

# The Trust Barrier: Why Traditional Branding Fails in Emerging Collectivist Markets and How to Fix It

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## ABSTRACT

For Small and Medium Enterprises (SMEs) operating in emerging economies, the millennial demographic represents a lucrative but paradoxical challenge: they are hyper-connected digitally yet financially cautious, responding poorly to standard Western marketing paradigms. This article identifies a "Strategic Dissonance" in markets like Sabah, Malaysia, where the prevailing "Marketing 4.0" approach, relying on Brand Image and Identity, is failing to convert high digital engagement into sustainable sales, creating a "Millennial Marketing Gap" that threatens SME survival. We propose the "Asymmetrical Trust Framework," which argues that in collectivist, economically sensitive markets, the path to purchase is not driven by individualistic aesthetics but by communal validation. We provide managers with an Integrity-First roadmap, detailing how to pivot from Vanity Metrics to Trust KPIs, leverage Ethical Kinship, and navigate the transition from digital broadcasting to community dialogue.

**Keywords:** SME Strategy, Marketing 4.0, Collectivism, Asymmetrical Trust, Brand Integrity, Emerging Markets, UGT-TPB Framework

## INTRODUCTION

In the boardroom of a typical SME in an emerging economy, a familiar scene plays out. The marketing manager presents a dashboard full of "green" metrics: social media reach is up, "likes" are increasing, and the new logo redesign has been deployed across all digital channels. Yet, the sales director points to a flatlining revenue graph. This disconnect, the chasm between high digital visibility and low sales conversion, is what we term the "Millennial Marketing Gap."

For businesses in regions like Sabah, Malaysia, this gap is an existential threat. The millennial demographic (born 1980–1996) constitutes approximately 33% of the state's population (Department of Statistics Malaysia, 2024), representing the primary engine of the digital economy. However, despite mobile internet coverage reaching nearly 95% in populated areas (Daily Express, 2025), local SMEs report increasing difficulty in penetrating this market.

The problem is not technological; it is strategic. For the past decade, management literature has been dominated by the principles of "Marketing 4.0" (Kotler et al., 2017), which advocates a seamless blend of offline and online engagement. Standard interpretations of this model encourage firms to invest heavily in "Brand Image" (how the brand looks) and "Brand Identity" (who the brand says it is). While effective in individualistic Western markets where self-expression drives consumption, this approach is hitting a "Trust Barrier" in the Global South.

The uncritical application of Western branding dogmas has led managers astray. In emerging markets characterized by "hybrid collectivism", where traditional communal values coexist with modern digital habits, and significant economic precarity, consumers do not process branding signals symmetrically. They are not looking for a brand that *looks* good; they are looking for a brand that *is* safe.

This article introduces the Asymmetrical Trust Framework. By synthesizing recent market analysis with the Theory of Planned Behaviour (TPB) and Uses and Gratification Theory (UGT), it becomes clear that the "Individual Path" of aesthetics is currently dormant in markets like Sabah. Conversely, the "Communal Path," paved by Brand Integrity and Brand Interaction, has become the singular engine of commerce. We offer a strategic pivot for managers: stop trying to buy attention with Image, and start earning social capital with Integrity.

### SIDE BAR: The Core Proposition

This framework proposes a binary split in consumer psychology for emerging markets:

- The "Individual Path" (Dormant): We posit that in high-risk economies, strategies based on Brand Image and Brand Identity will fail to trigger purchase intention because they do not address the primary constraint: financial safety.
- The "Communal Path" (Dominant): We propose that Brand Integrity and Brand Interaction are the singular drivers of trust, as they function as mechanisms for "Ethical Kinship" and "Social Proof."

In this context, we argue that "looking good" has zero correlation with "being trusted."

## The Strategic Context: Why Western Models Breakdown

To understand why standard marketing dashboards are failing, managers must first understand the unique "soil" of the market. The Sabahan millennial consumer operates under two powerful constraints that differentiate them from their counterparts in New York or London, that is, Economic Precarity and Collectivist Scrutiny.

### The Economics of Defensive Consumption

Unlike the aspirational consumption often depicted in global advertising, the reality for many millennials in emerging economies is "defensive consumption." Recent data indicates that over 40% of Malaysian millennials admit to spending beyond their means, driven by rising costs of living (Ministry of Finance Malaysia, 2021).

