
Meet Rising Consumer Aspirations Through Wiser Innovation:

Five CEO Design Moves For Responsible Growth At Scale

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On behalf of all the thought leaders who contributed to the TaSIC 2026 Conference



Problem of practice

Consumer aspirations are rising fast across India and much of the Global South. Customers are seeking better healthcare, safer food, affordable mobility, digital services, quality education, financial inclusion, and greater economic opportunity. For businesses, this uptick in consumption creates new growth opportunities but also poses a major challenge. Efforts to serve these aspirations at scale can produce unintended societal consequences, such as waste and cost shifting, and may also become economically unviable over the long term. Therefore, the pressing issue for CEOs and their growth teams is not only how to grow but also how to do so in ways that remain commercially viable and socially responsible over time. The second edition of the [TaSIC Industry-Academia Conference and Design Sprint](#) was convened by SPJIMR in February 2026 to explore this consumer aspiration-responsible growth paradox.¹ This article distils the academic insights and industry cases discussed at the conference into a practical ‘5-D’ framework for CEOs and their growth teams to meet rising consumer aspirations responsibly

The consumer aspiration-responsible growth paradox

CEOs in India and other fast-growing emerging markets must respond to the rising consumer demand in hyper-competitive markets, delivering aggressive revenue and margin growth while also demonstrating long-term environmental and social stewardship. The consequences of this tension between growth and sustainability are stark and already visible. Environmental assessments by the [World Bank](#) and the [Ministry of Health & Family Welfare](#) show that environmental degradation from growth compromises citizen health and reduces workforce productivity, resulting in a 5-6% drag on GDP.^{2,3} The social risks from growth are highlighted by [KIEP](#) policy evaluations and development studies from [RIS](#) that show that macroeconomic expansion is often inequitable and leaves lower-income segments underserved by the formal sector.^{4,5}

Growth, let alone responsible growth, is challenging. [PWC's 2026 India CEO Survey](#) reports that roughly seven out of ten Indian CEOs are very concerned about their ability to sustain growth amid rising input costs and regulatory complexity.⁶ However, reports from [KPMG](#) and [BCG](#) offer a silver lining, indicating that a responsibility mandate, rather than serving as a drag on growth, might instead offer a pathway to growth.^{7,8} Their findings show that companies integrating responsibility into core

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corporate strategy tend to be more resilient and profitable over the long term.

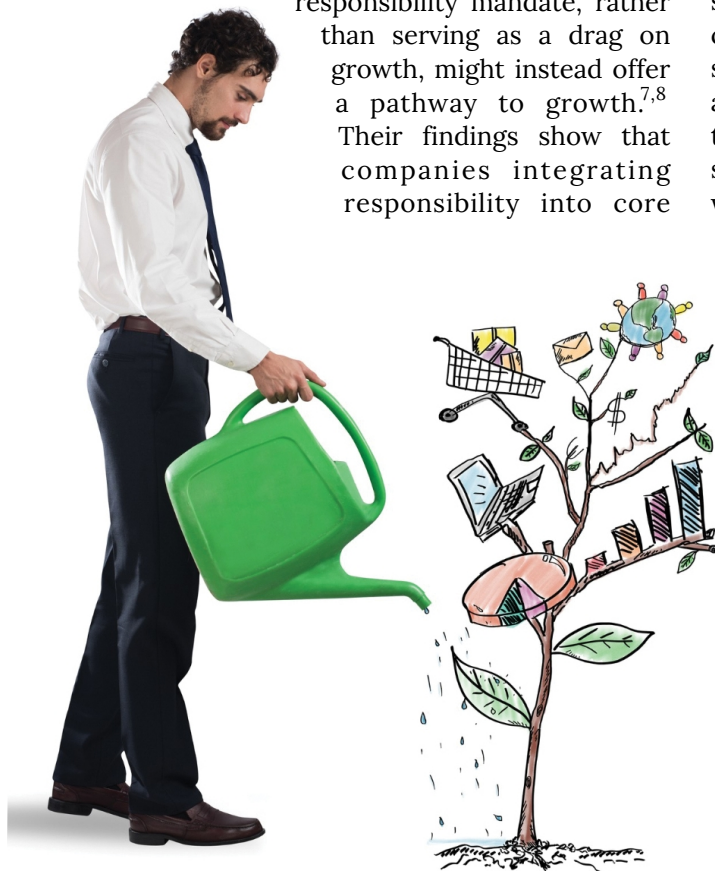
Therefore, CEOs need to adopt new approaches to growth that can meet consumer aspirations and shareholder expectations at scale, but in a manner that minimises the social and environmental stresses that stem from increased consumption. One way to solve this consumer aspiration-responsible growth paradox is by taking a different approach to innovation, which this article refers to as 'wiser innovation'.

