contextual, evolving negotiation that engages consumers’ moral intuitions, emotions, and

practical reasoning. By applying the lens of WRE (Rawls, 1971; Brandt, 1990), we can reinterpret what might superficially appear as fickleness or hypocrisy in consumers as evidence of a deeper deliberative journey. Participants in our study were not unthinkingly inconsistent; when they “failed” to buy green or later changed their stance on an issue, they often had cogent reasons related to maintaining overall coherence in their lives. This perspective echoes Carrington et al.’s (2010) argument that the gap between ethical intentions and actions (Munro, 2023) can arise from situational factors and iterative decision processes, rather than a lack of concern.

Several theoretical implications emerge. First, our results challenge static notions of the BSSC (Kumagai, 2024) and SDT (Ryan & Deci, 2001), instead of treating congruence as a trait (something a consumer either has or does not), viewing it as a *state* that is periodically achieved, lost, and regained appears more appropriate. Consumers may cycle through higher and lower congruence phases as they encounter new situations. Our six-step model contributes a structured understanding of these reconstructions, highlighting how collective ideals, personal context, and information interplay in each cycle.

Second, by foregrounding emotional and cognitive feedback loops, the model adds nuance to the attitude–behavior gap (Pinna, 2020; Munro et al., 2023). Rather than a simple shortfall or inconsistency, the gap can be reframed as a *space for reflection*. In that space, as our interviews showed, consumers grapple with feelings like guilt or pride and practical constraints, sometimes leading to creative solutions or revised goals. This resonates with the “moral elasticity” idea – consumers stretch or contract their ethical boundaries contextually. Not all gaps are permanent; some are transitional as consumers work toward integrating their values more fully into their behavior (Pegan et al., 2023). Likewise, what looks like an unwavering behavior (e.g., always buying organic) might still be periodically re-examined by the consumer to confirm it remains the right choice (which we saw especially among Gen X participants who verify the integrity of “organic” claims).

Third, our research bridges a conceptual gap between philosophical ethics and marketing/consumer research. While previous works have imported specific ethical theories into consumer studies (for example, justice or fairness principles in ethical consumption research), reflective equilibrium is novel in this domain. It provides a meta-theoretical framework to understand how consumers reason and evolve morally, beyond the specifics of any one decision. In doing so, it complements psychological theories: where SDT or identity theory might explain *immediate motivations*, reflective equilibrium (Brandt, 1990) explains the *long-term alignment process* of those motivations with actions and beliefs. This integrative lens responds to the call for more holistic models of ethical consumer behavior that account for complexity and change (Barnett et al., 2005).

Finally, our generational analysis offers insight into how different cohorts might experience the reflective equilibrium process differently. While we did not hypothesize generational differences a priori, the emerging patterns suggest that historical and cultural context (e.g., growing up with the internet and climate strikes vs. living through earlier environmental movements) can influence which inputs or steps in the process are most salient. For example, for Gen Z, the *collective values & norms* input is strongly mediated by online communities and pop culture, and the *decision outcome* often has a performative aspect (e.g., rejecting publicly). For Gen X, *informational exposure and reflection* are critical. Many actively seek out data and “debunk” claims to ensure their equilibrium is based on facts, reflecting a distrust of hype. These observations connect with studies on generational shifts in consumer behavior (Meet et al., 2024) and suggest that tailoring sustainability strategies to generational mindsets could enhance effectiveness (Pegan et al., 2025).

### *Managerial Implications*

Strategies should acknowledge the iterative nature of sustainable consumption rather than assume seamless value–behavior translation. Interventions can support this process at multiple stages: inspiring collective ideals (“a cleaner planet for our children”), providing transparent data on footprint, sourcing, and certifications to enable validation and avoid greenwashing (especially for Gen X), and fostering peer support through online communities or brand platforms. At the stage of resistance assessment, marketers must address friction points directly. Price barriers can be reduced through smaller sizes or subscription discounts; convenience challenges through recycling take-back schemes or digital planning tools; and emotional barriers through testimonials highlighting satisfaction and empowerment after sustainable switches. Examples such as mainstreaming plant-based milk in cafés illustrate how lowering resistance normalizes behavior and enhances its emotional payoff.

Framing choices (Shafir, 1993; Sokolova & Krishna, 2016) are equally important. Approach strategies (Nan et al., 2023) emphasize gains and align with choosing sustainable products (e.g., electric vehicles marketed as exciting lifestyle upgrades), appealing strongly to Gen Z. Conversely, rejection frames can encourage abandoning harmful practices (e.g., pledges against single-use plastics), reinforcing moral identity—though these require social recognition to offset higher effort. Authenticity remains essential: hypocrisy will be quickly detected, particularly by skeptical Gen X.

Generational tailoring further enhances effectiveness (Pegan et al., 2025). Gen Z responds to gamified, shareable initiatives such as social media challenges; Gen Y values practicality, quality, and convenience—messaging should highlight “sustainability made practical.” Gen X demands substance, transparency, and long-term recognition, favoring certifications, advisory roles, and acknowledgment of their sustained commitment.

To conclude, the reflective equilibrium perspective views sustainability as progress, not perfection, normalizing trial-and-error and supporting revision without penalty. For example, an electronics brand offering a “trade-in & upgrade program” for energy-efficient devices enables consumers to revise choices without guilt, aligning support with reflection stages and generational mindsets, thereby fostering trust, loyalty, and lasting behavior change.