When a consumer is financially precarious, every purchase decision becomes a risk assessment. In this high-stakes environment, the "cost of being wrong" is high. If a consumer purchases a product that fails, it is not just an annoyance; it is a financial blow. Consequently, the consumer's primary psychological motivation shifts from "Self-Gratification" (Does this make me look good?) to "Risk Reduction" (Will this brand cheat me?).

This economic reality renders traditional "Brand Image" strategies ineffective. A glossy Instagram feed or a high-concept logo does nothing to reduce risk. In fact, in markets plagued by online scams and "drop-shipping" arbitrage, high-gloss branding can sometimes trigger skepticism rather than attraction, a phenomenon we call the "Aesthetic Trap."

### The Veto Power of the Subjective Norm

Culturally, Sabah operates on a high-context, collectivist framework. Social structures are governed by values of gotong-royong (mutual cooperation) and strong kinship networks (Abu Bakar et al., 2018). In business terms, this means that the individual consumer rarely makes a decision in isolation.

The Theory of Planned Behaviour (TPB) posits that "Subjective Norms", the perceived social pressure to perform or not perform a behaviour, are critical drivers of intention (Ajzen, 1991). In individualistic cultures, these norms are advisory. In collectivist cultures, they are often mandatory. The community holds "veto power" over the individual's wallet. If a brand is not trusted by the collective (family, peer group, local community), the individual is unlikely to purchase, regardless of their personal preference for the brand's image.

This explains why "Brand Identity" campaigns focused on individual uniqueness often fail to land. Hofstede's collectivism framework suggests that standing out is less desirable than fitting in (Brewer & Chen, 2007; Shavitt et al., 2006). Ateş (2024) empirically confirm this dynamic, showing that Turkish consumers (reflecting collectivist orientations) favour emotional and socially responsible advertising, while German consumers (more

individualist) prioritize quality and word-of-mouth. Similarly, Kumari (2025) and Du et al. (2025) highlight that collectivist consumers place strong weight on community trust and shared values in brand evaluation. In collectivist contexts like Sabah, a brand that emphasizes "being different" may inadvertently signal "being risky," undermining trust and acceptance by the group.

### **Field Observations: The "PM for Price" Paradox**

To contextualize these theoretical challenges, we observe two distinct patterns among Sabahan SMEs. The first is the prevalence of the "PM for Price" (Private Message for Price) strategy. Many local vendors hide pricing on social media to force engagement. While this generates superficial "click" metrics, field observation suggests it frequently backfires with defensive consumers. Research by Nik Nur Amalin (2023) confirms that such pricing techniques directly influence consumer buying behaviour in Malaysian SMEs, noting that unclear or hidden pricing often reduces purchase intention.

Furthermore, for the B40 demographic, the absence of a price tag is often interpreted as a risk signal, implying the price is fluctuating, discriminatory, or unaffordable, thereby terminating the path to purchase before it begins. This aligns with recent findings on Malaysian consumer trends, which indicate a growing demand for personalized and convenient shopping experiences that conflict with friction-heavy hidden pricing strategies (Tchong, 2025). Thus, the "PM for Price" tactic may inflate engagement but actively erodes trust.

### **Field Observations: The Transparency Success**

Conversely, successful local food entrepreneurs have begun leveraging radical transparency as a differentiator. For instance, home-based F&B businesses that broadcast unedited video walkthroughs of their kitchen hygiene and explicitly source ingredients from known local farms, such as "Vegetables from Kundasang," tend to generate higher community validation. This echoes the strategy of major local players like the Desa Group, which integrates agro-tourism with transparent production processes to educate consumers and build trust (Desa Group of Companies, n.d.).

This proof of cleanliness functions as a proxy for safety, effectively bypassing the need for high-end graphic design. It also serves as a compliance signal; with the Ministry of Health strictly enforcing food hygiene regulations at public expos (Iskandar, 2025), visible adherence to hygiene standards becomes a powerful marketing asset. These observations support the premise that trust in this market is derived from integrity-based exposure rather than image-based composition.

### **The Asymmetrical Trust Framework**

To formulate a robust strategic framework, this study synthesizes the Theory of Planned Behaviour (TPB) with the specific socio-economic reality of the 'Digital South.' We focus on the West Coast Division of Sabah (including Kota Kinabalu, Penampang, Putatan, Papar, Tuaran, Ranau, and Kota Belud) not as a data set, but as a theoretical microcosm of the "digitalizing emerging market," characterized by rapid mobile internet adoption reaching 94.4% coverage alongside persistent economic challenges (Daily Express, 2025).