Wiser innovation takes a consumer-centric and system-centric view to satisfy customer requirements responsibly. Firms that practice wiser innovation offer solutions that make it practically possible for people to choose and use products and services that are better for society as a whole, but without sacrificing their personal aspirations or convenience. It also means ensuring that this pattern of access, choice, and use is backed by system-level economics and governance that can withstand the pressures of scale.

The 5-D framework operationalises wiser innovation through five practical design moves.

A 5-D framework for wiser innovation

The 5-D framework was synthesised from the TaSIC 2026 Industry-Academia Conference and Design Sprint held at SPJIMR Mumbai — a unique conclave that brought international scholars and CXOs from Indian firms and startups together to explicitly tackle the consumer aspiration-responsible growth paradox. The framework outlines five interconnected design moves (hence '5-D') that CEOs and their teams can make to implement wiser innovation. The concept of wiser innovation builds on an earlier TaSIC theme of 'wiser consumption'. At TaSIC 2025, Michael Luchs,



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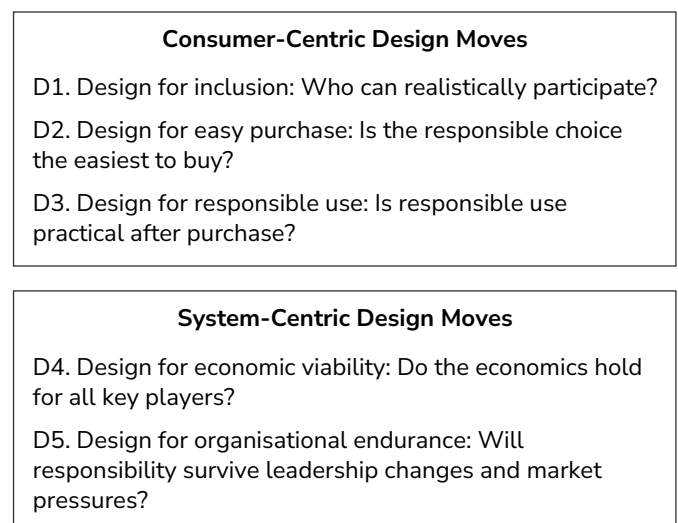
Professor of Marketing at William & Mary's Raymond A. Mason School of Business, introduced the idea of wiser consumption: that under the right conditions, people will consume in ways that satisfy their needs while also being considerate of others' needs. TaSIC 2026 extended that logic to the producer side, considering what firms can do to create products, services, and other facilitating conditions to enable consumers to meet their aspirations wisely.

The 5-D framework consists of five design moves. Three of the design moves focus on whether consumers can access an offering, choose it, and use it in responsible ways. The other two moves address the system side. They deal with whether system economics are viable at scale and whether the organisation can sustain its commitment over time.

- **Design for inclusion:** Develop and offer products and services that address real constraints of access, affordability, and ease-of-use faced by consumers you claim to serve.
- **Design for easy purchase:** Make sure that the responsible product also wins on the everyday drivers of adoption, such as price, convenience, reliability, and ease of comparison, thereby making it the obvious purchase option by target consumers.
- **Design for responsible use:** Build the surrounding infrastructure, processes, and incentives so that repairing, refilling, recycling, or otherwise using the product responsibly is straightforward in everyday life.