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## Appendix

**Table 1. From narratives (some illustrative quotations) to the model dimensions**

Illustrative Quotations	Key Dimensions	Model Dimension
<p>“If everyone does their part, things improve... if everyone did it, things would be better!” (R4, Gen X, 46)</p> <p>“We should leave a cleaner planet for our children.” (R11, Gen X, 44)</p>	<p>Shared ideals of responsibility and intergenerational justice motivate the intention to act sustainably.</p>	<p><b>Collective Values &amp; Norms</b></p>

<i>"Because I have a small daughter, I mostly buy used clothes for her... I pay attention to saving money." (R2, Gen Y, 31) "I used to cycle everywhere, but with a toddler I often drive. I hate the emissions, but I have to be practical." (R7, Gen Y, 32)</i>	Daily routines, family duties, and financial limits filter broad values into feasible behaviors.	<b>Personal Experience &amp; Context</b>
<i>"I avoid impulse buys and make time to research product details so that I can make more informed choices." (R1, Gen Z, 23) "I check labels and Google the brand before buying; I do not trust slogans." (R52, Gen X, 50)</i>	Active information seeking and critical reflection validate or challenge intended behaviors.	<b>Informational Exposure &amp; Reflection</b>
<i>"I wanted the eco-detergent, but it was double the price, so I walked away." (R18, Gen Y, 35) "I challenged myself: can I really justify driving an SUV given what I know about climate change?" (R25, Gen X, 47)</i>	Frictions such as cost, convenience, or habits generate hesitation and inner conflict.	<b>Resistance Assessment</b>
<i>"I feel I chose something that reflects my values, more than giving something up." (R1, Gen Z, 23) "I do not buy fast fashion anymore because I do not want to be part of that system." (R21, Gen Z, 24)</i>	Consumers resolve tensions through adoption strategies (choose) or refusal (reject).	<b>Decision Outcomes (Choose/Reject)</b>
<i>"Satisfaction – I feel consistent, like I am doing the right thing." (R4, Gen X, 46) "I gave up flying for two years, but with my new job I had to start again... so now I recycle more carefully." (R27, Gen X, 44)</i>	Emotions provide feedback (pride, guilt, frustration) and guide provisional adjustments, showing that equilibrium is temporary and reversible.	<b>Personal Reflective Equilibrium</b>

**Table 2. Six Stages and Key Dimensions of the Reflective Equilibrium Model for Sustainable Decisions**

<b>Step (Stage)</b>	<b>Key Dimension</b>	Description of Role in Decision Process
<b>1. Collective Values &amp; Norms</b>	<b>Societal ideals as a starting point</b>	Widely shared environmental and ethical values (e.g., protecting nature, fairness to others, concern for future generations) provide initial guidance. Consumers inherit or learn these norms from culture, education, and media. They form the moral backdrop that sparks intentions for sustainable behavior, though individuals may prioritize different values within this set.
<b>2. Individual Experience</b>	<b>Personal context and constraints</b>	The consumer's personal life context – including resources (income, time, knowledge), daily habits, family and work situation, and past consumption experiences – influences how (and how much) they can act on collective values. This dimension "grounds" abstract ideals in reality: it might enable or limit certain sustainable practices. Personal identity and history (e.g., having grown up in a frugal household) also shape one's approach at this stage.
<b>3. Informational Exposure &amp; Reflection</b>	<b>New information and feedback</b>	The continuous influx of information that consumers encounter (news, documentaries, product labels, social media, conversations) and their active reflection upon it. This stage involves learning and relearning: consumers gather facts about environmental impact, discover new solutions, or witness consequences of actions. Reflection here means they contemplate how this information aligns or conflicts with their beliefs and habits. This is often where awareness grows and questions arise, prompting reconsideration of one's choices (e.g., "Now that I know X, should I change what I do?").
<b>4. Resistance Assessment</b>	<b>Coherence and feasibility check</b>	A critical evaluation phase where the consumer introspectively tests a potential change against both evidence and personal reality. They ask: "Is this choice consistent with reliable information and my moral values? Is it practically feasible given my situation? And how do I <i>feel</i> about it?" Emotional reactions (pride, guilt, anxiety, empowerment) serve as signals here, indicating whether something "feels right." If tensions or contradictions are detected (e.g., a value that demands sacrifice that feels too great, or a practice that does not stand up to factual scrutiny), the consumer experiences

Step (Stage)	Key Dimension	Description of Role in Decision Process
		<i>resistance</i> . This may lead them to find ways to overcome the resistance or decide that the misalignment is too significant.
<b>5. Decision Outcome</b>	<b>Choice to adopt, reject, or revise</b>	The resolution of the assessment stage, resulting in one of three paths: Choose – the consumer adopts the sustainable practice or commitment, integrating it into their behavior (e.g., starts doing it consistently); Reject – the consumer decides against the sustainable practice (or abandons a previous practice) because it was deemed misaligned or unworkable; Revise – the consumer modifies the practice or their approach to it, seeking a middle-ground adjustment that better fits their values and context. This outcome is essentially the action (or inaction) taken, ranging from enthusiastic uptake to deliberate avoidance, or an experimental trial with tweaks.
<b>6. Provisional Reflective Equilibrium</b>	<b>Temporary resolution and feedback loop</b>	A momentary state of balance where the consumer’s values, knowledge, and behaviors align – they have found an acceptable solution for now. It is "provisional" because it is not the end of the process; it comes with an understanding (implicit or explicit) that new experiences or information could disrupt this equilibrium. In this stage, consumers often feel a sense of contentment or resolution (" <i>I have found a way that works for me</i> "), which can last until a new dissonance emerges. The feedback loop indicates that once this equilibrium is reached, the process does not stop; any new input (changes in collective norms, personal life, or new information) will feed back into the earlier stages, potentially restarting the cycle of reflection and adjustment.