The strategic analysis herein addresses the "Millennial Marketing Gap", the disconnect between high digital engagement metrics and low conversion rates among the B40 (Bottom 40%) income group. By re-interpreting the principles of Marketing 4.0 through the lens of local economic precarity, we identify a theoretical hierarchy of effectiveness. Our approach challenges the symmetrical assumption of standard marketing models, where the "4 Is" contribute equally, and instead proposes an "Asymmetrical Trust Framework".

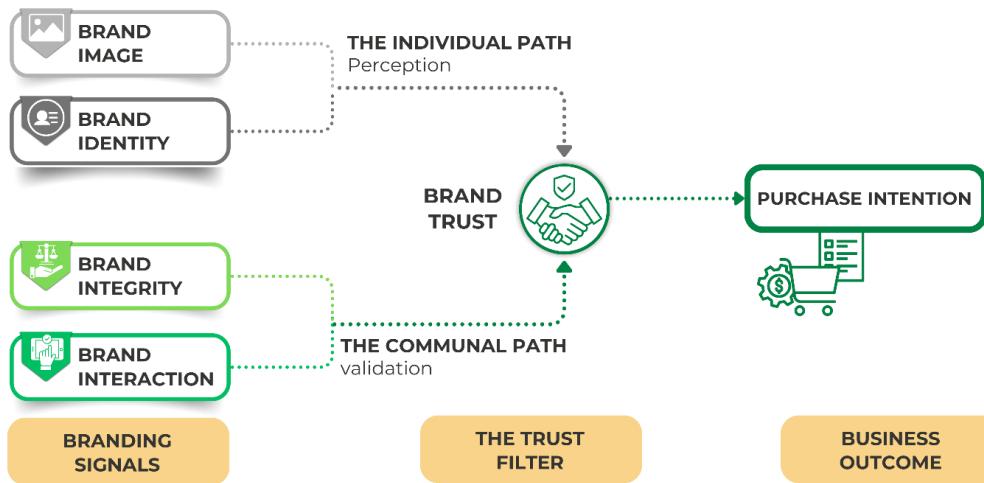


Figure 1: The Asymmetrical Trust Framework

### The Individual Path: Why Image and Identity are Vanity Metrics

The Individual Path consists of Brand Image (mental imagery, logos, aesthetics) and Brand Identity (corporate positioning, self-expression).

In the Sabahan context, we argue that these factors have decoupled from purchase intention. They have become "hygiene factors", necessary perhaps for basic visibility, but insufficient for conversion.

Why has this occurred? Digital saturation has led to "Image Inflation." With the democratization of design tools (like Canva or AI generators), even a fraudulent business can look professional. A polished "Brand Image" is no longer a proxy for competence or reliability.

Furthermore, "Brand Identity", often communicated through abstract values like "freedom" or "innovation", fails to register because it does not address the consumer's immediate anxieties about price, delivery, and quality.

**Managerial Insight:** If your marketing meetings focus primarily on colour palettes, logo placement, or abstract "brand DNA," you are likely optimizing for the Individual Path. In a collectivist crisis economy, this is effectively shouting into the void.

### The Communal Path: The Engine of Trust

The Communal Path consists of brand integrity (ethical consistency and promise-keeping) and brand interaction (social engagement and responsiveness). These two variables are currently the sole drivers of Brand Trust, which is the necessary gateway to purchase intention.

- **Brand Integrity as Ethical Kinship:** In a low-trust environment, integrity is not a nice-to-have CSR initiative; it is the currency of entry. We introduce the concept of Ethical Kinship. Consumers in Sabah view brands not as faceless entities but as social actors within their network. A brand that demonstrates integrity, such as transparent pricing or admitting mistakes, is granted kinship status, which means they are treated as part of the in-group. Conversely, a brand that lacks integrity is permanently relegated to the out-group.
- **Brand Interaction as Social Ratification:** Managers often view interaction merely as a functional cost, such as answering complaints. However, through the lens of Uses and Gratification Theory (UGT),

interaction serves a distinct social utility. In a collectivist culture, public interaction with a brand is a performative act. When a user tags a friend in a brand's comment section, they are not just sharing information; they are seeking social gratification by validating their choices within their kinship network. The brand becomes a stage for social bonding. Therefore, a responsive brand provides the necessary social proof for the community to ratify the business as safe and legitimate.

### Strategic Imperative 1: From "Visibility" to "Radical Transparency"

If Image is dormant and Integrity is dominant, how do managers operationalize this? The first pivot is the move toward Radical Transparency.