- **Design for economic viability:** Shape business and ecosystem economics so that major participants — suppliers, channels, recovery partners, and the firm itself — do not need ongoing subsidies and can earn sustainable margins as the business scales.
- **Design for organisational endurance:** Embed and continually renew commitment to responsible growth through governance, decision rights, management routines and metrics, so that wiser innovation survives leadership changes, stakeholder expansion and market pressure instead of depending on a few enlightened champions.

Figure 1: 5-D framework for wiser innovation at scale



• Design for inclusion

The first design move requires innovation teams to focus on the constraints of people who have been left out of mainstream offerings. This means paying attention to attributes such as consumer literacy, product affordability and usability, and distribution and access channels as central design goals.

Two companies that participated in TaSIC 2026 illustrate this design move. [Thinkerbell Labs](#) is known for its inclusive edtech platform that serves visually impaired students.⁹ Instead of considering accessibility as an add-on to a mainstream edtech offering, the company built dedicated hardware, software, and customised teacher training for their intended customers. [Delhivery](#) made it possible for micro merchants and regional transport operators to participate in a nationwide logistics network by designing routing algorithms and onboarding tools tailored to these customers.¹⁰

Speaking at TaSIC 2026, [Khaled Hassanein](#), Dean of the DeGroote School of Business at McMaster University, emphasised that inclusive design demands extra effort and commitment.¹¹ For example, his [Mobile User-Experience Lab](#) brings product usability research into underrepresented communities rather than waiting for those communities to appear in the lab.¹²

Beyond the TaSIC cases, [Safaricom's](#) M-Pesa brought mobile payments to the unbanked in Kenya by designing mobile financial services for basic feature phones rather than assuming universal smartphone or broadband access.¹³ [Reliance Jio](#), similarly, expanded digital participation in India through low-cost data plans and simple onboarding.¹⁴

Designing for inclusion brings growth benefits to previously underserved communities while also serving as a growth catalyst for the company.

• Design for easy purchase

The second design move focuses on the moment of purchase. A product may be better for society and the environment, but that alone will not persuade consumers or channel partners to adopt it. They will still compare it with readily available alternatives, using parameters such as affordability, reliability, convenience, and perceived status.

TaSIC 2026 discussed [Godrej Consumer Products](#) and [Mahindra Electric](#) as examples of how the responsible choice can also be turned into the obvious choice.^{15,16} Godrej introduced Magic Handwash, a powder-to-liquid format that was environmentally superior to pre-mixed liquid bottles. To gain adoption, however, it still had to compete on traditional economic metrics. Magic Handwash won over consumers and channel partners



The 5-D framework should be explicitly considered during investment proposals, product reviews, capital-allocation decisions and executive performance discussions



by lowering logistics costs (and therefore total costs) and using less retail shelf space, making it an obvious choice for consumers and corner stores. Mahindra Electric, operating in the commercial mobility sector, optimised its electric vehicle offering around total cost of ownership, battery life, and charging reliability, so that fleet managers had a commercial reason to switch, not just an environmental one.

Matteo Montecchi, senior lecturer in Marketing at King's Business School, emphasised this point at TaSIC 2026. He noted that **responsible offers need to succeed on desirability, price and convenience**.^{17,18} His work on **perceived brand transparency** further suggests that customers respond more positively when these attributes are visible and easy to verify.¹⁹

The TaSIC Design Sprint – in which more than 40 industry leaders participated in teams to address the consumer aspiration-responsible growth paradox – highlighted a related problem: consumers and channel partners cannot easily make the responsible choices when claims are unclear or difficult to compare. Across topics such as green labelling, logistics, food systems, and finance, sprint teams proposed ratings, traceability systems, and simple impact indicators as potential solutions. Their underlying point was that responsible options are more likely to be chosen when their benefits are visible and trustworthy.

The same lesson is evident in other markets. **Unilever's** Pureit provided safer drinking water without requiring electricity or a continuous tapwater supply, making it the practical choice for households without reliable infrastructure.²⁰ **Schneider Electric** encourages

industrial customers to adopt energy-efficiency upgrades by linking them to immediate operating cost savings and improved asset reliability.²¹

Designing for easy purchase means ensuring that responsibility is not a sacrifice consumers must make. When the responsible option also performs better on the standard purchase criteria, it has a better chance of becoming the mainstream choice rather than remaining a niche offering.

• **Design for responsible use**

This design move recognises that a responsible purchase is only the beginning. Once the product is in the customer's hands, there must be a practical way to keep using it responsibly. For physical products, this may mean making repair, return, refill, recycling, or recovery convenient. For digital products, it may mean implementing the safeguards and user support needed for appropriate use.

The TaSIC cases illustrate how companies can design for responsible use after purchase by making it easier for consumers and ecosystem partners to return, recover, reuse, or recycle materials. **Welspun** provides a vivid example of waste becoming a source of value. Fitted-bedsheet production generates textile offcuts that would normally have to be discarded.²² The company developed a comforter line using these materials, turning a disposal problem into a new product category and creating employment for women in the supply-base community. **BatX Energies** recovers materials from used batteries, but its model depends on battery manufacturers, collection networks, and processors

being able to move used batteries into an organised recovery chain rather than allowing them to be discarded or handled informally.²³ [Mondelez International](#) approaches the problem by taking producer responsibility for its packaging lifecycle, working to reduce plastic waste through packaging redesign and collection systems while driving consumer behaviour through education.²⁴ The company also collaborates with industry bodies and stakeholders across the value chain to drive systemic change.

[Edward Sweeney](#), Professor of Logistics and Systems at Heriot-Watt University, discussed this issue at TaSIC 2026 through the lens of supply chain integration.²⁵ [His research](#) suggests that reuse, recovery, and recycling depend on the connections among suppliers, retailers, collection agencies, processors, and users.²⁶ Asking consumers and business partners to behave responsibly is not enough if the required infrastructure is missing or difficult to access.

The TaSIC 2026 Design Sprint raised a comparable concern for digital financial products. Teams identified buy now, pay later (BNPL) finance as a mechanism that can make consumption easier while also increasing the risk of unsustainable borrowing. Their discussion suggested that responsible use of digital credit cannot depend only on consumer awareness; products also need safeguards that make the implications of borrowing visible and prevent consumers from taking on commitments they cannot manage. For example, [Klarna](#) makes a new automated approval decision each time a customer seeks to use its service, considering factors such as payment history, outstanding balance, and purchase amount.²⁷ This introduces a measured form of friction into a digital credit product: it does not prevent legitimate use, but it avoids treating every transaction

as automatically affordable. In the United Kingdom, [recent BNPL rules](#) similarly require lenders to assess a customer's ability to repay and provide clear information about the consequences of their missed payments.²⁸

The design challenge, therefore, is to make responsible use the practical default after purchase or adoption for consumers and the ecosystem partners around them. Firms offering physical products need to make repair, return, recovery, or recycling easier than disposal. Providers of digital products and services need to build safeguards and controls that prevent harm before it occurs. When firms leave these choices entirely to users, value is lost and the social and environmental burden of growth rises.

• **Design for economic viability**

The fourth design move focuses on the following questions: who pays for responsible growth, and can that growth be sustained? A responsible product or service may perform well in a pilot, particularly when it receives special funding or enjoys the attention of senior leaders. But it will not last if the firm and the ecosystem partners do not have a sound business reason to continue participating.

[FluxGen](#), an industrial water-management company, illustrated one version of this design move at TaSIC 2026.²⁹ Its AI- and IoT-based monitoring systems help industrial customers identify and reduce water use and operating costs. FluxGen is not asking customers to pay more simply because water conservation is desirable. It makes lower water use financially attractive by linking it directly to lower operating expenses; the resulting savings give customers a continuing commercial reason to use the system. [Cummins India](#) illustrates a different version of the same challenge.³⁰ The transition to lower-carbon mobility depends on several factors such as fuel infrastructure, vehicle standards, government policy, and customer adoption. These are factors that no single company can control. Cummins has responded by developing fuel-agnostic engine architecture capable of operating on diesel, hydrogen, or alternative fuels. This gives the company a viable pathway through a transition in which the wider ecosystem is still evolving. The same cases discussed earlier under the responsible use design move also address the question of whether recovery systems created for responsible use also create sufficient economic value for those expected to operate them. [Welspun](#)