A prevalent but damaging practice among SMEs in Southeast Asia is the "PM for Price" culture, hiding prices on social media posts to force engagement via private message. While this may artificially inflate "comment" metrics, our framework suggests it is a trust-killer. It triggers the "risk assessment" alarm in the defensive consumer: *Why are they hiding the price? Does the price change depending on who asks?*

The Integrity Pivot:

1. **Public Pricing:** SMEs must publish full, transparent pricing. This serves as a costly signal of honesty. It lowers the cognitive load on the consumer and removes the suspicion of price discrimination.
2. **Supply Chain Visibility:** In an era of generic drop-shipping, revealing the source of your products builds immense trust. Kraft et al. (2018) argue that supply chain visibility is increasingly linked to consumer trust, especially when safety or authenticity is a concern. For a Sabahan food entrepreneur, showing the specific farm where ingredients are sourced is more powerful than a high-resolution photo of the finished dish.
3. **Proactive Failure Disclosure:** When things go wrong (e.g., delivery delays), the "Image-First" instinct is to hide or deflect. The "Integrity-First" strategy is to announce the failure publicly before the customer complains. *"We messed up our logistics this week. Here is how we are fixing it."* This vulnerability disarms skepticism and reinforces Ethical Kinship.

### Strategic Imperative 2: From "Broadcasting" to "Facilitated Dialogue"

The second pivot concerns Brand Interaction. The "Broadcasting" model (posting ads to a passive audience) creates awareness but not trust. The "Facilitated Dialogue" model treats the brand as a host of a community conversation.

Recent trends in the Edelman Trust Barometer (2024) highlight a global collapse in trust towards institutional authority and a rise in trust towards "peers" and "people like me." In Sabah, this is manifested in the power of "Dark Social", private communication channels like WhatsApp groups and Telegram channels where the real influence happens.

The Interaction Pivot:

1. **De-Corporate the Tone:** Corporate-speak creates distance. In Sabah, the strategic use of local dialect (e.g., *Bah, Boleh bah*) is not unprofessional; it is a signal of "in-group" status (Harun et al., 2023). It signals that the brand understands the local cultural context (Subjective Norms).
2. **The "Face" of the Brand:** Collectivist cultures trust people, not logos. SMEs should elevate the founder or key staff members as the primary interface. Video content should feature the owner speaking directly to the camera, not voiceovers or stock footage. This humanization makes the brand accountable.
3. **Facilitating Peer-to-Peer Validation:** Instead of just posting testimonials, brands should create spaces where customers can talk to *each other*. A comment section full of customers tagging their friends

("@Jane check this out") is a stronger predictor of purchase intention than a thousand "likes." This peer-to-peer tagging is the digital manifestation of the communal veto power being exercised in favour of the brand.

## The Managerial Toolkit: Implementing the Asymmetrical Pivot

To assist managers in making this transition, we offer a diagnostic toolkit. This involves auditing current strategies and shifting Key Performance Indicators (KPIs) from vanity to trust.

### The Strategy Audit

Managers should ask the following critical questions to determine if they are trapped in the "Image Trap":

- **Audit Question 1:** Is our marketing budget heavily skewed toward content production (photoshoots, graphics) vs. community management (replying, engaging)?
  - *Target State: Shift resources to 50/50.*
- **Audit Question 2:** Do we hide public information (prices, policies) to "trap" leads into messaging us?
  - *Target State: Radical transparency regarding consumer-facing costs and sourcing.*
- **Audit Question 3:** If we stopped advertising today, would a community exist to support us?
  - *Target State: Building owned community channels (e.g., WhatsApp broadcast lists).*

### Redefining Success: The Trust KPIs

The "Millennial Marketing Gap" is often sustained by measuring the wrong things. We propose a new set of KPIs aligned with the Asymmetrical Trust Framework.

| Traditional KPI<br>(Image/Identity) | Why it Fails in<br>Collectivist Markets  | Proposed Trust KPI<br>(Integrity/Interaction) | Why it Works  |
|-------------------------------------|--|---|---|
| Reach / Impressions                 | High reach with low trust = "spam." Being seen is not being trusted.                     | Response Time (<15 mins)                      | Speed signals reliability. It is a proxy for how much the brand cares (Integrity).                          |
| Likes / Followers                   | These are "Vanity Metrics." They can be bought and do not correlate with risk reduction. | Social Proof Density                          | The ratio of user-generated photos to brand posts. It confirms community ratification.                      |
| Click-Through Rate (CTR)            | Measures curiosity, not intent.  | Referral Rate / Tagging                       | Measures "Ethical Kinship." Willingness to tag a friend involves social risk; doing so proves high trust.   |
| Customer Satisfaction (CSAT)        | A "post-mortem" metric. Satisfaction only happens after the risk is taken.               | Repeat Purchase Rate                          | The reliable proof of integrity. In a finite local market, retention is the only sustainable growth engine. |

Figure 2: Proposed Brand Trust Key Performance Index (KPI)

## Operationalizing Trust KPIs for SMEs

To move from theory to practice, SMEs must translate these Trust KPIs into daily "Integrity Rituals".