creates value by converting textile waste from its manufacturing operations into secondary products.³¹ Waste that would otherwise incur disposal costs becomes an input for another revenue-generating activity. [BatX Energies](#) depends on a different economic arrangement.³² Battery manufacturers, collection networks, and material processors must each have a reason to move used batteries into an organised recovery chain. The recovery system will endure only if the value of recovered materials is sufficient to justify the cost and effort of collection, processing, and participation. These examples show that responsible practices are sustainable over time when they improve the firm's economics or provide key partners in the system with a clear commercial return.

The TaSIC 2026 Design Sprint highlighted this point across the contexts of mobility, waste, cooling, food systems, sustainable finance, and green-label credibility. Sprint teams found that otherwise promising ideas stalled when one actor was expected to invest, change a process, or bear a new cost without a clear path to recover that cost. They also found that the strongest proposals combined incentives, credible measurement, infrastructure, and partnerships rather than relying on a single technology or policy intervention. The design challenge, therefore, was not simply to make an offering more responsible, but to create an economic and institutional arrangement in which the relevant actors had a reason to participate.

Designing for economic viability requires leaders to look beyond their own profit and loss. A responsible growth model is viable only when the important actors in the system believe that they will earn an acceptable return. If an initiative fails once special support is removed or early enthusiasm wanes, it is not yet a scalable business model.

• Design for organisational endurance

The last design move in the 5-D framework proactively addresses the stresses likely to emerge once the innovation is no longer a new initiative. A company may begin with strong commitments and enthusiastic leadership, but market conditions change and senior executives move on. If responsibility depends solely on enlightened CEO leadership, the innovation is unlikely to survive for long. Responsibility must be built into the organisation's daily management operating system and continually reinforced as conditions, participants and competing priorities change.

TaSIC 2026 highlighted how [Marks & Spencer](#) has institutionalised its Plan A commitments by linking them to supplier contracts, store KPIs, capital approvals, and executive compensation.³³ [UPL](#) has taken a similar

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approach through its Ecoscore platform, which brings environmental and social criteria into vendor evaluation and R&D approval.³⁴ These mechanisms make responsible growth part of routine management rather than a separate sustainability programme.

Other firms have similarly driven responsibility into routine management decisions. [Tata Group](#) links executive variable pay and capital allocation to measurable ESG and community-impact thresholds.³⁵ [Salesforce](#) also links part of executive compensation to ESG targets.³⁶ Such measures do not guarantee responsible behaviour, but they signal that responsible growth is relevant to the decisions that managers make and the outcomes for which they are held accountable.

[Joan Rodon](#), Joan Rodon, Professor at Esade Business School, offered a complementary perspective on this issue at TASIC 2026 through his longitudinal research on [guifi.net](#), a community-owned telecommunications infrastructure originating in Catalonia, Spain.^{37,38} The study shows that endurance does not result from preserving governance arrangements unchanged. As an infrastructure grows, incorporates heterogeneous stakeholders and accumulates new commitments, it must repeatedly adapt its governance and mobilise resources while protecting the purposes that legitimate collective participation. Organisational endurance, therefore, depends both on embedding purpose in decision processes and on retaining the capacity to revise those processes when changing conditions make existing arrangements inadequate.

Operationalising the 5-D framework

The five design moves provide a practical way to evaluate responsible growth when considering a product launch, a market expansion, a supply chain redesign, a digital platform, or a major capital allocation. The table below translates each design move into a CEO question, identifies warning signs that a growth model is not ready to scale responsibly, and sets out the design levers available to address those weaknesses.

Table 1: CEO checklist

Design Move	Core Responsible Growth Question	Warning Signs	Design Levers
Design for inclusion	Who is unable to access, afford, understand, use, or benefit from this physical or digital offering?	Adoption is concentrated among affluent, digitally confident, urban, or already well-served users; high abandonment during onboarding; persistent complaints about affordability, language, usability, accessibility, digital access, or distribution	Product or service architecture; affordability and pricing; user interface; accessibility features; language; onboarding; customer support; financing; distribution channels; interoperability; capability building
Design for easy purchase	Does the responsible physical or digital offering win on the normal criteria by which customers and channel partners choose among alternatives?	Customers express support but do not switch; the responsible option costs more, takes more effort, appears less reliable, or is difficult to compare; digital registration, payment, or verification creates friction; channel partners have little incentive to promote it	Product or service design; price; financing; total cost of ownership; packaging; defaults; digital user journey; payment and registration process; distribution; retailer or channel margins; product information; proof of performance
Design for responsible use	After purchase or adoption, can consumers and ecosystem partners continue using the physical or digital offering in ways that are safe, responsible, and consistent with its intended social value?	For physical offerings, it is easier to discard than repair, return, refill, or recycle. For digital offerings, users lack meaningful control over data, privacy, safety, security, or automated decisions; responsible use depends only on warnings or user awareness; adverse effects rise as usage grows.	For physical offerings: repair, maintenance, return, refill, collection, reverse logistics, recovery, recycling, and partner incentives. For digital offerings: privacy and security safeguards, user controls, clear consent, responsible defaults, content and safety policies, transparency, human support, audit processes, and mechanisms for reporting or correcting harm
Design for economic viability	Do the firm and the partners essential to the model have a commercial reason to remain involved as the physical or digital offering scales?	Dependence on subsidy, grants, or exceptional executive attention; weak unit economics; one participant bears most costs while others capture the benefits; digital infrastructure, data, or moderation costs rise faster than revenues; partners are unwilling to invest in required capabilities	Revenue model; pricing; cost structure; value-sharing arrangements; supplier and partner margins; long-term contracts; commercial partnerships; infrastructure and data costs; capital allocation; risk sharing; financing mechanisms
Design for organisational endurance	Will the firm's commitment to responsible growth survive leadership changes, commercial pressure, acquisitions, restructuring, and growth?	Responsibility depends on a few champions; it disappears from investment, product, data, or sourcing decisions; KPIs and incentives ignore responsible outcomes; supplier or technology partner contracts focus only on cost and delivery	Board oversight; decision rights; investment criteria; procurement and technology standards; purpose articulation; stakeholder engagement and framing; supplier and partner contracts; performance metrics; executive incentives; management routines; governance processes; internal accountability

**Created by author based on discussions during TaSIC 2026*

The 5-D framework should first be applied to a small number of important growth initiatives. Once leadership teams have used it to identify and address design weaknesses in specific cases, it can be institutionalised across the organisation's broader portfolio of strategic decisions.

• **Pilot the framework first**

The 5-D framework should first be applied to a small number of consequential growth initiatives: for example, a new product or service launch, a major platform expansion, a supply chain redesign, or a significant capital investment. Use the matrix to identify the weakest design element in each initiative and determine which design levers must be exercised before the initiative is scaled. The purpose of the pilot is not to give every initiative a perfect 5-D score. It is to expose design weaknesses early, when they are still manageable and easier to address.

• **Institutionalise the framework**

Once the 5-D framework has been piloted on a few strategic initiatives, it should become part of the organisation's strategic decision-making fabric. The five design moves should be explicitly considered during investment proposals, product reviews, capital allocation decisions, and executive performance discussions. This gives strategy, product, operations, finance, HR, marketing, and sustainability teams a common language for assessing whether growth is likely to remain responsible as it scales. Many companies already use 'design for X' reviews to consider manufacturability, reliability, safety, serviceability, cost,

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and other requirements. The five design moves — that address inclusion, ease of purchase, responsible use, economic viability, and organisational endurance — can be added to the organisation's 'DFX' templates used during the innovation process. This shifts the framework from a one-off CEO-led exercise to a routine organisational practice.

Prescription for future

In markets shaped by rising aspirations but hampered by visible inequality and environmental limits, wiser innovation will become an increasingly important leadership capability. The TaSIC 2026 discussions provide a simple prescription: companies that design these five moves into their innovation processes will be better placed to responsibly meet consumer aspirations while building growth that lasts.

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