- **Response Time Protocol:** Instead of generic auto-replies, SMEs should implement a "15-minute rule" for WhatsApp inquiries, using personalized voice notes to establish immediate human connection (Ethical Kinship) rather than robotic text.
- **Social Proof Density:** Managers should pivot from measuring "Likes" to measuring "Tagging Ratio." A practical tactic is to incentivize customers to post photos of the product in use (not just the product alone) by offering micro-discounts for verified tags. This shifts the content burden from the brand to the community, creating a self-sustaining loop of peer validation.
- **Referral Rate / Tagging:** Tracking "Tag-to-Sale" conversion is critical. Since tagging a friend involves social risk, brands must lower this barrier by framing referrals as communal benefits (e.g., "Tag a friend to give them 10% off," rather than "Tag a friend to get yourself a discount"). This aligns with collectivist values of giving rather than taking.
- **Repeat Purchase Rate:** This is the ultimate metric of Integrity. To boost this, SMEs should implement a "Post-Purchase Check-In" 3 days after delivery, not to sell, but solely to ask, "Did it arrive safely?" This non-transactional care is often the trigger for the second purchase.

## Resolving the Marketing 4.0 Paradox

Our framework offers a resolution to a puzzle that has perplexed researchers and practitioners alike. Previous studies, such as Dash et al. (2021), presented a counter-intuitive finding: that digital strategies like Integrity and Interaction were "non-significant" drivers of purchase intention. This finding has led many managers to double down on Image.

We propose that such findings are not errors, but evidence of incomplete theoretical models that ignore culture. When viewed through the lens of our Asymmetrical Trust Framework, the logic clarifies:

- In **Individualistic/High-Trust Economies**, Image and Identity drive sales because the baseline trust in the system is high. Consumers buy to express *self*.
- In **Collectivist/Low-Trust Economies** (like Sabah), Image and Identity are noise. Consumers buy to ensure *safety*. Therefore, Integrity and Interaction are not "non-significant"; they are the **only** things that matter.

This realization requires a fundamental shift in mindset. The "Millennial Marketing Gap" is not a failure of the consumer to understand the brand; it is a failure of the brand to respect the consumer's context.

## Future Directions: Preparing for Marketing 5.0

As we look toward the horizon of Marketing 5.0, characterized by Artificial Intelligence (AI) and hyper-personalization, the lessons of the Asymmetrical Trust Framework become even more critical. There is a pervasive temptation for SMEs to use AI to indiscriminately automate interaction (chatbots) and generate image content (AI graphics). While efficient for reducing operational costs, our framework suggests a hidden reputational danger.

In a collectivist market that values "Ethical Kinship," delegating the relationship to an algorithm may sever the trust bond. An AI chatbot cannot offer "Ethical Kinship" because it has no social standing and, critically, has no "face" to lose in the event of a failure.

Therefore, the future strategic advantage for SMEs in emerging markets will not be in automating the relationship, but in using technology to augment human intimacy. AI should be used to invisibly fortify back-

end logistics (Integrity), such as using predictive analytics to prevent stock-outs or automated transparent tracking to reduce delivery anxiety, so that human managers are freed up to engage in high-touch, culturally nuanced dialogue (Interaction).

## CONCLUSION

The era of "easy growth" through superficial branding in emerging markets is over. The Sabahan millennial market has matured into a discerning, risk-averse, and community-oriented force. The "Trust Barrier" is high, and standard Western ladders of Image and Identity are too short to scale it.

For managers, the path forward requires courage. It requires the courage to be radically transparent about prices when competitors are hiding them. It requires the courage to speak in the local voice rather than a corporate script. And it requires the discipline to ignore the vanity of "likes" in favour of the hard work of building reputation.

Ultimately, in an emerging collectivist economy, you cannot buy attention; you must earn trust. By pivoting from Image to Integrity, SMEs can turn the Trust Barrier from an obstacle into their greatest competitive moat.

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